

SENTINEL FINCO (RF) LIMITED												
Registration Number 2020/178948/06												
Investor Report												
Transaction Type		Asset Backed Securities Programme				Arranger and Dealer				Absa Bank Limited (CIB)		
Report Date		31-Aug-26				Issuer, Calculating, Paying, Transfer Agent				Absa Bank Limited (CIB)		
Inception Date		01-Mar-22				Administrator				Absa Bank Limited (CIB)		
Last Collection Period		31-Aug-26				Debt Sponsor				Absa Bank Limited (CIB)		
Interest Payment Date		01-Sep-26 and 24-Oct-26				Originator and Servicer				Sentinel Homes (Pty) Ltd		
Last Interest Period		02 Mar 2026 - 01 Jun 2026 and 24 Apr 2026 - 24 Jul 2026				Owner Trust				Sentinel Issuer Owner Trust		
Number of days in Interest Period		91				Financial and Management Reporting				Sentinel Homes (Pty) Ltd		
Total Outstanding Principal Amount at Issue Date		70 744 362				Rating Agency				Not Rated		
Total Outstanding Principal Amount at Reporting Date		246 512 630				Corporate Governance and Secretarial Services				TMF Capital Markets Services (South Africa) (Pty) Ltd		
Programme Size		3,000,000,000				Credit enhancement at Issue Date				12,500,000		
						Credit enhancement at Reporting Date				51,300,000		
Debt Security - Note												
Class		Class A				Outstanding Principal Amount at Current Reporting Date				75 000 000		
ISIN Code		ZAG000184052				Interest Due on current Interest Period Date				2 315 753		
JSE Listing Code		STF001				Redemption Amount				N/A		
Rate type		Floating				Final Redemption Date				01-Mar-32		
Margin for Interest Rate		1.75%				Scheduled Maturity Date / Coupon Step-Up Date				01-Mar-27		
Reference Rate		Prime				Reference Rate for next Interest Period				10.50%		
Interest Rate for last Interest Period		N/A				Interest Rate for next Interest Period				12.25%		
Outstanding Principal Amount at Issue Date		50 000 000				Next Interest Payment Date				01-Sept-26		
Class		Class A				Outstanding Principal Amount at Current Reporting Date				130 000 000		
ISIN Code		ZAG000220351				Interest Due on current Interest Period Date				3 565 205		
JSE Listing Code		STF003				Redemption Amount				N/A		
Rate type		Floating				Final Redemption Date				24-Oct-35		
Margin for Interest Rate		0.50%				Scheduled Maturity Date / Coupon Step-Up Date				24-Oct-30		
Reference Rate		Prime				Reference Rate for next Interest Period				10.50%		
Interest Rate for last Interest Period		N/A				Interest Rate for next Interest Period				11.00%		
Outstanding Principal Amount at Issue Date		25 000 000				Next Interest Payment Date				24-Oct-26		
Installment Sale Home Loans												
Account Holder	Area	Start Date	At Inception 1 March 2022	Previous Debt Outstanding 31 May 2026	Current Debt Outstanding 31 August 2026	Property valuation	Loan to value LTV	Installment Term Remaining	Loan Term Remaining	Interest spread	Eligibility Criteria Complaint	
220301	Western Cape	23-Dec-20		468 105	465 506	550 000	85%	52	172	2%	Yes	
223246	Western Cape	29-Apr-24		1 586 802	1 580 484	2 450 000	65%	92	212	1%	Yes	
