

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, BAYA46, BAYA47, BAYB05, BAYB06, BAYB07, BAYB08, BAYB09,

BAYA06	10.875% p.a. (475bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA09	11.125% p.a. (500bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA10	11.125% p.a. (500bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA11	11.125% p.a. (500bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA17	10.575% p.a. (445bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA18	10.575% p.a. (445bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA19	10.575% p.a. (445bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA22	9.925% p.a. (380bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA25	10.275% p.a. (415bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))



Bayport Securitisation (RF) Limited

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Directors: B J Arlow*, B Harmse*, R Thanthony*, J E Trevena*, S F Williamson*, D F Woollam* (*Non-executive)

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

www.bayport.co.za

BAYA27	9.625% p.a. (350bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA29	9.625% p.a. (350bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA31	10.425% p.a. (430bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA33	10.125% p.a. (400bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA34	10.375% p.a. (425bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA35	10.375% p.a. (425bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA36	10.005% p.a. (388bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA37	10.005% p.a. (388bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA39	10.375% p.a. (425bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA41	10.005% p.a. (390bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA42	10.375% p.a. (425bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA43	10.005% p.a. (390bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA44	10.005% p.a. (390bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA45	10.375% p.a. (425bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYA46	7.575% p.a. (145bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))

BAYA47	8.125% p.a. (200bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYB05	13.625% p.a. (750bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYB06	13.625% p.a. (750bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYB07	13.625% p.a. (750bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYB08	14.125% p.a. (800bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))
BAYB09	11.875% p.a. (575bps over 3 month Jibar of 6.125%) for the period 01 January 2015 to 31 March 2015, payable on 31 March 2015 (Following Business Day Convention))

3 Month JIBAR at 31 December 2014: 6.125%

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>

06 January 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

