



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jan-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	Nedbank	Aaa.za / P-1.za	A3.za or P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Nedbank	Aaa.za / P-1.za	A3.za or P-1.za
Rating Agency:	Moody's Investor Services Ltd			
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			
		Bank Account		
		Swap Counterparty - prime / Jibar:		

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Jan-25
Report date	31-Jan-25
Payment Date	25-Feb-25
Reporting Period / Quarter	20
Reporting Month	62
Interest Period (from)	25-Feb-25
Interest Period (to)	26-May-25
Interest Days	90
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 0102348562
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Outstanding Notes & Subordinated Loans

31-Jan-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)	B2 (sf) / Baa3.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	-	-	-	-	-
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 February 2025)	7,558%	7,558%	7,558%	7,558%	7,558%
Total Rate	8,798%	8,978%	9,038%	9,358%	11,558%
Interest Days	90	90	90	90	90
Interest Payment Due (26 May 2025)	-	-	11 499 307	1 845 962	1 994 942
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-Jan-2025

	25 February 2025
Funds available for distribution	230 337 343
Application of Funds	
Senior fees and expenses	-1 340 038
Note Interest:	-
A1	-
A2	-
A3	-12 059 189
Hedge Facility	-776 091
Note Interest:	-
B	-1 934 168
C	-2 080 561
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-134 035 837
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-5 941 057
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-796 090
Distributable Reserves	71 374 313



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Portfolio Information		31-Jan-2025	
	At Closing	Current	
Current Loan Balance:	1 616 168 380	489 390 607	Number of Loans
			At Closing
			Current
Weighted Average Original LTV:	73,78%	74,18%	Weighted Average Concession (Linked to Prime):
			At Closing
			Current
Weighted Average Current LTV:	59,15%	53,65%	Weighted Average PTI:
			At Closing
			Current
Weighted Average Time to maturity:	15,05 years	11,36 years	
Average Time to maturity:	12,86 years	7,71 years	

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of the period	506 422 717	1 857
Payments		
Scheduled repayments	(16 689 432)	
Unscheduled repayments	(19 210 592)	
Settlements / Foreclosure Proceeds	(10 122 534)	(28)
Non eligible loans removed		
Loans sold during the reporting period	(2 506 061)	(7)
Total Collections	(48 528 620)	(35)
Disbursements		
Further Advances	-	
Withdrawals	15 557 722	
New Loans added during the reporting period		
Total Disbursements	15 557 722	
Interest and Fees		
Interest Charged	13 951 203	
Fees Charged	409 242	
Insurance Charged	1 578 341	
Total Charges	15 938 786	
Other		
Losses realised		
Total Pool at End of Period	489 390 607	1 822



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Performance Data

31-Jan-2025

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 694	93,0%	425 741 039,06	87,0%
1-30 days delinquent	61	3,3%	20 264 900,34	4,1%
31-60 days delinquent	15	0,8%	11 024 686,86	2,3%
61-90 days delinquent	10	0,5%	3 607 821,15	0,7%
91-120 days delinquent	7	0,4%	4 091 476,22	0,84%
121 plus	35	1,9%	24 660 683,15	5,04%
Total	1 822	100,0%	489 390 606,78	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0,9%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	42	28 752 159	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	167	98 111 775	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	4	2 077 637	Losses at the end of the period	-	-
Cumulative foreclosures since closing	94	56 710 240	Cumulative Losses since closing	-	-



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Arrears Reserve and PDL

31-Jan-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	2,31%	5 941 056,55	5 941 056,55	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	134 035 837
	Residual Cashflow after payment of or provision for items one to eight	212 327 082
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Jan-2025

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jan-25	
Max Redraw	1 997 472	4 241 705	112,35%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	138 317	60,24%
Aggregate Redraw	281 232 638	252 013 747	-10,39%

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

#	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%	2,87%	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%	0,09%	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%	53,65%	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%	11,81%	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%	60,30%	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%	18,67%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jan-2025

