



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

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

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Oct-25
Report date	31-Oct-25
Payment Date	25-Nov-25
Reporting Period / Quarter	23
Reporting Month	71
Interest Period (from)	26-Nov-25
Interest Period (to)	25-Feb-26
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 010 234 8562
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Outstanding Notes & Subordinated Loans

31-Oct-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 November 2025)	6,783%	6,783%	6,783%	6,783%	6,783%
Total Rate	8,023%	8,203%	8,263%	8,583%	10,783%
Interest Days	92	92	92	92	92
Interest Payment Due (25 February 2025)	-	-	10 746 880	1 730 709	1 902 535
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



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Allocation of Priority of Payments Funds

31-Oct-2025

	25 November 2025
Funds available for distribution	308 196 340
Application of Funds	
Senior fees and expenses	-482 417
Note Interest:	-
A1	-
A2	-
A3	-11 051 221
Hedge Facility	-1 111 187
Note Interest:	-
B	-1 777 894
C	-1 943 821
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-212 679 427
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-3 106 937
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-757 021
Distributable Reserves	75 286 414



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Portfolio Information				31-Oct-2025	
	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	413 581 136	Number of Loans	3 258	1 652
Weighted Average Original LTV:	73,78%	73,70%	Weighted Average Concession (Linked to Prime):	0,22%	0,08%
Weighted Average Current LTV:	59,15%	51,54%	Weighted Average PTI:	18,85%	11,46%
Weighted Average Time to maturity:	15,05 years	10,79 years			
Average Time to maturity:	12,86 years	7,06 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	31-Jul-25	437 336 777,5	1 703
Payments			
Scheduled repayments		(16 162 211)	
Unscheduled repayments		(28 037 719)	
Settlements / Foreclosure Proceeds		(12 513 693)	(47)
Non eligible loans removed			
Loans sold during the reporting period		(810 805)	(4)
Total Collections		(57 524 428)	(51)
Disbursements			
Further Advances		-	
Withdrawals		20 055 453	
New Loans added during the reporting period			
Total Disbursements		20 055 453	
Interest and Fees			
Interest Charged		11 019 350	
Fees Charged		407 487	
Insurance Charged		2 286 496	
Total Charges		13 713 333	
Other			
Losses realised			
Total Pool at End of Period	31-Oct-25	413 581 136,12	1 652



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Performance Data

31-Oct-2025

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 537	93,0%	362 442 398,18	87,6%
1-30 days delinquent	44	2,7%	13 884 836,11	3,4%
31-60 days delinquent	19	1,2%	6 734 659,11	1,6%
61-90 days delinquent	11	0,7%	6 669 891,79	1,6%
91-120 days delinquent	2	0,1%	187 403,95	0,05%
121 plus	39	2,4%	23 661 946,98	5,72%
Total	1 652	100,0%	413 581 136,12	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0,8%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	41	23 849 351	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	190	107 439 002	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	7	3 251 757	Losses at the end of the period	-	-
Cumulative foreclosures since closing	105	63 188 321	Cumulative Losses since closing	-	-



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Arrears Reserve and PDL

31-Oct-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		2,48%	3 106 937,30	3 106 937,30	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	212 679 427
	Residual Cashflow after payment of or provision for items one to eight	292 015 745
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2025

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Oct-25	
Max Redraw	1 997 472	3 190 148	59,71%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	134 058	55,30%
Aggregate Redraw	281 232 638	221 463 968	-21,25%

Liquidity and Redraw reseves / 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-Oct-2025

#	Reference	Initial Level	Current Level	Breached
1	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio concluded by self-employed Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 10% .	1,06%	2,89%	N
2	The Weighted Average Concession 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 Weighted Average LTV 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%	51,54%	N
4	The Weighted Average PTI 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%	11,46%	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 AVM relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 75% ; 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%	60,14%	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 not owner-occupied relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 35% . 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%	18,86%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Oct-2025