222281	Western Cape	11-Feb-22	-	1 159 790	1 153 686	1 350 000	85%	66	186	2%	Yes	
221655	Gauteng	20-Sept-21		1 918 033	1 933 429	3 050 000	63%	61	181	2%	Yes	
220874	Western Cape	23-Apr-21	1 005 353	955 169	941 577	1 100 000	86%	56	176	2%	Yes	
223313	Western Cape	07-Mar-25		1 978 581	1 965 774	2 350 000	84%	103	223	1%	Yes	
221257	Gauteng	12-Jul-21	2 418 947	2 241 771	2 229 082	2 700 000	83%	59	179	2%	Yes	
222248	Western Cape	04-Feb-22		1 625 090	1 676 637	1 595 000	105%	66	186	2%	Yes	
220832	Western Cape	20-Apr-21		700 978	699 324	850 000	82%	56	176	2%	Yes	
221987	Western Cape	30-Nov-21		399 639	396 068	1 050 000	38%	63	183	2%	Yes	
219650	Western Cape	07-Sept-20		1 110 487	1 114 999	1 950 000	57%	49	169	1%	Yes	
223322	Western Cape	06-May-25		1 835 759	1 767 575	4 300 000	41%	105	225	1%	Yes	
223136	Western Cape	15-Mar-23		1 719 244	1 712 844	1 900 000	90%	79	199	2%	Yes	
223342	Gauteng	26-Jun-25		1 067 870	1 064 104	1 300 000	82%	106	226	1%	Yes	
188737	Western Cape	04-Feb-20		1 985 655	1 969 577	2 700 000	73%	42	162	2%	Yes	
223174	Western Cape	28-Aug-23		2 954 003	2 942 328	5 700 000	52%	84	204	1%	Yes	
223180	Western Cape	31-Aug-23		2 419 702	2 410 297	2 750 000	88%	84	204	1%	Yes	
219601	Western Cape	21-Aug-20	1 053 000	965 588	956 711	1 250 000	77%	48	168	1%	Yes	
219788	Gauteng	25-Sept-20	1 348 433	237 072	305 628	2 200 000	14%	49	169	1%	Yes	
220300	Gauteng	21-Dec-20		481 464	484 848	560 000	87%	52	172	2%	Yes	
220240	Gauteng	14-Dec-20	1 206 449	1 133 410	1 128 701	1 550 000	73%	52	172	1%	Yes	
223334	Western Cape	17-Jun-25		1 056 504	1 031 635	2 250 000	46%	106	226	1%	Yes	
219967	Western Cape	30-Oct-20	2 458 824	2 326 207	2 396 163	2 800 000	86%	50	170	1%	Yes	
219900	Gauteng	19-Oct-20		833 958	824 768	1 150 000	72%	50	170	1%	Yes	
223316	Western Cape	17-Mar-25		927 047	917 112	1 270 000	72%	103	223	1%	Yes	
223100	Western Cape	05-Aug-22		2 337 698	2 329 564	2 500 000	93%	72	192	2%	Yes	
223158	Western Cape	22-Jun-23		1 736 562	1 728 327	1 995 000	87%	82	202	1%	Yes	
223162	Western Cape	19-Jul-23		829 812	826 334	1 150 000	72%	83	203	1%	Yes	
223175	Gauteng	25-Aug-23		1 249 696	1 244 285	1 450 000	86%	84	204	1%	Yes	
223013	Eastern Cape	30-Jun-22		1 111 570	1 106 747	2 400 000	46%	70	190	1%	Yes	
223330	Eastern Cape	12-Jun-25		1 196 482	1 216 952	1 400 000	87%	106	226	1%	Yes	
222087	Western Cape	21-Dec-21		861 136	857 174	1 000 000	86%	64	184	2%	Yes	
220200	Western Cape	03-Dec-20	2 105 020	1 929 260	1 947 188	2 250 000	87%	52	172	1%	Yes	
221870	Western Cape	09-Nov-21		1 500 948	1 492 672	1 800 000	83%	63	183	2%	Yes	
223189	Western Cape	04-Oct-23		396 892	385 231	1 060 000	36%	86	206	0%	Yes	
223119	Western Cape	09-Dec-22		3 019 915	3 006 351	3 750 000	80%	76	196	1%	Yes	
223208	Western Cape	16-Nov-23		753 771	746 662	930 000	80%	87	207	1%	Yes	
223331	Gauteng	12-Jun-25		1 435 527	1 420 342	1 550 000	92%	106	226	1%	Yes	
221002	Gauteng	17-May-21		1 379 637	1 394 587	1 785 000	78%	57	177	2%	Yes	
