

	223123	Gauteng	25-Jan-23		1,239,455	1,230,840	2,850,000	43%	227	1%	Yes
	221648	Gauteng	16-Sep-21		600,171	597,939	750,000	80%	211	2%	Yes
	222332	Gauteng	18-Feb-22		487,748	484,926	640,000	76%	216	2%	Yes
	221992	Gauteng	02-Dec-21		1,322,881	1,318,050	1,500,000	88%	214	2%	Yes
	220794	Western Cape	16-Apr-21	1,448,436	1,370,996	1,363,555	1,850,000	74%	206	2%	Yes
	223142	Western Cape	19-Apr-23		796,706	794,822	2,450,000	32%	230	1%	Yes
	222783	Gauteng	11-May-22		588,828	586,689	1,350,000	43%	219	1%	Yes
	223121	Western Cape	19-Dec-22		1,412,207	1,396,850	1,580,000	88%	226	2%	Yes
	208873	Western Cape	13-Mar-20		449,168	445,651	750,000	59%	193	1%	Yes
	208874	Gauteng	13-Mar-20		1,015,206	1,009,631	1,150,000	88%	193	1%	Yes
**	219487	Gauteng	11-Aug-20	758,348	787,461	780,502	820,000	95%	198	1%	Yes
	220915	Western Cape	29-Apr-21	1,342,963	1,304,807	1,299,141	1,600,000	81%	206	1%	Yes
*	222740	Western Cape	29-Apr-22		2,939,128	3,036,753	3,700,000	82%	218	1%	Yes
	223103	Western Cape	23-Aug-22		2,150,702	2,170,675	2,400,000	90%	222	2%	Yes
	221471	Western Cape	18-Aug-21		1,047,744	1,037,786	1,800,000	58%	210	2%	Yes
	222940	Gauteng	22-Jun-22		977,767	975,107	1,080,000	90%	220	2%	Yes
	223114	Gauteng	21-Nov-22		484,446	482,983	770,000	63%	225	1%	Yes
	220489	Western Cape	12-Feb-21	1,856,721	1,795,266	1,786,628	2,000,000	89%	204	2%	Yes
	219725	Western Cape	15-Sep-20	1,600,472	53,451	53,244	1,850,000	-3%	199	1%	Yes
	221667	Western Cape	27-Sep-21		1,537,190	1,531,247	2,495,000	61%	211	2%	Yes
	221621	Gauteng	13-Sep-21	1,931,505	1,876,235	1,868,533	2,600,000	72%	211	2%	Yes
	221701	Western Cape	29-Sep-21		1,370,980	1,365,704	1,575,000	87%	211	2%	Yes
**	221080	Western Cape	04-Jun-21	1,735,612	2,074,569	1,933,048	1,850,000	104%	208	2%	Yes
	223102	Gauteng	18-Aug-22		1,180,275	1,191,549	1,300,000	92%	222	2%	Yes
	223101	Western Cape	17-Aug-22		3,262,713	3,251,620	3,750,000	87%	222	2%	Yes
	223098	Gauteng	20-Jul-22		506,307	485,367	1,250,000	39%	221	1%	Yes
	219653	Gauteng	04-Sep-20	2,154,944	1,909,898	1,868,020	4,000,000	47%	199	1%	Yes
	128531	Western Cape	20-Dec-19		555,930	542,148	1,550,000	35%	190	1%	Yes
**	208962	Gauteng	20-Mar-20		1,736,225	1,696,014	2,000,000	85%	193	1%	Yes
	223139	Western Cape	24-Mar-23		2,255,155	2,255,155	2,550,000	88%	229	1%	Yes
	223130	Western Cape	28-Feb-23		1,802,872	1,802,872	2,000,000	90%	228	2%	Yes
	223116	Gauteng	23-Nov-22		1,932,589	1,927,130	2,400,000	80%	225	1%	Yes
	208869	Western Cape	11-Mar-20		1,094,797	1,060,867	1,600,000	66%	193	1%	Yes
	221081	Gauteng	09-Jun-21	942,690	741,456	728,293	1,100,000	66%	208	2%	Yes
	220853	Gauteng	22-Apr-21	1,183,073	1,164,145	1,174,865	1,260,000	93%	206	2%	Yes
	209230	Gauteng	08-Jun-20		543,278	538,907	650,000	83%	196	1%	Yes
	220698	Western Cape	17-Mar-21		415,373	410,121	850,000	48%	205	1%	Yes
	223146	Western Cape	25-May-23		1,922,950	1,922,950	3,400,000	57%	231	1%	Yes
	98421	Western Cape	25-Nov-19		1,500,424	1,473,574	1,800,000	82%	189	2%	Yes
	223108	Western Cape	10-Oct-22		2,160,549	2,153,204	4,180,000	52%	224	1%	Yes
	222412	Western Cape	09-Mar-22		1,947,827	1,940,300	2,100,000	92%	217	2%	Yes
	220201	Gauteng	07-Dec-20	2,102,718	2,036,434	2,026,476	2,250,000	90%	202	1%	Yes
	219799	Western Cape	13-May-22	1,358,207	3,025,572	3,014,734	3,600,000	84%	219	2%	Yes
	223115	Western Cape	22-Nov-22		2,707,389	2,699,030	5,000,000	54%	225	1%	Yes
	221084	Western Cape	14-Jun-21		2,102,077	2,092,743	2,300,000	91%	208	1%	Yes
	223118	Western Cape	25-Nov-22		3,244,342	3,234,253	4,200,000	77%	225	1%	Yes
	222373	Gauteng	22-Feb-22		1,125,298	1,121,404	1,200,000	93%	216	2%	Yes
	223111	Western Cape	16-Nov-22		1,567,852	1,563,311	2,000,000	78%	225	1%	Yes
	219984	Western Cape	04-Nov-20	1,130,829	1,096,427	1,091,589	1,860,000	59%	200	2%	Yes
	222878	Western Cape	06-Jun-22		1,913,979	1,886,372	2,300,000	82%	220	2%	Yes
	223124	Western Cape	26-Jan-23		1,796,418	1,775,174	2,500,000	71%	227	2%	Yes
	Total			54,161,464	145,946,475	159,300,396	215,325,000				

