

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

BAYA06	11.983% p.a. (475bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA17	11.683% p.a. (445bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA18	11.683% p.a. (445bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA19	11.683% p.a. (445bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA25	11.383% p.a. (415bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA31	11.533% p.a. (430bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA33	11.233% p.a. (400bps over 3 month Jibar of 7.233%) for the 01 April 2016 to 30 Jun 2016, payable on 31 Mar 2016 (Following Business Day Convention))
BAYA34	11.483% p.a. (425bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA35	11.483% p.a. (425bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA36	11.113% p.a. (388bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA39	11.483% p.a. (425bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA41	11.133% p.a. (390bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))

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	11.483% p.a. (425bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA43	11.133% p.a. (390bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA44	11.133% p.a. (390bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYA45	11.483% p.a. (425bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYB05	14.733% p.a. (750bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYB06	14.733% p.a. (750bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYB07	14.733% p.a. (750bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYB08	15.233% p.a. (800bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))
BAYB09	12.983% p.a. (575bps over 3 month Jibar of 7.233%) for the period 01 April 2016 to 30 Jun 2016, payable on 30 June 2016 (Following Business Day Convention))

3 Month JIBAR at 31 March 2016: 7.233%

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>

01 April 2016

The Debt Sponsor

The Standard Bank of South Africa Limited

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