Current Balance (Capital Outstanding):

Aggregate Current Balance	413 581 136
Average Current Balance	250 352
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	51,54%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 052 925 174
Average Total Bond	637 364
Min Total Bond	100 000
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	73,70%

Number of Accounts (at Closing):	3 258
Number of Accounts (Current):	1 652

Fixed Rate Loans:

Proportion of Fixed Rate loans	3,81%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



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Loan Pool Characteristics

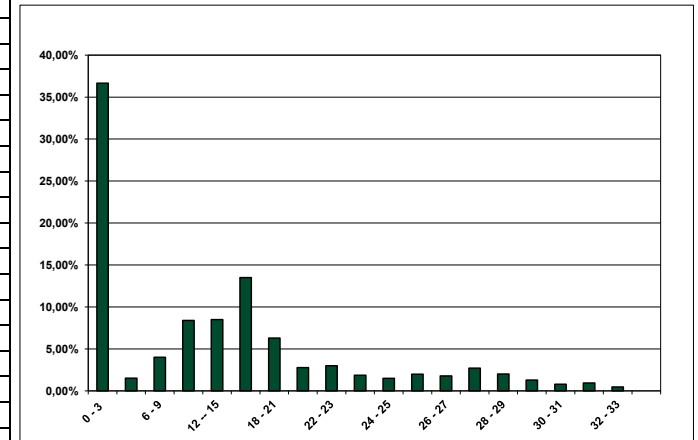
31-Oct-2025

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	679	41,10%	564	5 743 313	15 777 361	3,81%	10 034 047
100001 - 200000	632	300	18,16%	(332)	93 940 260	44 351 449	10,72%	(49 588 810)
200001 - 300000	566	205	12,41%	(361)	140 224 540	51 231 754	12,39%	(88 992 787)
300001 - 400000	368	139	8,41%	(229)	128 213 407	47 714 608	11,54%	(80 498 799)
400001 - 500000	318	53	3,21%	(265)	142 741 198	23 880 724	5,77%	(118 860 474)
500001 - 600000	272	85	5,15%	(187)	149 112 539	47 621 078	11,51%	(101 491 461)
600001 - 700000	197	54	3,27%	(143)	127 212 282	34 285 277	8,29%	(92 927 005)
700001 - 800000	173	36	2,18%	(137)	129 441 899	27 083 742	6,55%	(102 358 157)
800001 - 900000	162	29	1,76%	(133)	137 538 620	24 338 642	5,88%	(113 199 977)
900001 - 1000000	144	14	0,85%	(130)	136 262 319	13 178 953	3,19%	(123 083 367)
1000001 - 1100000	67	17	1,03%	(50)	70 221 079	17 760 960	4,29%	(52 460 119)
1100001 - 1200000	54	9	0,54%	(45)	62 088 093	10 316 390	2,49%	(51 771 703)
1200001 - 1300000	45	6	0,36%	(39)	55 696 558	7 417 624	1,79%	(48 278 934)
1300001 - 1400000	26	7	0,42%	(19)	35 307 111	9 470 413	2,29%	(25 836 698)
1400001 - 1500000	38	3	0,18%	(35)	54 976 363	4 411 483	1,07%	(50 564 881)
1500001 - 1600000	16	1	0,06%	(15)	24 706 030	1 585 983	0,38%	(23 120 047)
1600001 - 1700000	18	1	0,06%	(17)	29 680 940	1 623 252	0,39%	(28 057 688)
1700001 - 1800000	14	3	0,18%	(11)	24 440 248	5 281 317	1,28%	(19 158 931)
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	11	0,67%	-	26 997 279	26 250 127	6,35%	(747 152)
Totals	3 258	1 652	100%	(1 606)	1 616 168 380	413 581 136	100%	(1 202 587 244)

