



## Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Investor Report

31-Jul-2025

**Asset Class:** Residential Mortgage Backed Securitisation

**Main objective of the programme:** To source funding in the Debt Capital markets via the issuance of Floating Rate Notes backed by Residential Mortgages.

Transaction Parties:		Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b>	Nedbank CIB: Specialised Funding Support	<b>Bank Account</b>	Nedbank	Aa1.za / P-1.za
<b>Servicer/ Originator</b>	Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b>	Nedbank	A3.za or P-1.za
<b>Rating Agency:</b>	Moody's Investor Services Ltd			Aa1.za / P-1.za
<b>Back-up Servicer:</b>	N/A			
<b>Administrator:</b>	Nedbank CIB: Specialised Funding Support			
<b>Single Issuance/ Programme</b>	Programme			
<b>Revolving / static securitisation:</b>	Revolving			
<b>Maximum programme size:</b>	R 5 000 000 000			

Reporting Period:	
<b>Inception Date</b>	5-Dec-19
<b>Determination Date</b>	31-Jul-25
<b>Report date</b>	31-Jul-25
<b>Payment Date</b>	25-Aug-25
<b>Reporting Period / Quarter</b>	22
<b>Reporting Month</b>	68
<b>Interest Period (from)</b>	26-Aug-25
<b>Interest Period (to)</b>	25-Nov-25
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Arranger</b>	<b>Servicer</b>
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 010 234 8562
Email:NhlanganisoK@Nedbank.co.za	Email:CandiceRo@Nedbank.co.za



## Greenhouse Funding 5 (RF) Ltd

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### Outstanding Notes & Subordinated Loans

31-Jul-2025

Note Class	Class A1	Class A2	Class A3	Class B	Class C
ISIN Code	ZAG000165002	ZAG000165010	ZAG000165028	ZAG000165036	ZAG000165044
Initial Tranche Thickness	17,79%	41,93%	30,30%	4,70%	4,11%
Legal Final Maturity	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53
Rating [Original // Current]	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / A3.za (sf)	Not Rated
Credit Enhancement %	9,98%	9,98%	9,98%	5,28%	1,17%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	(303 000 000)	(714 000 000)	-	-	-
Principal Outstanding Balance Beginning of Period	-	-	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 November 2022)	-	-	-	-	-
Principal Outstanding Balance End of Period	-	-	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0,00%	0,00%	75,22%	11,66%	10,20%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1,240%	1,420%	1,480%	1,800%	4,000%
Current 3m Jibar Rate (25 August 2025)	7,017%	7,017%	7,017%	7,017%	7,017%
Total Rate	8,257%	8,437%	8,497%	8,817%	11,017%
Interest Days	92	92	92	92	92
Interest Payment Due (25 November 2025)	-	-	11 051 221	1 777 894	1 943 821
Unpaid Interest	Zero	Zero	Zero	Zero	Zero

Subordinated loan	1st Loss Sub loan
Credit enhancement available to each noteholder?	Yes
Provider	Nedbank Retail: Home Loans
Initial Subloan Aggregate Principal Outstanding Balance	20 000 000
Credit enhancement committed but not drawn	N/A
Redemptions this period	0
Principal Outstanding Balance End of Period	20 000 000



## Greenhouse Funding 5 (RF) Ltd

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### Allocation of Priority of Payments Funds

31-Jul-2025

	25 August 2025
Funds available for distribution	283 041 224
<b>Application of Funds</b>	
Senior fees and expenses	-129 328
Note Interest:	-
A1	-
A2	-
A3	-11 488 139
Hedge Facility	-181 973
Note Interest:	-
B	-1 844 932
C	-1 998 260
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-187 342 054
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-4 688 668
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-770 384
Distributable Reserves	74 597 487