Current Balance (Capital Outstanding):

Aggregate Current Balance	489 390 607
Average Current Balance	268 601
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	53,65%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 169 236 963
Average Total Bond	641 733
Min Total Bond	51 823
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	74,18%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	1 822

Fixed Rate Loans:

Proportion of Fixed Rate loans	2,84%
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

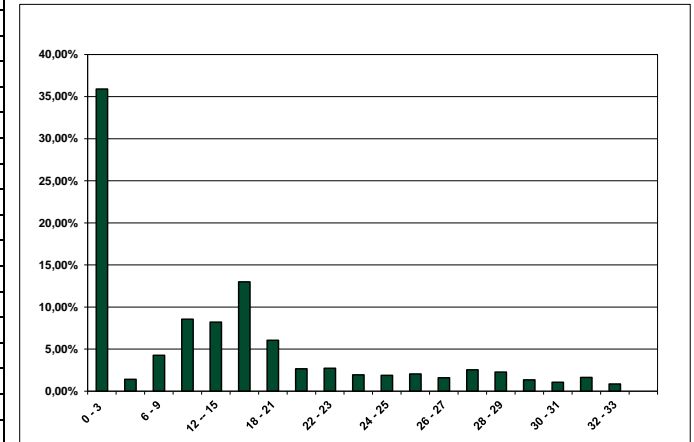
31-Jan-2025

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	665	36,50%	550	5 743 313	14 515 868	2,97%	8 772 554
100001 - 200000	632	360	19,76%	(272)	93 940 260	53 383 145	10,91%	(40 557 115)
200001 - 300000	566	251	13,78%	(315)	140 224 540	62 181 888	12,71%	(78 042 652)
300001 - 400000	368	172	9,44%	(196)	128 213 407	59 401 051	12,14%	(68 812 356)
400001 - 500000	318	59	3,24%	(259)	142 741 198	26 577 845	5,43%	(116 163 353)
500001 - 600000	272	86	4,72%	(186)	149 112 539	49 087 851	10,03%	(100 024 688)
600001 - 700000	197	79	4,34%	(118)	127 212 282	50 566 713	10,33%	(76 645 568)
700001 - 800000	173	29	1,59%	(144)	129 441 899	22 012 990	4,50%	(107 428 909)
800001 - 900000	162	33	1,81%	(129)	137 538 620	27 840 632	5,69%	(109 697 988)
900001 - 1000000	144	18	0,99%	(126)	136 262 319	16 963 870	3,47%	(119 298 449)
1000001 - 1100000	67	23	1,26%	(44)	70 221 079	24 317 617	4,97%	(45 903 462)
1100001 - 1200000	54	5	0,27%	(49)	62 088 093	5 652 142	1,15%	(56 435 950)
1200001 - 1300000	45	8	0,44%	(37)	55 696 558	9 973 537	2,04%	(45 723 022)
1300001 - 1400000	26	5	0,27%	(21)	35 307 111	6 849 455	1,40%	(28 457 656)
1400001 - 1500000	38	5	0,27%	(33)	54 976 363	7 241 602	1,48%	(47 734 761)
1500001 - 1600000	16	1	0,05%	(15)	24 706 030	1 514 852	0,31%	(23 191 179)
1600001 - 1700000	18	3	0,16%	(15)	29 680 940	4 997 405	1,02%	(24 683 536)
1700001 - 1800000	14	4	0,22%	(10)	24 440 248	7 106 072	1,45%	(17 334 176)
1800001 - 1900000	14	1	0,05%	(13)	25 938 926	1 938 317	0,40%	(24 000 609)
1900001 - 2000000	8	15	0,82%	7	15 685 375	37 267 754	7,62%	21 582 380
> 2000000	11	-	0,00%	(11)	26 997 279	-	0,00%	(26 997 279)
Totals	3 258	1 822	100%	(1 436)	1 616 168 380	489 390 607	100%	(1 126 777 773)