* Transaction ID 222740 was settled

** Transaction ID 221729; 221276; 219487; 221080 and 208962 handed over to Sentinel Homes

Portfolio Covenant Performance

The following are the criteria that the Portfolio must satisfy, immediately following the acquisition of a Participating Asset:

	Required	Actual	Breach
The Weighted Average LTV Ratio of all the Credit Agreements in the Portfolio is less than 85%;	< 85%	78.74%	No
The Weighted Average remaining term of Credit Agreements must not be less than 12 months unless Issuer SPV is being wound down;	>12 months	169	No
The proportion of the Portfolio where outstanding debt obligations under the Credit Agreement have a greater than - •90% Current LTV Ratio, must not exceed 20% by year-end February 2023;	<90%	11.61%	No
The Weighted Average Interest Yield of the Credit Agreements in the Portfolio is not less than the Prime Rate less 1.25%.	> Prime- 1.25%	1.47%	No
Credit Agreements in respect of which the original financing provided was less than R300,000, shall not exceed 20% of all Credit Agreements in the Portfolio	>20%	0.00%	No

Participating Assets - ageing analysis		on current DD
Current and Advanced - 0 days in arrears:		-
Early arrears:		
> 0 & < 30 days in arrears:		560,143
≥ 30 & < 60 days in arrears:		125,868
≥ 60 & < 90 days in arrears:		174,710
Non-Performing Assets:		
≥ 90 & < 120 days in arrears:		-
≥ 120 & < 180 days in arrears:		-
≥ 180 days in arrears:		-
Performing Assets:		158,439,675
Total Participating Assets:		159,300,396

<i>Reconciliation of the Notional balance to the Receivables balance</i>	
Total Participating Assets	R159,300,396
Less Credit Loss Allowance	(R796,502)
Less Overcollateralization	(R2,179,432)
Total Loans Receivable in AFS	R156,324,462

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Priority of Payment		
	01-Dec-23	01-Mar-24
Available Cash	8,962,951	9,994,947
Collection Account Balance		
Interest Income -December	1,733,233	1,751,250
Interest Income - January	1,807,496	1,805,247
February- Estimate	1,867,746	1,805,247
Previous PoP		
Balance	3,554,476	4,633,203
South African Revenue Services	-	-
Provisional Tax		729,685
Provisional Tax-Paid 27.02.2024		729,685
Surplus / (Deficit)	8,962,951	9,994,947
3rd Party Expenses	48,594	117,059
Directors Fees	32,344	-
Co-sec Services	9,703	-
Trusteeship Services	2,875	-
Arranging and Structuring Fees :-Programme Memorandum Update		115,000
Bank Charges	1,545	1,591
Strate Fees	2,127	469
Surplus / (Deficit)	8,914,358	9,877,888
Issuer Agent	-	-
Issuer Agent Fees	11,500	11,500
Issuer Agent Fees settled -22/01/2024	- 11,500	- 11,500
Surplus / (Deficit)	8,829,761	9,877,888
Debt Sponsor	21,563	-
Debt Sponsor Fees	21,563	-
Surplus / (Deficit)	8,808,198	9,877,888
Servicer	123,625	-
Servicer Fees	71,875	-
Back- Up Servicer	51,750	-
Surplus / (Deficit)	8,684,573	9,877,888
Class A Noteholders	4,051,370	-
Interest on STF001	2,524,315	-
Interest on STF002	1,527,055	-
Surplus / (Deficit)	4,633,203	9,877,888
TOTAL SURPLUS/ (DEFICIT)	4,633,203	9,877,888