## Greenhouse Funding 5 (RF) Ltd

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Portfolio Information			31-Jul-2025		
Current Loan Balance:	At Closing	Current	Number of Loans	At Closing	Current
	1 616 168 380	437 336 778		3 258	1 703
Weighted Average Original LTV:	73,78%	73,85%	Weighted Average Concession (Linked to Prime):	0,22%	0,08%
Weighted Average Current LTV:	59,15%	52,06%	Weighted Average PTI:	18,85%	11,68%
Weighted Average Time to maturity:	15,05 years	10,91 years			
Average Time to maturity:	12.86 years	7,28 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	30-Apr-25	457 148 504	1 765
Payments			
Scheduled repayments		(17 731 949)	
Unscheduled repayments		(20 503 228)	
Settlements / Foreclosure Proceeds		(15 002 376)	(59)
Non eligible loans removed			
Loans sold during the reporting period		(459 524)	(3)
Total Collections		(53 697 077)	(62)
Disbursements			
Further Advances		-	
Withdrawals		18 879 238	
New Loans added during the reporting period			
Total Disbursements		18 879 238	
Interest and Fees			
Interest Charged		12 005 898	
Fees Charged		457 121	
Insurance Charged		2 543 095	
Total Charges		15 006 113	
Other			
Losses realised			
Total Pool at End of Period	31-Jul-25	437 336 778	1 703



## Greenhouse Funding 5 (RF) Ltd

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### Performance Data

31-Jul-2025

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 581	92,8%	383 659 562	87,7%
1-30 days delinquent	52	3,1%	15 151 355	3,5%
31-60 days delinquent	10	0,6%	3 996 426	0,9%
61-90 days delinquent	17	1,0%	9 722 378	2,2%
91-120 days delinquent	5	0,3%	447 124	0,10%
121 plus	38	2,2%	24 359 932	5,57%
<b>Total</b>	<b>1 703</b>	<b>100,0%</b>	<b>437 336 778</b>	<b>100,0%</b>
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				<b>0,8%</b>

#### Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	43	24 807 056	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	183	104 629 579	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	3	3 032 259	Losses at the end of the period	-	-
Cumulative foreclosures since closing	98	59 936 565	Cumulative Losses since closing	-	-



## Greenhouse Funding 5 (RF) Ltd

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### Arrears Reserve and PDL

31-Jul-2025

Reference			Current Level	Arrears Reserve Required Amount	Current amount	Unprovided due to Shortage of Funds
		Proportion of loans in default i.e. 90 days plus *				
1	Arrears Reserve		2,52%	4 688 668,18	4 688 668,18	

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	187 342 054
	Residual Cashflow after payment of or provision for items one to eight	268 238 214
	Principal Deficiency Value	-



## Greenhouse Funding 5 (RF) Ltd

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### Redraw and Liquidity position

31-Jul-2025

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-25	
Max Redraw	1 997 472	3 208 290	60,62%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	136 216	57,80%
Aggregate Redraw	281 232 638	231 975 879	-17,51%

Liquidity and Redraw reserves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	46 282 500	18 315 000	18 315 000	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	38 317 500	38 317 500	38 317 500	N

**Portfolio Covenants**
**31-Jul-2025**

#	Reference	Initial Level	Current Level	Breached
1	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio concluded by <b>self-employed</b> Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 10%</b> .	1,06%	2,84%	N
2	The <b>Weighted Average Concession</b> of the Loan Agreements in the Loan Portfolio is not more than 0.2 percentage points more than the Weighted Average Concession of the Loan Agreements in the Initial Loan Portfolio.	0,22%	0,08%	N
3	The <b>Weighted Average LTV</b> Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	59,15%	52,06%	N
4	The <b>Weighted Average PTI</b> Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average PTI Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	18,85%	11,68%	N
5	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which Properties have been valued using, inter alia, an <b>AVM</b> relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 75%</b> ; provided that such AVM must be provided by Lightstone Risk Management or such other entity as may be satisfactorily evaluated by the Rating Agencies.	42,77%	59,93%	N
6	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which the Properties securing such Loan Agreements are <b>not owner-occupied</b> relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 35%</b> . Properties will be assumed not to be owner occupied if two or more Properties are registered in the name of the Borrower at the deeds office. Deeds office verification will be performed on or about the Cut-Off Date in order to qualify for acquisition by the Issuer on the Relevant Issue Date and on or about the Transfer Date in order to qualify for substitution after the Relevant Issue Date.	23,11%	18,65%	N