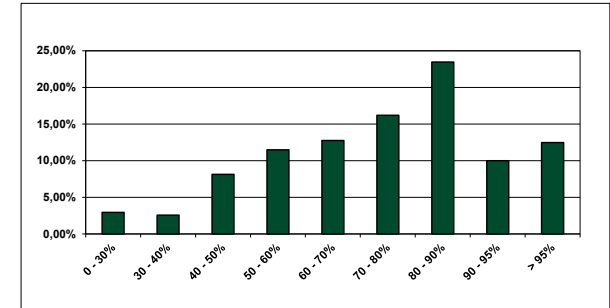
Loan Pool Characteristics
31-Oct-2025
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	451	27,30%	151 629 067	36,66%
3 - 6	53	3,21%	6 275 662	1,52%
6 - 9	116	7,02%	16 567 086	4,01%
9 - 12	151	9,14%	34 736 350	8,40%
12 - 15	161	9,75%	35 129 299	8,49%
15 - 18	210	12,71%	55 825 363	13,50%
18 - 21	104	6,30%	26 050 626	6,30%
21 - 22	42	2,54%	11 498 377	2,78%
22 - 23	38	2,30%	12 386 149	2,99%
23 - 24	34	2,06%	7 681 192	1,86%
24 - 25	32	1,94%	6 166 586	1,49%
25 - 26	40	2,42%	8 247 175	1,99%
26 - 27	35	2,12%	7 382 956	1,79%
27 - 28	46	2,78%	11 230 253	2,72%
28 - 29	33	2,00%	8 285 705	2,00%
29 - 30	40	2,42%	5 356 751	1,30%
30 - 31	30	1,82%	3 304 387	0,80%
31 - 32	25	1,51%	3 898 737	0,94%
32 - 33	11	0,67%	1 929 415	0,47%
> 33	-	0,00%	-	0,00%
Totals	1 652	100%	413 581 136	100%

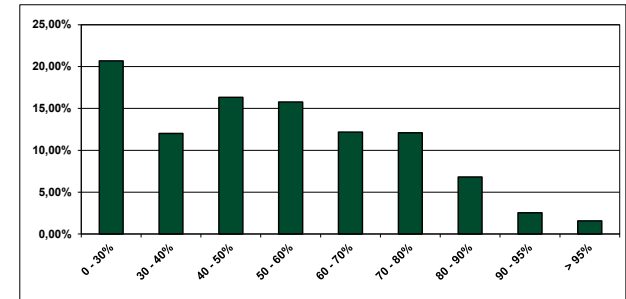


Loan Pool Characteristics
31-Oct-2025
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	94	5,69%	12 180 339	2,95%
30 - 40%	83	5,02%	10 627 574	2,57%
40 - 50%	151	9,14%	33 627 096	8,13%
50 - 60%	195	11,80%	47 505 213	11,49%
60 - 70%	211	12,77%	52 737 096	12,75%
70 - 80%	221	13,38%	66 952 966	16,19%
80 - 90%	303	18,34%	97 045 049	23,46%
90 - 95%	202	12,23%	41 345 251	10,00%
> 95%	192	11,62%	51 560 552	12,47%
Totals	1 652	100%	413 581 136	100%

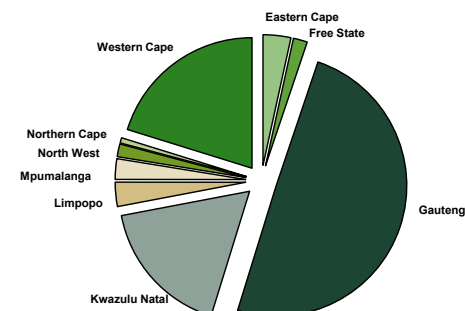

Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 007	60,96%	85 539 026	20,68%
30 - 40%	167	10,11%	49 659 251	12,01%
40 - 50%	165	9,99%	67 545 194	16,33%
50 - 60%	126	7,63%	65 220 857	15,77%
60 - 70%	87	5,27%	50 386 480	12,18%
70 - 80%	59	3,57%	50 062 891	12,10%
80 - 90%	27	1,63%	28 195 355	6,82%
90 - 95%	9	0,54%	10 513 661	2,54%
> 95%	5	0,30%	6 458 421	1,56%
Totals	1 652	100%	413 581 136	100%