223038	Gauteng	13-Jul-22		1 058 802	1 013 810	3 200 000	32%	71	191	1%	Yes	
223314	Western Cape	12-Mar-25		1 246 537	1 241 935	1 500 000	83%	103	223	1%	Yes	
220435	Gauteng	28-Jan-21	893 231	818 224	812 906	980 000	83%	53	173	1%	Yes	
223106	Gauteng	04-Oct-22		1 914 667	1 906 057	2 250 000	85%	74	194	2%	Yes	
223353	Western Cape	07-Aug-25		1 270 919	1 266 471	1 450 000	87%	108	228	1%	Yes	
223110	Western Cape	25-Oct-22		1 400 960	1 398 391	1 650 000	85%	74	194	2%	Yes	
223097	Western Cape	19-Jul-22		2 405 697	2 395 183	3 300 000	73%	71	191	1%	Yes	
223340	Gauteng	25-Jun-25		2 829 776	2 819 795	4 800 000	59%	106	226	1%	Yes	
223120	Western Cape	14-Dec-22		2 638 313	2 589 678	2 800 000	92%	76	196	2%	Yes	
223254	Western Cape	15-May-24		1 439 854	1 426 218	4 300 000	33%	93	213	1%	Yes	
223099	Western Cape	03-Aug-22		2 375 039	2 363 501	2 650 000	89%	72	192	2%	Yes	
188739	Gauteng	21-Feb-20	874 140	588 469	576 392	1 600 000	36%	42	162	1%	Yes	
223117	Gauteng	24-Nov-22		1 057 415	1 063 009	1 300 000	82%	75	195	2%	Yes	
223356	Gauteng	11-Aug-25		1 492 548	1 497 133	2 200 000	68%	108	228	1%	Yes	
223132	Gauteng	14-Mar-23	-	1 950 369	1 943 068	2 400 000	81%	79	199	2%	Yes	
219786	Western Cape	23-Sept-20	947 851	802 371	793 516	1 400 000	57%	49	169	1%	Yes	
223284	Kwazulu Natal	25-Sept-24		1 812 197	1 801 503	2 420 000	74%	97	217	1%	Yes	
219981	Western Cape	30-Oct-20	829 291	630 839	621 537	1 150 000	54%	50	170	1%	Yes	
219986	Western Cape	12-Nov-20	1 107 504	1 062 810	1 057 186	1 200 000	88%	51	171	1%	Yes	
223096	Gauteng	19-Jul-22		2 252 863	2 242 536	2 500 000	90%	71	191	2%	Yes	
220239	Western Cape	15-Dec-20	1 455 232	1 306 187	1 295 340	1 800 000	72%	52	172	1%	Yes	
223335	Gauteng	17-Jun-25		893 095	890 320	1 000 000	90%	106	226	1%	Yes	
222612	Gauteng	11-Apr-22		1 987 755	1 949 726	4 600 000	42%	68	188	1%	Yes	
223319	Western Cape	11-Apr-25		1 981 098	1 973 787	3 995 000	49%	104	224	1%	Yes	
223351	Western Cape	30-Jul-25		906 432	903 277	1 260 000	72%	107	227	1%	Yes	
223327	Gauteng	19-May-25		833 986	831 183	980 000	85%	105	225	1%	Yes	
223105	Western Cape	05-Oct-22		2 502 294	2 491 062	2 995 000	83%	74	194	1%	Yes	
221729	Gauteng	07-Oct-21	1 969 422	1 509 507	1 561 497	2 300 000	68%	62	182	2%	Yes	
220249	Western Cape	18-Sept-20		1 043 351	903 824	1 200 000	74%	49	169	1%	Yes	
220932	Gauteng	05-May-21	1 054 323	968 409	962 335	1 250 000	77%	57	177	1%	Yes	
219600	Gauteng	27-Aug-20		962 265	876 237	1 100 000	79%	48	168	1%	Yes	
223278	Gauteng	10-Sept-24		768 752	766 536	850 000	90%	97	217	1%	Yes	
223333	Gauteng	12-Jun-25		759 536	756 930	850 000	89%	106	226	1%	Yes	
223104	Western Cape	09-Sept-22		669 700	666 529	950 000	70%	73	193	1%	Yes	
219652	Western Cape	08-Sept-20	1 518 335	1 371 126	1 360 661	1 700 000	80%	49	169	1%	Yes	

222113	Gauteng	22-Dec-21		364 532	362 088	500 000	72%	64	184	2%	Yes
223352	Eastern Cape	31-Jul-25		900 088	894 502	1 000 000	89%	107	227	1%	Yes
223107	Gauteng	05-Oct-22		1 724 950	1 717 103	2 700 000	64%	74	194	2%	Yes
221276	Gauteng	14-Jul-21	2 012 386	1 994 275	1 987 169	2 500 000	79%	59	179	1%	Yes