\* Note -The WALTV includes the potential REDRAWS





## Greenhouse Funding 5 (RF) Ltd

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### Loan Pool Characteristics

31-Jul-2025

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	437 336 778
Average Current Balance	256 804
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	52,06%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 084 816 638
Average Total Bond	637 003
Min Total Bond	51 823
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	73,85%

Number of Accounts (at Closing):	3 258
Number of Accounts (Current):	1 703

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	3,33%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



**Greenhouse Funding 5 (RF) Ltd**  
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**Loan Pool Characteristics**

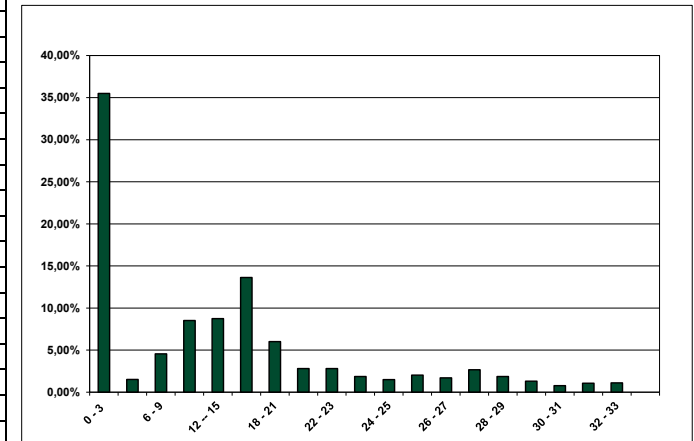
**31-Jul-2025**

**Distribution of Home Loan Size:**

Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	115	659	38,70%	544	5 743 313	15 789 641	3,61%	10 046 328
100001 - 200000	632	342	20,08%	(290 )	93 940 260	51 106 579	11,69%	(42 833 681 )
200001 - 300000	566	209	12,27%	(357 )	140 224 540	52 107 065	11,91%	(88 117 475 )
300001 - 400000	368	151	8,87%	(217 )	128 213 407	51 607 077	11,80%	(76 606 330 )
400001 - 500000	318	54	3,17%	(264 )	142 741 198	24 440 769	5,59%	(118 300 429 )
500001 - 600000	272	85	4,99%	(187 )	149 112 539	47 773 052	10,92%	(101 339 487 )
600001 - 700000	197	64	3,76%	(133 )	127 212 282	40 686 583	9,30%	(86 525 699 )
700001 - 800000	173	34	2,00%	(139 )	129 441 899	25 559 512	5,84%	(103 882 387 )
800001 - 900000	162	30	1,76%	(132 )	137 538 620	25 241 319	5,77%	(112 297 300 )
900001 - 1000000	144	15	0,88%	(129 )	136 262 319	13 998 422	3,20%	(122 263 897 )
1000001 - 1100000	67	19	1,12%	(48 )	70 221 079	19 918 615	4,55%	(50 302 464 )
1100001 - 1200000	54	4	0,23%	(50 )	62 088 093	4 513 792	1,03%	(57 574 301 )
1200001 - 1300000	45	10	0,59%	(35 )	55 696 558	12 415 848	2,84%	(43 280 710 )
1300001 - 1400000	26	6	0,35%	(20 )	35 307 111	8 190 879	1,87%	(27 116 233 )
1400001 - 1500000	38	3	0,18%	(35 )	54 976 363	4 379 051	1,00%	(50 597 312 )
1500001 - 1600000	16	1	0,06%	(15 )	24 706 030	1 501 640	0,34%	(23 204 391 )
1600001 - 1700000	18	2	0,12%	(16 )	29 680 940	3 260 230	0,75%	(26 420 710 )
1700001 - 1800000	14	3	0,18%	(11 )	24 440 248	5 293 391	1,21%	(19 146 857 )
1800001 - 1900000	14	-	0,00%	(14 )	25 938 926	-	0,00%	(25 938 926 )
1900001 - 2000000	8	-	0,00%	(8 )	15 685 375	-	0,00%	(15 685 375 )
> 2000000	11	12	0,70%	1	26 997 279	29 553 312	6,76%	2 556 032
<b>Totals</b>	<b>3 258</b>	<b>1 703</b>	<b>100%</b>	<b>(1 555 )</b>	<b>1 616 168 380</b>	<b>437 336 778</b>	<b>100%</b>	<b>(1 178 831 602 )</b>

