

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: BAYA31, BAYA33, BAYA34, BAYA35, BAYA36, BAYA39, BAYA41, BAYA42, BAYA45, BAYA51, BAYA52, BAYA54, BAYA55, BAYA57, BAYA58, BAYA61, BAYA63, BAYA,64, BAYB05, BAYB06, BAYB07, BAYB08, BAYB11

BAYA31	11.458% p.a. (430bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA33	11.158% p.a. (400bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA34	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA35	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA36	11.038% p.a. (388bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA39	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA41	11.058% p.a. (390bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018

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*, LC Koch*, DJ Rajak*, R Thanthony*, JE Trevena* (*Non-executive)

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

BAYA42	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA45	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA51	12.258% p.a. (510bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA52	12.258% p.a. (510bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA54	12.258% p.a. (510bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA55	9.658% p.a. (250bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA57	12.658% p.a. (550bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA58	12.258% p.a. (510bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA61	12.258% p.a. (510bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA63	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYA64	11.408% p.a. (425bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018

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BAYB05	14.658% p.a. (750bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYB06	14.658% p.a. (750bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYB07	14.658% p.a. (750bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYB08	15.158% p.a. (800bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018
BAYB11	15.158% p.a. (800bps over 7.158%) for the period 31 December 2017 to 30 March 2018, payable on 31 March 2018 (following Business Day Convention*). Next reset: 03 April 2018

3 Month JIBAR at 02 January 2018: 7.158%

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>

03 January 2018

The Debt Sponsor

The Standard Bank of South Africa Limited

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