Loan Pool Characteristics
31-Jan-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	499	27,39%	175 727 432	35,91%
3 - 6	55	3,02%	6 941 462	1,42%
6 - 9	129	7,08%	20 880 504	4,27%
9 - 12	173	9,50%	41 915 559	8,56%
12 -- 15	176	9,66%	40 201 333	8,21%
15 - 18	225	12,35%	63 583 611	12,99%
18 - 21	115	6,31%	29 658 423	6,06%
21 - 22	46	2,52%	12 993 529	2,66%
22 - 23	41	2,25%	13 325 177	2,72%
23 - 24	40	2,20%	9 478 872	1,94%
24 - 25	36	1,98%	9 274 210	1,90%
25 - 26	42	2,31%	10 030 473	2,05%
26 - 27	38	2,09%	7 816 398	1,60%
27 - 28	48	2,63%	12 405 168	2,53%
28 - 29	39	2,14%	11 127 028	2,27%
29 - 30	45	2,47%	6 629 494	1,35%
30 - 31	35	1,92%	5 173 324	1,06%
31 - 32	27	1,48%	8 021 194	1,64%
32 - 33	13	0,71%	4 207 416	0,86%
> 33	-	0,00%	-	0,00%
Totals	1 822	100%	489 390 607	100%

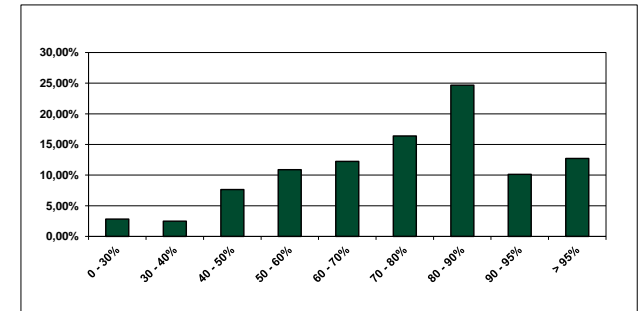


Loan Pool Characteristics

31-Jan-2025

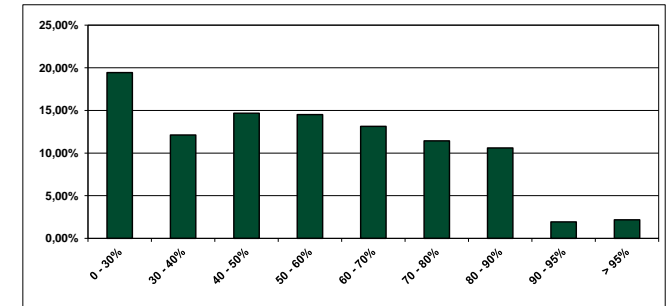
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	106	5,82%	13 833 405	2,83%
30 - 40%	87	4,77%	12 219 885	2,50%
40 - 50%	168	9,22%	37 363 467	7,63%
50 - 60%	211	11,58%	53 236 653	10,88%
60 - 70%	235	12,90%	59 923 221	12,24%
70 - 80%	252	13,83%	80 206 522	16,39%
80 - 90%	332	18,22%	120 781 722	24,68%
90 - 95%	219	12,02%	49 532 509	10,12%
> 95%	212	11,64%	62 293 221	12,73%
Totals	1 822	100%	489 390 607	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%	1 035	56,81%	95 136 434	19,44%
30 - 40%	222	12,18%	59 353 108	12,13%
40 - 50%	180	9,88%	71 812 590	14,67%
50 - 60%	142	7,79%	71 000 950	14,51%
60 - 70%	110	6,04%	64 235 444	13,13%
70 - 80%	71	3,90%	55 947 095	11,43%
80 - 90%	47	2,58%	51 847 007	10,59%
90 - 95%	9	0,49%	9 459 955	1,93%
> 95%	6	0,33%	10 598 023	2,17%
Totals	1 822	100%	489 390 607	100%

