

how can we help you?



A view of ABTs

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Pop quiz: Spot the ABT.. You have 10sec



....."Street Cred"



Pop quiz: Spot the ABT. You have 10sec



40 units
FNB as developer to land ABTs
Oversubscribed
&
Customers LOVE IT!



... the product continues to evolve & improve



But.... It has its challenges



What is the Value Proposition?

- IBTs reduce cost (about 41% on average in SA) depending on type and location
- IBTs reduces time (up to 50% in SA) depending on type and location
- IBTs out-perform SBTs (SBH ranks 32nd out 40)
- IBTs on schools reduces construction cost by up to R2,749/sq.m. (from R7,581 to R4,832)
- IBTs on student residences reduces per bed cost by up to R44,146 offering a R8.8bn saving on the 200,000 bed backlog
- IBTs can act as an agent of construction industry reform (support industrial development strategy, local raw material beneficiation, decent jobs, green economy)

Green Economy

- Uses less energy to produce
- Uses less energy in use zero heating cost in some parts of SA
- Uses less water to produce
- Saves water use in electricity generation
- Reduces GHG emissions

CSIR



Green Economy

Residential sector savings:

- Heating load saves 306.5 MWh/annum
- Water from electricity generation 18.69 Ml/annum
- GHG emissions reductions from electricity 6.13m tCO₂/annum

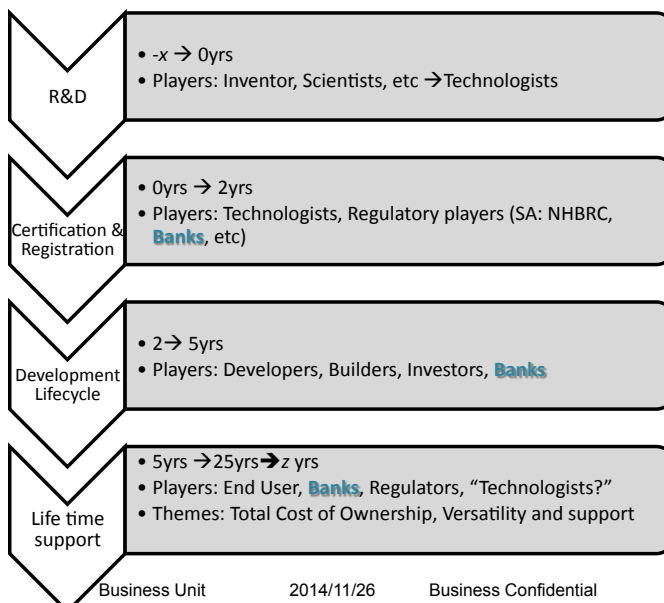
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Business Unit 2014/11/26 Business Confidential

Simplified Economy



Supply Considerations



Demand Considerations

Consumer, On average

- 20% impaired credit records
- 25% approved
- 55% declined due to AFFORDABILTY
- High Demand but equally
- High Need

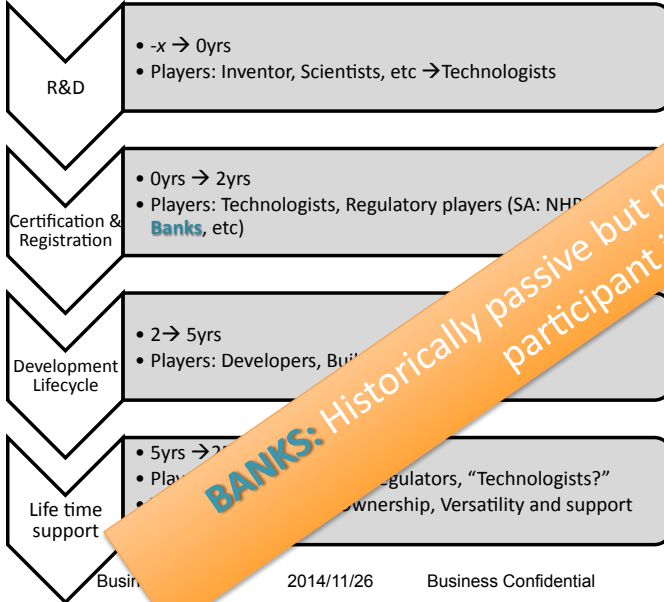
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Simplified Economy



Supply Considerations



Demand Considerations

- Consumers
- 20% of credit records
 - ... due to ... DURABILITY
 - High Demand but equally
 - High Need

BANKS: Historically passive but must evolve to be active participant in ABT



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Thank you

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