Bayport Securitisation (RF) Limited

(Incorporated with limited liability in the Republic of South Africa)

(Registration number 2008/003557/06)

("Bayport Securitisation")

ISSUER CODE: BIBAY

Bayport Securitisation monthly investor report

The Bayport Securitisation monthly "Investor Report" for the period ended.

31 October 2026 is available for download from the following website:

Investor Reports | Bayport Management Ltd. (bayportfinance.com)

The following disclosure requirements, where applicable, have been incorporated into the report:

- **Details in respect of any repurchases of debt securities (in accordance with 6.39-6.41 of the JSE Limited Debt and Specialist Securities Listings Requirements ("DSS Requirement");**

- **Details in respect of all financial covenants contemplated in the Programme Memorandum (in accordance with 6.25 of the DSS Requirements).**

- **During the period under review, confirm that there were no underlying assets were the subject of a demand to repurchase or replace due to a breach of the representations and warranties (contained in the agreements underlying the asset-backed debt securities), (in accordance with 6.83 of the DSS Requirements)**

25 November 2026

The Debt Sponsor

The Standard Bank of South Africa Limited