

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, BAYA25, BAYA29, BAYA31, BAYA33, BAYA34, BAYA35, BAYA36, BAYA37, BAYA39, BAYA41, BAYA42, BAYA43, BAYA44, BAYA45, BAYA48 BAYB05, BAYB06, BAYB07, BAYB08, BAYB09

BAYA06	11.058% p.a. (475bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA09	11.308% p.a. (500bps over 3 month Jibar of 6.308%) for the 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA10	11.308% p.a. (500bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA11	11.308% p.a. (500bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA17	10.758% p.a. (445bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA18	10.758% p.a. (445bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA19	10.758% p.a. (445bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA25	10.458% p.a. (415bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA29	9.808% p.a. (350bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA31	10.608% p.a. (430bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))
BAYA33	10.308% p.a. (400bps over 3 month Jibar of 6.308%) for the 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 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

BAYA34 10.558% p.a. (425bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA35 10.558%p.a. (425bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA36 10.188% p.a. (388bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA37 10.188% p.a. (388bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA39 10.558% p.a. (425bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA41 10.208% p.a. (390bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA42 10.558% p.a. (425bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA43 10.208% p.a. (390bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA44 10.208% p.a. (390bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA45 10.558% p.a. (425bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYA48 8.808% p.a. (250bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYB05 13.808% p.a. (750bps over 3 month Jibar of 6.308%for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYB06 13.808% p.a. (750bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYB07 13.808% p.a. (750bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYB08 14.308% p.a. (800bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))

BAYB09 12.058% p.a. (575bps over 3 month Jibar of 6.308%) for the period 01 Oct 2015 to 31 Dec 2015, payable on 31 Dec 2015 (Following Business Day Convention))



3 Month JIBAR at 30 September 2015: 6.308%

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 September 2015

The Debt Sponsor

The Standard Bank of South Africa Limited