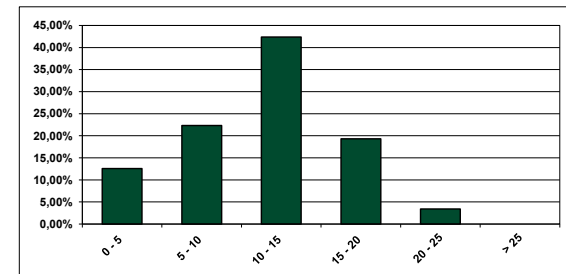


Loan Pool Characteristics
31-Oct-2025
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	61	3,69%	14 223 040	3,44%
Free State	40	2,42%	7 210 201	1,74%
Gauteng	861	52,12%	205 116 455	49,60%
Kwazulu Natal	258	15,62%	71 268 696	17,23%
Limpopo	41	2,48%	12 434 403	3,01%
Mpumalanga	53	3,21%	10 534 019	2,55%
North West	43	2,60%	6 529 961	1,58%
Northern Cape	11	0,67%	2 692 527	0,65%
Western Cape	284	17,19%	83 571 836	20,21%
Totals	1 652	100%	413 581 136	100%


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	659	39,89%	52 089 293	12,59%
5 - 10	401	24,27%	92 276 457	22,31%
10 - 15	465	28,15%	175 212 974	42,36%
15 - 20	112	6,78%	79 829 821	19,30%
20 - 25	15	0,91%	14 172 590	3,43%
> 25	-	0,00%	-	0,00%
Totals	1 652	100%	413 581 136	100%





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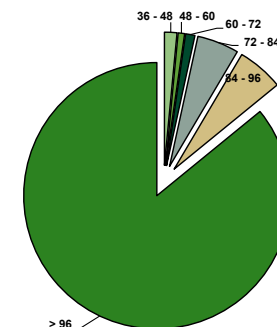
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Loan Pool Characteristics

31-Oct-2025

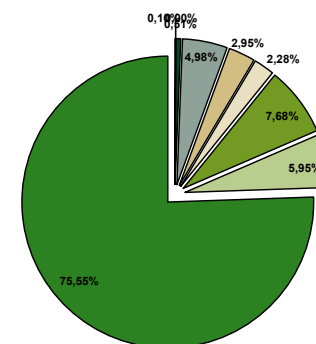
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0,00%	-	0,00%	
36 - 48	6	0,36%	6 232 987	1,51%	
48 - 60	4	0,24%	3 233 453	0,78%	
60 - 72	5	0,30%	4 694 403	1,14%	
72 - 84	25	1,51%	20 968 130	5,07%	
84 - 96	66	4,00%	23 193 773	5,61%	
> 96	1 546	93,58%	355 258 391	85,90%	
Totals	1 652	100%	413 581 136	100%	



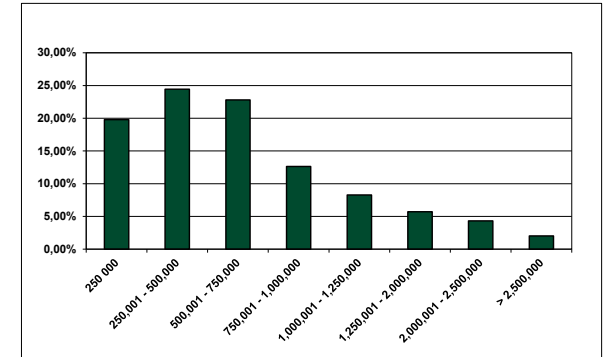
Seasoning since registration: (time period since most recent registration)