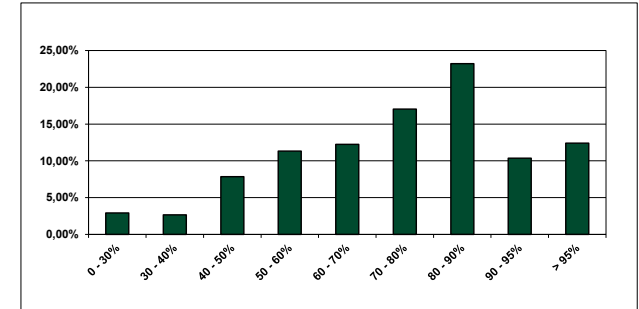
**Loan Pool Characteristics**
**31-Jul-2025**
**Payment to Income:**

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	468	27,48%	155 200 605	35,49%
3 - 6	54	3,17%	6 660 303	1,52%
6 - 9	121	7,11%	19 949 875	4,56%
9 - 12	155	9,10%	37 268 737	8,52%
12 - 15	168	9,86%	38 272 243	8,75%
15 - 18	216	12,68%	59 594 494	13,63%
18 - 21	104	6,11%	26 285 593	6,01%
21 - 22	43	2,52%	12 247 844	2,80%
22 - 23	40	2,35%	12 313 725	2,82%
23 - 24	35	2,06%	8 166 842	1,87%
24 - 25	33	1,94%	6 529 675	1,49%
25 - 26	40	2,35%	8 880 855	2,03%
26 - 27	36	2,11%	7 477 437	1,71%
27 - 28	46	2,70%	11 684 856	2,67%
28 - 29	35	2,06%	8 144 128	1,86%
29 - 30	42	2,47%	5 750 328	1,31%
30 - 31	31	1,82%	3 408 203	0,78%
31 - 32	25	1,47%	4 696 609	1,07%
32 - 33	11	0,65%	4 804 426	1,10%
> 33	-	0,00%	-	0,00%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

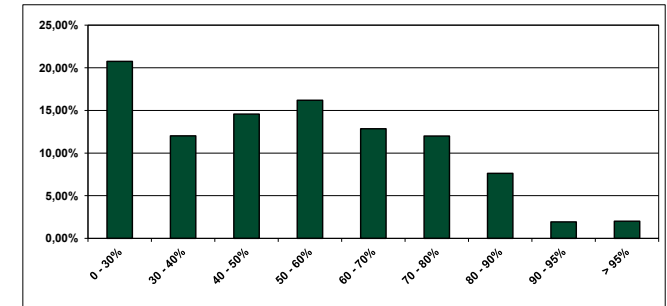


**Loan Pool Characteristics**
**31-Jul-2025**
**Original Loan To Value Ratio :**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	100	5,87%	12 716 631	2,91%
30 - 40%	83	4,87%	11 609 064	2,65%
40 - 50%	158	9,28%	34 354 101	7,86%
50 - 60%	197	11,57%	49 547 481	11,33%
60 - 70%	218	12,80%	53 528 932	12,24%
70 - 80%	227	13,33%	74 466 738	17,03%
80 - 90%	310	18,20%	101 537 618	23,22%
90 - 95%	210	12,33%	45 352 584	10,37%
> 95%	200	11,74%	54 223 628	12,40%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

