

**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, BAYA11, BAYA17, BAYA18, BAYA19, BAYA25, BAYA31, BAYA33, BAYA34, BAYA35, BAYA36, BAYA37, BAYA39, BAYA41, BAYA42, BAYA43, BAYA44, BAYA45, BAYA48 BAYB05, BAYB06, BAYB07, BAYB08, BAYB09**

BAYA06	11.375% p.a. (475bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA11	11.625% p.a. (500bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA17	11.075% p.a. (445bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA18	11.075% p.a. (445bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA19	11.075% p.a. (445bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA25	10.775% p.a. (415bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA31	10.925% p.a. (430bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA33	10.625% p.a. (400bps over 3 month Jibar of 6.625%) for the 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA34	10.875% p.a. (425bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA35	10.875%p.a. (425bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA36	10.505% p.a. (388bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA37	10.505% p.a. (388bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))

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**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

BAYA39	10.875% p.a. (425bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA41	10.525% p.a. (390bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA42	10.875% p.a. (425bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA43	10.525% p.a. (390bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA44	10.525% p.a. (390bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA45	10.875% p.a. (425bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA48	9.125% p.a. (250bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYB05	14.125 p.a. (750bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYB06	14.125% p.a. (750bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYB07	14.125% p.a. (750bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYB08	14.625% p.a. (800bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYB09	12.375% p.a. (575bps over 3 month Jibar of 6.625%) for the period 01 Jan 2016 to 31 Mar 2016, payable on 31 Mar 2016 (Following Business Day Convention))

3 Month JIBAR at 31 December 2015: 6.625%

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>

**31 December 2015**

**The Debt Sponsor**

**The Standard Bank of South Africa Limited**

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