

Bayport Securitisation (RF) Limited

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

(Registration number 2008/003557/06)

("Bayport Securitisation")

Interest Rate Reset Announcement: BAYA06, BAYA09, BAYA10, BAYA11, BAYA17, BAYA18, BAYA19, BAYA22, BAYA25, BAYA27, BAYA29, BAYA31, BAYA33, BAYA34, BAYA35, BAYA36, BAYA37, BAYA39, BAYA41, BAYA42, BAYA43, BAYA44, BAYA45, BAYA47, BAYA48 BAYB05, BAYB06, BAYB07, BAYB08, BAYB09,

BAYA06	10.892% p.a. (475bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA09	11.142% p.a. (500bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA10	11.142% p.a. (500bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA11	11.142% p.a. (500bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA17	10.592% p.a. (445bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA18	10.592% p.a. (445bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA19	10.592% p.a. (445bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA22	9.942% p.a. (380bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA25	10.292% p.a. (415bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA27	9.642% p.a. (350bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYA29	9.642% p.a. (350bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))



Bayport Securitisation (RF) Limited

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

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

BAYA31 10.442% p.a. (430bps over 3 month Jibar of 6.125%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA33 10.142% p.a. (400bps over 3 month Jibar of 6.142%) for the 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA34 10.392% p.a. (425bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA35 10.392%p.a. (425bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA36 10.022% p.a. (388bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA37 10.022% p.a. (388bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA39 10.392% p.a. (425bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA41 10.042% p.a. (390bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA42 10.392% p.a. (425bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA43 10.042% p.a. (390bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA44 10.042% p.a. (390bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA45 10.392% p.a. (425bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA47 8.142% p.a. (200bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYA48 8.642% p.a. (250bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

BAYB05 13.642% p.a. (750bps over 3 month Jibar of 6.142% for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))



BAYB06	13.642% p.a. (750bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYB07	13.642% p.a. (750bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYB08	14.142% p.a. (800bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))
BAYB09	11.892% p.a. (575bps over 3 month Jibar of 6.142%) for the period 01 July 2015 to 30 September 2015, payable on 30 September 2015 (Following Business Day Convention))

3 Month JIBAR at 30 June 2015: 6.142%

The Programme Memorandum can be found on the JSE's website or at the following address:

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

30 June 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