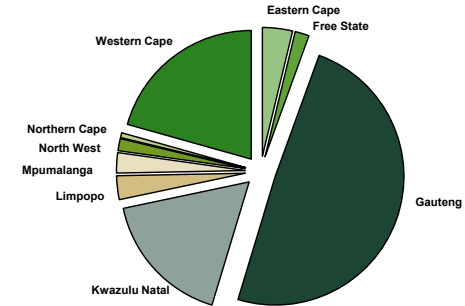

**Current Loan To Value Ratio: (LTV's calculated includes potential redraws)**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 019	59,84%	90 755 700	20,75%
30 - 40%	177	10,39%	52 567 857	12,02%
40 - 50%	164	9,63%	63 777 908	14,58%
50 - 60%	140	8,22%	70 847 560	16,20%
60 - 70%	96	5,64%	56 220 915	12,86%
70 - 80%	61	3,58%	52 509 830	12,01%
80 - 90%	33	1,94%	33 349 071	7,63%
90 - 95%	8	0,47%	8 477 420	1,94%
> 95%	5	0,29%	8 830 516	2,02%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

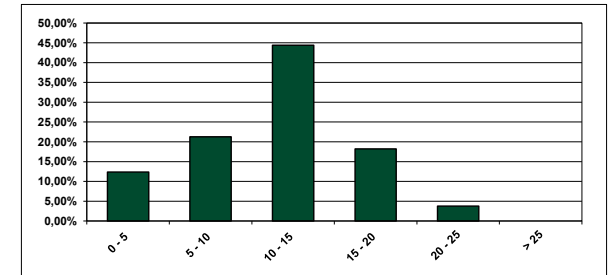


**Loan Pool Characteristics**
**31-Jul-2025**
**Geographical Split by Province:**

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	63	3,70%	16 508 593	3,77%
Free State	43	2,52%	7 734 154	1,77%
Gauteng	892	52,38%	214 869 176	49,13%
Kwazulu Natal	262	15,38%	74 472 368	17,03%
Limpopo	42	2,47%	13 048 234	2,98%
Mpumalanga	54	3,17%	11 121 593	2,54%
North West	43	2,52%	6 642 554	1,52%
Northern Cape	11	0,65%	2 680 286	0,61%
Western Cape	293	17,20%	90 259 819	20,64%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>


**Remaining Loan Maturity:**

Number of years to maturity	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 5	653	38,34%	54 131 265	12,38%
5 - 10	418	24,54%	92 968 141	21,26%
10 - 15	499	29,30%	194 141 654	44,39%
15 - 20	116	6,81%	79 581 655	18,20%
20 - 25	17	1,00%	16 514 063	3,78%
> 25	-	0,00%	-	0,00%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

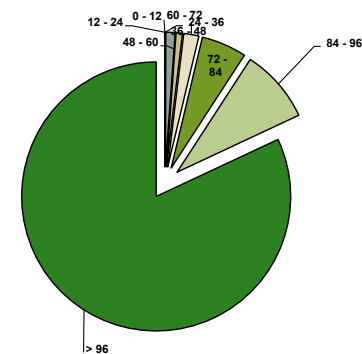


## Loan Pool Characteristics

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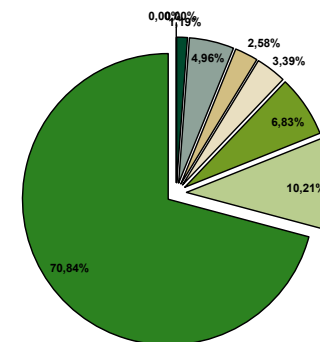
### Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception					88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	-	0,00%	-	0,00%	
12 - 24	-	0,00%	-	0,00%	
24 - 36	1	0,06%	176 799	0,04%	
36 - 48	5	0,29%	4 871 111	1,11%	
48 - 60	5	0,29%	3 319 720	0,76%	
60 - 72	9	0,53%	7 945 229	1,82%	
72 - 84	29	1,70%	23 773 629	5,44%	
84 - 96	110	6,46%	38 786 029	8,87%	
> 96	1 544	90,66%	358 464 261	81,97%	
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>	



### Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration					61
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	-	0,00%	-	0,00%	
12 - 24	-	0,00%	-	0,00%	
24 - 36	7	0,41%	5 186 455	1,19%	
36 - 48	21	1,23%	21 712 210	4,96%	
48 - 60	19	1,12%	11 264 885	2,58%	
60 - 72	24	1,41%	14 812 108	3,39%	
72 - 84	51	2,99%	29 885 646	6,83%	
84 - 96	139	8,16%	44 648 552	10,21%	
> 96	1 442	84,67%	309 826 921	70,84%	
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>	





# Greenhouse Funding 5 (RF) Ltd

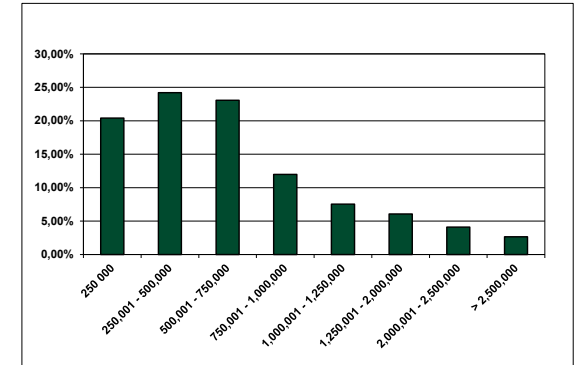
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## Loan Pool Characteristics

31-Jul-2025

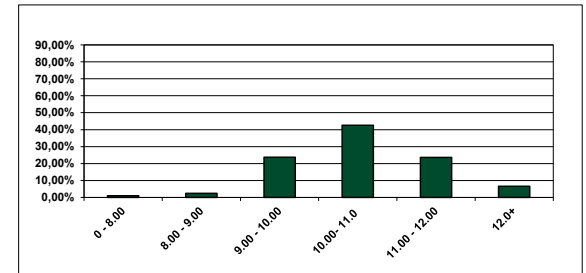
### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 101	64,65%	89 258 411	20,41%
250,001 - 500,000	314	18,44%	105 792 720	24,19%
500,001 - 750,000	166	9,75%	100 876 221	23,07%
750,001 - 1,000,000	62	3,64%	52 382 667	11,98%
1,000,001 - 1,250,000	30	1,76%	33 006 600	7,55%
1,250,001 - 2,000,000	18	1,06%	26 466 846	6,05%
2,000,001 - 2,500,000	8	0,47%	17 973 600	4,11%
> 2,500,000	4	0,23%	11 579 712	2,65%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>



### Interest Rate Distribution (Prime =11,25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	20	1,17%	4 244 398	0,97%
8.00 - 9.00	64	3,76%	10 562 884	2,42%
9.00 - 10.00	538	31,59%	103 639 266	23,70%
10.00 - 11.0	627	36,82%	186 517 846	42,65%
11.00 - 12.00	332	19,50%	103 557 276	23,68%
12.0+	122	7,16%	28 815 108	6,59%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

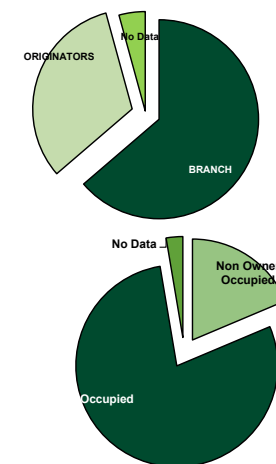
31-Jul-2025

#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 074	63,07%	278 623 926	63,71%
ORIGINATORS	377	22,14%	140 094 111	32,03%
No Data	252	14,80%	18 618 741	4,26%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

#### Owner Occupancy Type:

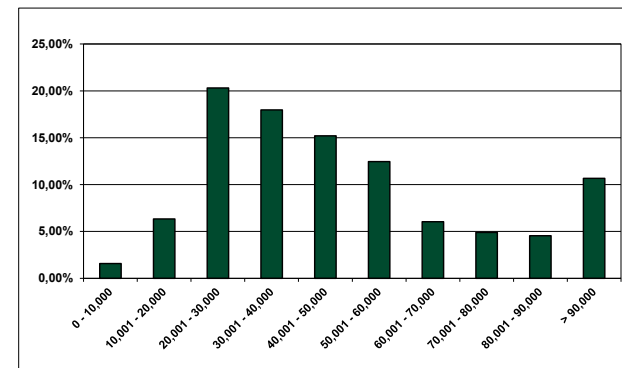
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	395	23,19%	81 548 674	18,65%
Owner Occupied	1 223	71,81%	344 159 656	78,69%
No Data	85	4,99%	11 628 448	2,66%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>