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	1	0,06%	428 690	0,10%	
12 - 24	-	0,00%	-	0,00%	
24 - 36	3	0,18%	2 125 784	0,51%	
36 - 48	21	1,27%	20 592 518	4,98%	
48 - 60	18	1,09%	12 194 888	2,95%	
60 - 72	13	0,79%	9 424 219	2,28%	
72 - 84	52	3,15%	31 763 921	7,68%	
84 - 96	84	5,08%	24 605 139	5,95%	
> 96	1 460	88,38%	312 445 977	75,55%	
Totals	1 652	100%	413 581 136	100%	

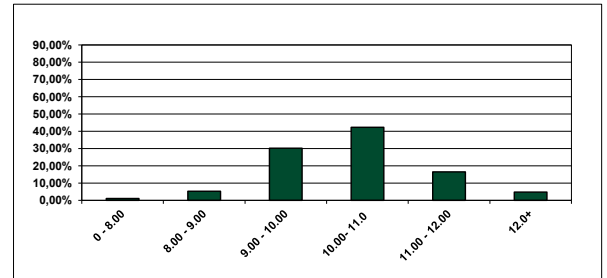


Loan Pool Characteristics
31-Oct-2025
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 076	65,13%	81 890 795	19,80%
250,001 - 500,000	300	18,16%	101 065 100	24,44%
500,001 - 750,000	156	9,44%	94 263 745	22,79%
750,001 - 1,000,000	62	3,75%	52 243 948	12,63%
1,000,001 - 1,250,000	31	1,88%	34 208 015	8,27%
1,250,001 - 2,000,000	16	0,97%	23 659 406	5,72%
2,000,001 - 2,500,000	8	0,48%	17 884 193	4,32%
> 2,500,000	3	0,18%	8 365 934	2,02%
Totals	1 652	100%	413 581 136	100%


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	21	1,27%	4 389 994	1,06%
8.00 - 9.00	172	10,41%	21 798 879	5,27%
9.00 - 10.00	539	32,63%	124 977 093	30,22%
10.00 - 11.0	593	35,90%	174 876 435	42,28%
11.00 - 12.00	241	14,59%	67 943 180	16,43%
12.0+	86	5,21%	19 595 556	4,74%
Totals	1 652	100%	413 581 136	100%





Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

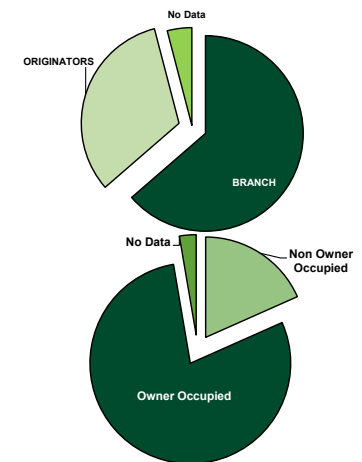
31-Oct-2025

Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 046	63,32%	263 175 980	63,63%
ORIGINATORS	364	22,03%	133 613 888	32,31%
No Data	242	14,65%	16 791 268	4,06%
Totals	1 652	100%	413 581 136	100%

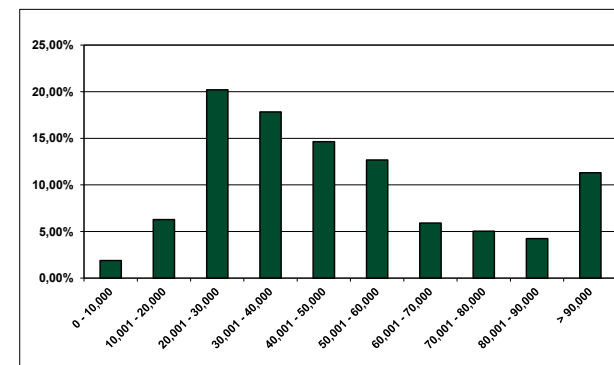
Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	383	23,18%	75 891 624	18,35%
Owner Occupied	1 190	72,03%	326 584 252	78,96%
No Data	79	4,78%	11 105 261	2,69%
Totals	1 652	100%	413 581 136	100%