188738	Western Cape	19-Feb-20		311 606	301 605	950 000	32%	42	162	1%	Yes
221072	Gauteng	31-May-21	1 144 451	1 058 239	1 052 069	1 400 000	75%	57	177	2%	Yes
220449	Western Cape	29-Jan-21	2 737 036	2 590 388	2 549 368	3 000 000	85%	53	173	1%	Yes
223113	Gauteng	16-Nov-22		759 374	753 108	930 000	81%	75	195	2%	Yes
223312	Gauteng	28-Feb-25		818 596	813 929	980 000	83%	102	222	1%	Yes
223301	Gauteng	15-Jan-25		889 451	886 046	1 200 000	74%	101	221	1%	Yes
221648	Gauteng	16-Sept-21	-	804 865	838 507	750 000	112%	61	181	2%	Yes
222332	Gauteng	18-Feb-22	-	440 240	435 966	640 000	68%	66	186	2%	Yes
223315	Gauteng	14-Mar-25		485 970	481 898	700 000	69%	103	223	1%	Yes
223358	Gauteng	14-Aug-25		816 203	813 525	1 100 000	74%	108	228	1%	Yes
221992	Gauteng	02-Dec-21		1 266 343	1 259 718	1 500 000	84%	64	184	2%	Yes
220794	Western Cape	16-Apr-21	1 448 436	1 299 967	1 295 362	1 850 000	70%	56	176	2%	Yes
223142	Western Cape	19-Apr-23		772 121	766 781	2 450 000	31%	80	200	1%	Yes
223161	Gauteng	14-Jul-23		549 831	527 893	1 550 000	34%	83	203	0%	Yes
222783	Gauteng	11-May-22		578 521	576 026	1 350 000	43%	69	189	1%	Yes
223121	Western Cape	19-Dec-22		1 371 044	1 358 032	1 580 000	86%	76	196	2%	Yes
208873	Western Cape	13-Mar-20		408 771	404 154	750 000	54%	43	163	1%	Yes
208874	Gauteng	13-Mar-20		953 512	943 621	1 150 000	82%	43	163	1%	Yes
223321	Gauteng	05-May-25		852 969	848 625	950 000	89%	105	225	1%	Yes
220915	Western Cape	29-Apr-21	1 342 963	1 241 552	1 234 158	1 600 000	77%	56	176	1%	Yes
223103	Western Cape	23-Aug-22		2 213 231	2 200 612	2 400 000	92%	72	192	2%	Yes
221471	Western Cape	18-Aug-21		995 622	990 515	1 800 000	55%	60	180	2%	Yes
223114	Gauteng	21-Nov-22		430 463	427 301	770 000	55%	75	195	1%	Yes
220489	Western Cape	12-Feb-21	1 856 721	1 778 868	1 790 798	2 000 000	90%	54	174	2%	Yes
* 2219725	Western Cape	15-Sept-20	1 600 472	(51 381)	(51 174)	1 850 000	-3%	49	169	1%	Yes
221667	Western Cape	27-Sept-21		1 466 608	1 458 436	2 495 000	58%	61	181	2%	Yes
221701	Western Cape	29-Sept-21		1 319 921	1 313 220	1 575 000	83%	61	181	2%	Yes
223254	Western Cape	04-Jul-24		2 799 557	2 788 700	3 500 000	80%	95	215	1%	Yes
223102	Gauteng	18-Aug-22		1 193 833	1 218 097	1 300 000	94%	72	192	2%	Yes
223257	Western Cape	06-Jun-24		2 827 084	2 811 687	4 850 000	58%	94	214	0%	Yes
223098	Gauteng	20-Jul-22		6 886	8 913	1 250 000	1%	71	191	1%	Yes
223282	Gauteng	20-Sept-24		337 554	336 236	650 000	52%	97	217	1%	Yes
208962	Gauteng	20-Mar-20		1 554 867	1 584 512	2 000 000	79%	43	163	1%	Yes
223139	Western Cape	24-Mar-23		2 183 636	2 175 042	2 550 000	85%	79	199	1%	Yes
223130	Western Cape	28-Feb-23		1 746 125	1 738 934	2 000 000	87%	78	198	2%	Yes
223116	Gauteng	23-Nov-22		1 876 024	1 868 728	2 400 000	78%	75	195	1%	Yes
208869	Western Cape	11-Mar-20		998 521	990 635	1 600 000	62%	43	163	1%	Yes
* 221081	Gauteng	09-Jun-21	942 690	142 073	(2 235)	1 100 000	0%	58	178	2%	Yes
220853	Gauteng	22-Apr-21	1 183 073	1 150 607	1 145 797	1 260 000	91%	56	176	2%	Yes