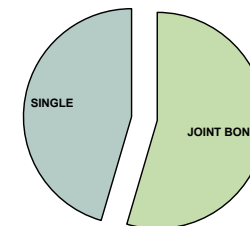


**Loan Pool Characteristics**
**31-Jul-2025**
**Borrower's Income:**

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	37	2,17%	6 939 304	1,59%
10,001 - 20,000	272	15,97%	27 673 288	6,33%
20,001 - 30,000	437	25,66%	88 835 504	20,31%
30,001 - 40,000	307	18,03%	78 585 821	17,97%
40,001 - 50,000	221	12,98%	66 437 165	15,19%
50,001 - 60,000	154	9,04%	54 453 395	12,45%
60,001 - 70,000	74	4,35%	26 439 514	6,05%
70,001 - 80,000	57	3,35%	21 442 781	4,90%
80,001 - 90,000	40	2,35%	19 894 341	4,55%
> 90,000	104	6,11%	46 635 665	10,66%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

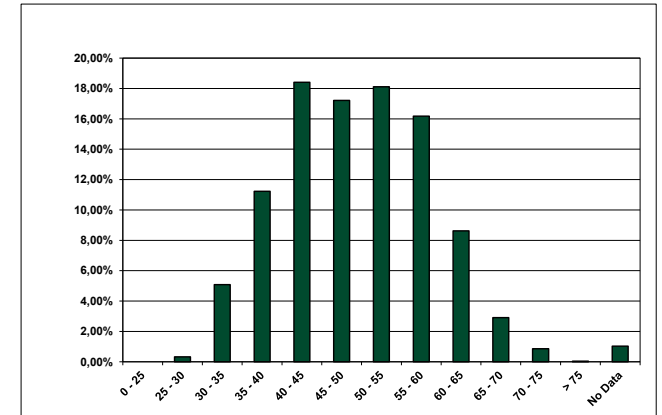

**Single or Joint Bond:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	876	51,44%	238 545 535	54,55%
SINGLE	827	48,56%	198 791 243	45,45%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

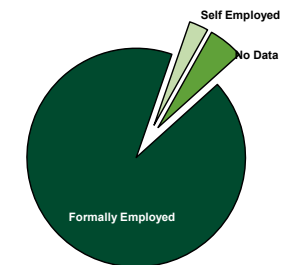


**Loan Pool Characteristics**
**31-Jul-2025**
**Borrower's Age:**

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	-	0,00%	-	0,00%
25 - 30	3	0,18%	1 416 072	0,32%
30 - 35	40	2,35%	22 227 849	5,08%
35 - 40	116	6,81%	49 075 274	11,22%
40 - 45	202	11,86%	80 490 043	18,40%
45 - 50	272	15,97%	75 296 063	17,22%
50 - 55	352	20,67%	79 227 254	18,12%
55 - 60	306	17,97%	70 749 923	16,18%
60 - 65	210	12,33%	37 711 589	8,62%
65 - 70	137	8,04%	12 738 141	2,91%
70 - 75	49	2,88%	3 732 222	0,85%
> 75	3	0,18%	163 470	0,04%
No Data	13	0,76%	4 508 876	1,03%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>


**Owner Employment Status:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	1 385	81,33%	402 196 982	91,97%
Self Employed	36	2,11%	12 436 487	2,84%
No Data	282	16,56%	22 703 309	5,19%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>





# Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

## Loan Pool Characteristics

31-Jul-2025

### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	874	51,32%	262 092 500,61	59,93%
Physical	799	46,92%	168 269 266,54	38,48%
No Data	30	1,76%	6 975 010,38	1,59%
<b>Totals</b>	<b>1 703</b>	<b>100%</b>	<b>437 336 778</b>	<b>100%</b>