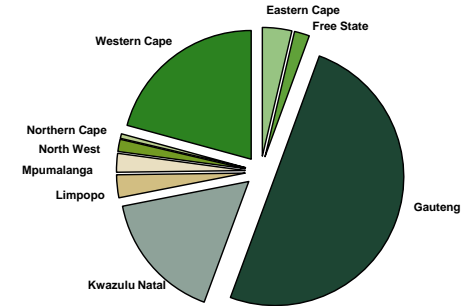


Loan Pool Characteristics

31-Jan-2025

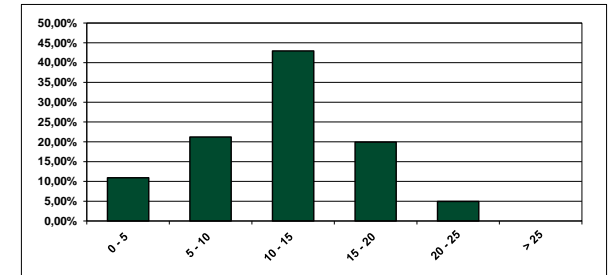
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	68	3,73%	18 059 690	3,69%
Free State	47	2,58%	9 289 855	1,90%
Gauteng	946	51,92%	244 951 495	50,05%
Kwazulu Natal	284	15,59%	79 664 412	16,28%
Limpopo	45	2,47%	14 044 955	2,87%
Mpumalanga	58	3,18%	11 499 337	2,35%
North West	45	2,47%	7 488 566	1,53%
Northern Cape	15	0,82%	2 802 236	0,57%
Western Cape	314	17,23%	101 590 060	20,76%
Totals	1 822	100%	489 390 607	100%



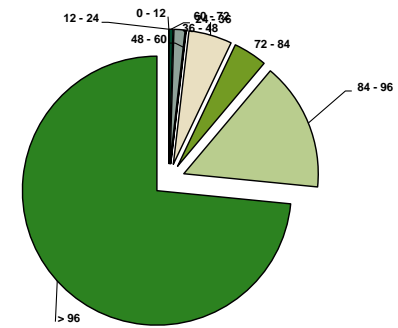
Remaining Loan Maturity:

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	646	35,46%	53 506 942	10,93%
5 - 10	469	25,74%	103 945 840	21,24%
10 - 15	543	29,80%	210 269 633	42,97%
15 - 20	143	7,85%	97 483 032	19,92%
20 - 25	21	1,15%	24 185 161	4,94%
> 25	-	0,00%	-	0,00%
Totals	1 822	100%	489 390 607	100%

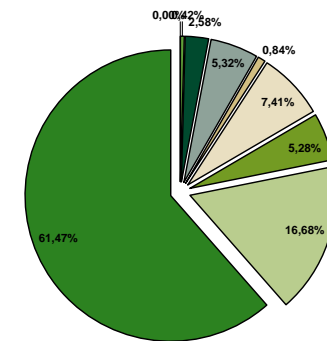


Loan Pool Characteristics
31-Jan-2025
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	3	0,16%	2 281 261	0,47%	
36 - 48	7	0,38%	6 536 735	1,34%	
48 - 60	4	0,22%	296 663	0,06%	
60 - 72	24	1,32%	25 456 825	5,20%	
72 - 84	39	2,14%	19 880 916	4,06%	
84 - 96	178	9,77%	75 563 948	15,44%	
> 96	1 567	86,00%	359 374 258	73,43%	
Totals	1 822	100%	489 390 607	100%	

