

Bayport Securitisation (RF) Limited

(Incorporated with limited liability in the Republic of South Africa)

(Registration number 2008/003557/06)

("Bayport Securitisation")

Bayport Securitisation monthly investor report

The Bayport Securitisation monthly "Investor Report" for the period ended 31 October 2015 is available for download from the following website:

<http://www.bayportfinance.com/investor-relations/bayport-securitisation/>

25 November 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

Bayport Securitisation (RF) Limited

Bayport House, 23A 10th Avenue, Rivonia, South Africa, 2128 • Postnet Suite 116, Private Bag X43, Sunninghill, South Africa, 2157

Tel: +27 (0)861 456 456 • Fax: +27 (0)11 580 1010

Directors: BJ Arlow*, B Harmse*, DJ Rajak*, R Thanthony*, JE Trevena*, MR Young* (*Non-executive)

Company Registration Co Reg No: 2008/003557/06 • Registered Credit Provider No: NCRCP4130