223345	Gauteng	14-Jul-25		1 163 625	1 172 390	1 250 000	94%	107	227	1%	Yes
223341	Gauteng	25-Jun-25		585 846	583 525	1 800 000	32%	106	226	1%	Yes
223329	Gauteng	02-Jun-25		1 446 378	1 441 412	1 650 000	87%	106	226	1%	Yes
223346	Gauteng	17-Jul-25		1 180 623	1 202 047	1 350 000	89%	107	227	1%	Yes
223260	Western Cape	27-Jun-24		926 274	914 501	1 800 000	51%	94	214	0%	Yes
223332	Western Cape	11-Jun-25		607 791	605 675	680 000	89%	106	226	1%	Yes
223347	Gauteng	17-Jul-25		1 225 459	1 230 996	1 320 000	93%	107	227	1%	Yes
223200	Western Cape	06-Nov-23		2 563 681	2 477 145	6 300 000	39%	87	207	0%	Yes
222412	Western Cape	09-Mar-22		1 858 748	1 848 434	2 100 000	88%	67	187	2%	Yes
223115	Western Cape	22-Nov-22		2 600 756	2 589 071	5 000 000	52%	75	195	1%	Yes
221084	Western Cape	14-Jun-21		1 992 479	1 979 840	2 300 000	86%	58	178	1%	Yes
223336	Gauteng	23-Jun-25		996 863	1 004 466	1 100 000	91%	106	226	1%	Yes
222373	Gauteng	22-Feb-22		1 078 826	1 073 439	1 200 000	89%	66	186	2%	Yes
223111	Western Cape	16-Nov-22		1 335 445	1 315 210	2 000 000	66%	75	195	1%	Yes
219884	Western Cape	04-Nov-20	1 130 829	1 039 726	1 033 144	1 960 000	56%	51	170	2%	Yes
222878	Western Cape	06-Jun-22		1 824 614	1 805 192	2 300 000	78%	70	190	2%	Yes
223124	Western Cape	26-Jan-23		1 556 034	1 528 410	2 500 000	61%	77	197	2%	Yes
223286	Gauteng	09-Oct-24		1 138 609	1 134 149	1 350 000	84%	98	218	1%	Yes
223137	Gauteng	17-Mar-23		3 207 160	3 194 760	4 000 000	80%	79	199	1%	Yes
223263	Western Cape	02-Jul-24		2 098 073	2 089 216	3 200 000	65%	95	215	1%	Yes
223296	Western Cape	09-Dec-24		1 320 721	1 314 913	2 950 000	45%	100	220	0%	Yes
223215	Western Cape	01-Dec-23		1 410 581	1 400 476	2 100 000	67%	88	208	1%	Yes
223309	Western Cape	13-Feb-25		1 982 795	1 975 630	2 250 000	88%	102	222	1%	Yes
223362	Western Cape	08-Sept-25		2 082 787	2 075 280	2 700 000	77%	109	229	1%	Yes
223297	Western Cape	13-Dec-24		575 796	560 190	1 200 000	47%	100	220	1%	Yes
223310	Gauteng	24-Feb-25		2 090 029	2 092 669	2 700 000	78%	102	222	1%	Yes
223369	Western Cape	06-Oct-25		766 993	764 177	1 955 000	39%	110	230	1%	Yes
223275	Gauteng	16-Aug-24		1 067 040	1 063 104	1 400 000	76%	96	216	1%	Yes
223303	Kwazulu Natal	20-Jan-25		2 445 963	2 436 110	2 900 000	84%	101	221	1%	Yes
223382	Gauteng	24-Nov-25		786 977	784 404	1 100 000	71%	111	231	1%	Yes
223363	Gauteng	15-Sept-25		1 373 928	1 368 924	2 100 000	65%	109	229	1%	Yes
223376	Gauteng	28-Oct-25		842 935	850 981	1 050 000	81%	110	230	1%	Yes
223249	Gauteng	02-May-24		1 153 999	1 149 171	1 400 000	82%	93	213	1%	Yes
223372	Gauteng	15-Oct-25		1 208 825	1 204 407	1 850 001	65%	110	230	1%	Yes
223384	Gauteng	03-Dec-25		1 618 917	1 613 410	1 750 000	92%	112	232	1%	Yes
223274	Gauteng	20-Aug-24		1 289 269	1 284 322	2 100 000	61%	96	216	0%	Yes
223385	Western Cape	09-Dec-25		1 396 922	1 407 246	1 810 000	78%	112	232	1%	Yes
223359	Western Cape	20-Aug-25		1 621 737	1 616 205	1 720 000	94%	108	228	1%	Yes
222530	Gauteng	22-Mar-22		943 060	938 571	1 148 600	82%	67	187	2%	Yes
223231	Gauteng	21-Feb-24		2 686 526	2 675 872	3 500 000	76%	90	210	1%	Yes