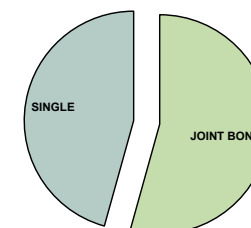


Loan Pool Characteristics
31-Oct-2025
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	36	2,18%	7 774 448	1,88%
10,001 - 20,000	265	16,04%	25 972 145	6,28%
20,001 - 30,000	427	25,85%	83 552 656	20,20%
30,001 - 40,000	298	18,04%	73 761 630	17,83%
40,001 - 50,000	213	12,89%	60 561 388	14,64%
50,001 - 60,000	148	8,96%	52 429 819	12,68%
60,001 - 70,000	72	4,36%	24 427 313	5,91%
70,001 - 80,000	55	3,33%	20 812 697	5,03%
80,001 - 90,000	35	2,12%	17 554 243	4,24%
> 90,000	103	6,23%	46 734 797	11,30%
Totals	1 652	100%	413 581 136	100%

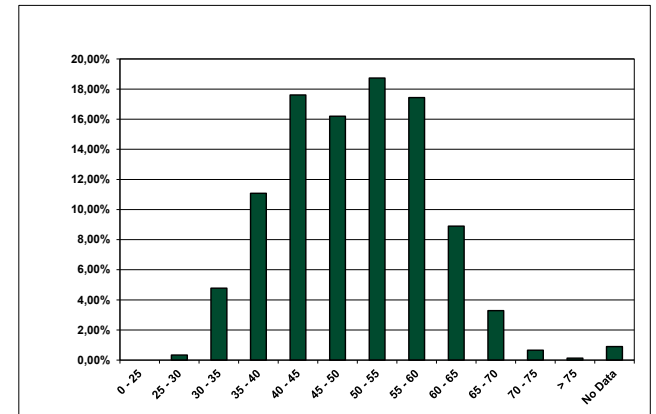

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	851	51,51%	224 670 992	54,32%
SINGLE	801	48,49%	188 910 145	45,68%
Totals	1 652	100%	413 581 136	100%

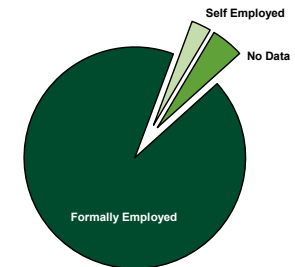


Loan Pool Characteristics
31-Oct-2025
Borrower's Age:

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%	1 364 607	0,33%
30 - 35	34	2,06%	19 736 605	4,77%
35 - 40	108	6,54%	45 822 314	11,08%
40 - 45	194	11,74%	72 799 557	17,60%
45 - 50	253	15,31%	66 974 205	16,19%
50 - 55	343	20,76%	77 487 533	18,74%
55 - 60	303	18,34%	72 109 830	17,44%
60 - 65	211	12,77%	36 773 899	8,89%
65 - 70	142	8,60%	13 590 524	3,29%
70 - 75	38	2,30%	2 720 111	0,66%
> 75	7	0,42%	507 017	0,12%
No Data	16	0,97%	3 694 933	0,89%
Totals	1 652	100%	413 581 136	100%


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	1 348	81,60%	381 833 126	92,32%
Self Employed	34	2,06%	11 962 416	2,89%
No Data	270	16,34%	19 785 594	4,78%
Totals	1 652	100%	413 581 136	100%





Greenhouse Funding 5 (RF) Ltd

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Loan Pool Characteristics

31-Oct-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	851	51,51%	248 731 760	60,14%
Physical	774	46,85%	157 217 929	38,01%
No Data	27	1,63%	7 631 447	1,85%
Totals	1 652	100%	413 581 136	100%