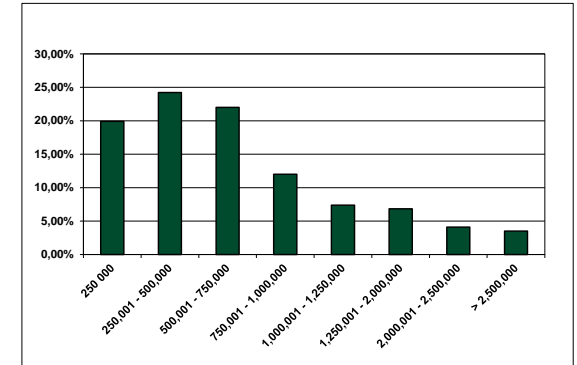

Seasoning since registration: (time period since most recent registration)

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	0,05%	69	0,00%	
12 - 24	3	0,16%	2 069 472	0,42%	
24 - 36	14	0,77%	12 639 915	2,58%	
36 - 48	27	1,48%	26 015 961	5,32%	
48 - 60	11	0,60%	4 128 557	0,84%	
60 - 72	48	2,63%	36 254 039	7,41%	
72 - 84	61	3,35%	25 844 723	5,28%	
84 - 96	219	12,02%	81 633 230	16,68%	
> 96	1 438	78,92%	300 804 640	61,47%	
Totals	1 822	100%	489 390 607	100%	

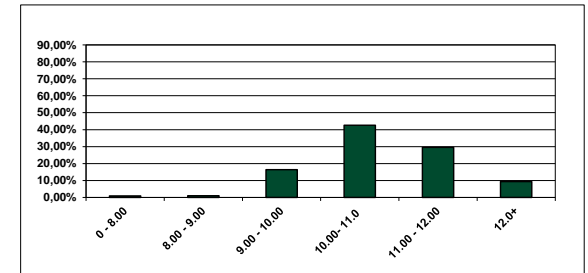


Loan Pool Characteristics
31-Jan-2025
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 157	63,50%	97 452 322	19,91%
250,001 - 500,000	350	19,21%	118 607 475	24,24%
500,001 - 750,000	176	9,66%	107 710 153	22,01%
750,001 - 1,000,000	69	3,79%	58 761 903	12,01%
1,000,001 - 1,250,000	33	1,81%	36 122 964	7,38%
1,250,001 - 2,000,000	22	1,21%	33 468 036	6,84%
2,000,001 - 2,500,000	9	0,49%	20 058 931	4,10%
> 2,500,000	6	0,33%	17 208 823	3,52%
Totals	1 822	100%	489 390 607	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	18	0,99%	4 593 686	0,94%
8.00 - 9.00	22	1,21%	4 848 589	0,99%
9.00 - 10.00	470	25,80%	80 361 607	16,42%
10.00- 11.0	704	38,64%	208 700 581	42,64%
11.00 - 12.00	435	23,87%	144 846 346	29,60%
12.0+	173	9,50%	46 039 798	9,41%
Totals	1 822	100%	489 390 607	100%





Greenhouse Funding 5 (RF) Ltd

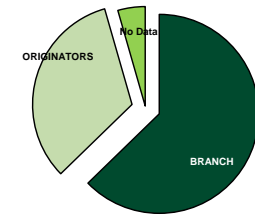
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2025

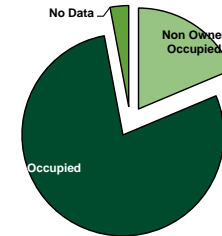
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 154	63,34%	306 983 810	62,73%
ORIGINATORS	400	21,95%	160 661 137	32,83%
No Data	268	14,71%	21 745 660	4,44%
Totals	1 822	100%	489 390 607	100%



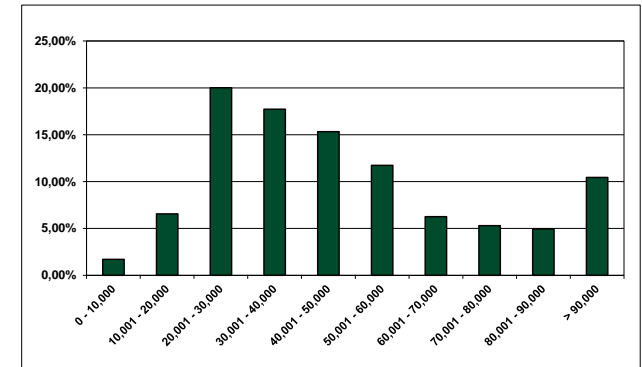
Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	433	23,77%	91 347 794	18,67%
Owner Occupied	1 298	71,24%	383 518 812	78,37%
No Data	91	4,99%	14 524 000	2,97%
Totals	1 822	100%	489 390 607	100%