223304	Gauteng	22-Jan-25		1 338 632	1 334 049	1 500 000	89%	101	221	1%	Yes
223199	Kwazulu Natal	02-Nov-23		1 229 340	1 220 559	1 500 000	81%	87	207	1%	Yes
223283	Gauteng	25-Sept-24		1 464 369	1 459 021	1 700 000	86%	97	217	1%	Yes
223293	Western Cape	27-Nov-24		2 031 887	2 020 271	2 350 000	86%	99	219	1%	Yes
223365	Gauteng	19-Sept-25		1 870 062	1 863 746	2 100 000	89%	109	229	1%	Yes
223202	Western Cape	07-Nov-23		1 275 612	1 436 199	1 900 000	76%	87	207	1%	Yes
223147	Eastern Cape	29-May-23		2 184 265	2 200 842	3 500 000	63%	81	201	2%	Yes
223366	Gauteng	19-Sept-25		1 266 392	1 262 469	1 400 000	90%	109	229	1%	Yes
223308	Western Cape	13-Feb-25		1 689 397	1 683 294	1 950 000	86%	102	222	1%	Yes
223291	Gauteng	07-Nov-24		999 357	993 399	1 300 000	76%	99	219	1%	Yes
223268	Western Cape	25-Jul-24		1 024 747	1 020 862	1 155 000	88%	95	215	1%	Yes
223298	Western Cape	20-Dec-24		2 161 424	2 165 887	3 250 000	67%	100	220	0%	Yes
223357	Western Cape	13-Aug-25		2 503 314	2 494 001	2 800 000	89%	108	228	1%	Yes
223377	Western Cape	14-Nov-25		2 603 872	2 594 729	3 200 000	81%	111	231	1%	Yes
223378	Kwazulu Natal	19-Nov-25		1 127 861	1 124 263	1 400 000	80%	111	231	1%	Yes
223228	Western Cape	16-Feb-24		934 816	931 172	1 500 000	62%	90	210	1%	Yes
223238	Gauteng	05-Apr-24		1 471 216	1 464 912	2 400 000	61%	92	212	0%	Yes
223242	Eastern Cape	16-Apr-24		1 206 356	1 151 010	2 000 000	58%	92	212	1%	Yes
223203	Kwazulu Natal	03-Nov-23		2 337 591	2 327 348	2 700 000	86%	87	207	1%	Yes
* 223379	Western Cape	19-Nov-25		1 468 997	(23 562)	1 630 000	-1%	111	231	1%	Yes
223354	Gauteng	07-Aug-25		1 101 093	1 097 740	1 200 000	91%	108	228	2%	Yes
223214	Western Cape	30-Nov-23		1 101 464	1 096 682	1 795 000	61%	87	207	1%	Yes
223349	Gauteng	23-Jul-25		1 172 381	1 168 507	1 300 000	90%	107	227	1%	Yes
223338	Gauteng	23-Jun-25		1 800 810	1 793 319	2 000 000	90%	106	226	1%	Yes
223374	Gauteng	21-Oct-25		1 181 798	1 161 528	3 200 000	36%	110	230	0%	Yes
Total				39 650 02							

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%	75.61%	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	82	No
The proportion of the Portfolio where outstanding debt obligations under the Credit Agreement have a greater than -		<90%	9.89%	No
•90% Current LTV Ratio, must not exceed 20% by year-end February 2023;		> Prime- 1.25%	1.06%	No
The Weighted Average Interest Yield of the Credit Agreements in the Portfolio is not less than the Prime Rate less 1.25%.		>20%	0.00%	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				
Participating Assets - ageing analysis				
Current and Advanced - 0 days in arrears:		on current DD		
Early arrears:		-		
> 0 & < 30 days in arrears:		680 738		
≥ 30 & < 60 days in arrears:		381 779		
≥ 60 & < 90 days in arrears:		145 226		
Non-Performing Assets:		483 329		
≥ 90 days in arrears:		244 821 558		
Performing Current Assets:				
Total Participating Assets:		246 512 630		
Reconciliation of the Notional balance to the Receivables balance.				
