

Single Obligor Exceptions

Nr	Name	Reason for Approval	Approval Exception	Rational For Approval	Approval process Followed	Approved	Date Approved	Authority Level
1.	Customer 1	1. New TLF for R64 411 783 2.New STL for R9 201 050 3. New STL for R2 008 000 4. New ISF for R5 812 368	Concentration Breach	The facilities exceeded the single obligor limit of R73m	Application submitted to ECC who recommended to CIC and Board for approval	R 134 670 596,00	27-03-2026	Board
4.	Customer 2	1. New TLF for R60,000,000 2.New MTL for R5 000 000. 3. New TLF for R15 000 000 4.New RLF for R8 528 000 5.New Insurance for R2 121 672	Concentration Breach	The facilities exceeded the single obligor limit of R73m	Application submitted to ECC who recommended to CIC and Board for approval	R 90 649 672,00	12-12-2025	Board
5.	Customer 3	1.New TLF for R46 184 500 2..New TLF for R53 815 500 + Raising fee R2 215 262 3.New RLF to cultivate 2025/26 crop for R47 200 000 + Interest on RLF of R3 256 800 + Raising fee R212 400 4.New RLF to cultivate 2026/27 crop for R49 600 000 + Interest on RLF of R3 422 400 + Raising fee R223 200 5.New Capex for R31 615 500 + Raising fee R189 693	Concentration Breach	The facilities exceeded the single obligor limit of R73m	Application submitted to ECC who recommended to CIC and Board for approval	R 237 935 255,00	12-12-2025	Board
6.	Customer 4	New TLF for R190 000 000	Concentration Breach	The facilities exceeded the single obligor limit of R73m	Application submitted to ECC who recommended to CIC and Board for approval	R 190 000 000,00	12-12-2025	Board
7.	Customer 5	New RLF of R119 785 200	Concentration Breach	The facilities exceeded the single obligor limit of R73m	Application submitted to ECC who recommended to CIC and Board for approval	R 119 785 200,00	29-11-2026	Board