Total Participating Assets		R246 512 630		
Less Credit Loss Allowance		-R1 232 563		
Less Overcollateralization		R205 607		
Total Loans Receivable		R245 485 674		
Contact Details				
Arranger and Dealer		Administrator		
Name and Surname Llewellyn Ince		Name and Surname Nelisile Methula		
Contact Number +27 11 895 6849		Contact Number +27 10 245 4072		
E-mail Llewellyn.Ince@absa.africa		E-mail Nelisile.Methula@absa.africa		
Originator and Servicer		Debt Sponsor		
Name and Surname Renier Kriek		Name and Surname Thapelo Magolego		
Contact Number +27 21 914 9857		Contact Number +27 11 895 7352		
E-mail Renier@combinedfinance.co.za		E-mail Thapelo.Magolego@absa.africa		
Corporate Governance and Secretarial Services		Programme Accountant		
Name and Surname Michelle Ford		Name and Surname Jacques Cilliers		
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Priority of Payment		
	01-Jun-26	01-Sept-26
Available Cash :	11 640 856	14 526 978
Collection Account Balance		
Interest Income: June	1 821 418	2 366 960
Interest Income: July	1 879 098	2 435 929
Interest Income: Estimate-August	1 900 000	2 420 000
Bank Balance as at 31 August 2026	6 040 340	7 704 090
South African Revenue Services	-	209 968
Provisional Tax	-	209 968
Income tax	-	-
Surplus / (Deficit)	11 640 856	14 717 011
3rd Party Expenses	103 525	100 997
Legal Fees	-	-
Directors Fees	3 440	3 440
Co-sec Services	8 601	8 601
Trusteeship Services	38 703	38 703
Audit Fees	-	-
Servicer Fee-Sentinel Homes	1 638	1 666
Bank Charges	43 125	47 438
Arranging and Structuring Fees Update	8 017	1 151
Strate Fees	-	-
Surplus / (Deficit)	11 537 331	14 616 013
Administrator	87 733	88 811
Administrator Fees - Absa	87 733	88 811
Surplus / (Deficit)	11 449 598	14 527 202
Issuer Agent	-	-
Issuer Agent Fees	11 500	11 500
Issuer Agent Fees settled	11 500	11 500
Surplus / (Deficit)	11 449 598	14 527 202
Debt Sponsor	24 204	24 204
Debt Sponsor Fees	24 204	24 204
Surplus / (Deficit)	11 425 394	14 502 998
Servicer	140 561	140 561
Servicer Fees	88 811	88 811
Back- Up Servicer	51 750	51 750
Surplus / (Deficit)	11 284 833	14 362 437
Class A Noteholders	4 187 671	5 799 932
Interest on STF001	2 243 836	2 315 753
Interest on STF002	1 943 836	3 484 178
Interest on STF003	-	-
Surplus / (Deficit)	7 097 162	8 562 505
Transfer Costs Reserve	96 000	2 000
Transfer Costs Reserve	96 000	2 000
Surplus / (Deficit)	7 001 162	8 564 505
Preference Share - Dividends	-	-
Dividends Payable - Preference Shareholders	-	-
Surplus / (Deficit)	7 001 162	8 564 505
TOTAL SURPLUS/ (DEFICIT)	7 001 162	8 564 505