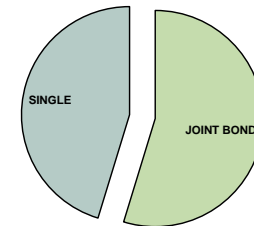


Loan Pool Characteristics
31-Jan-2025
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	39	2,14%	8 311 065	1,70%
10,001 - 20,000	280	15,37%	32 073 574	6,55%
20,001 - 30,000	474	26,02%	97 901 579	20,00%
30,001 - 40,000	332	18,22%	86 783 279	17,73%
40,001 - 50,000	236	12,95%	75 021 250	15,33%
50,001 - 60,000	164	9,00%	57 423 695	11,73%
60,001 - 70,000	79	4,34%	30 613 166	6,26%
70,001 - 80,000	64	3,51%	25 920 033	5,30%
80,001 - 90,000	45	2,47%	24 206 354	4,95%
> 90,000	109	5,98%	51 136 612	10,45%
Totals	1 822	100%	489 390 607	100%

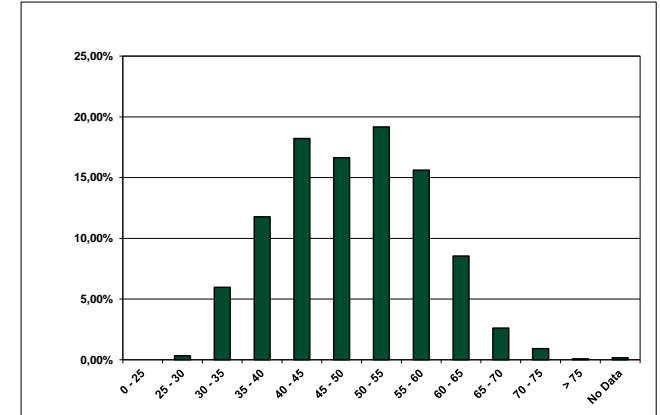

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	940	51,59%	267 805 981	54,72%
SINGLE	882	48,41%	221 584 626	45,28%
Totals	1 822	100%	489 390 607	100%

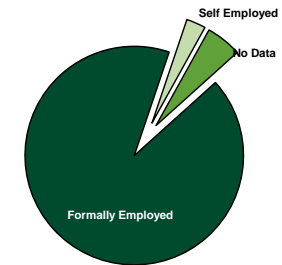


Loan Pool Characteristics
31-Jan-2025
Borrower's Age:

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	0,16%	1 623 117	0,33%
30 - 35	58	3,18%	29 209 028	5,97%
35 - 40	132	7,24%	57 577 357	11,77%
40 - 45	218	11,96%	89 141 043	18,21%
45 - 50	283	15,53%	81 385 924	16,63%
50 - 55	380	20,86%	93 832 117	19,17%
55 - 60	310	17,01%	76 404 479	15,61%
60 - 65	241	13,23%	41 795 217	8,54%
65 - 70	131	7,19%	12 757 612	2,61%
70 - 75	54	2,96%	4 504 010	0,92%
> 75	4	0,22%	362 593	0,07%
No Data	8	0,44%	798 111	0,16%
Totals	1 822	100%	489 390 607	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	1 487	81,61%	449 495 396	91,85%
Self Employed	37	2,03%	14 056 533	2,87%
No Data	298	16,36%	25 838 678	5,28%
Totals	1 822	100%	489 390 607	100%





Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

31-Jan-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	937	51,43%	295 108 455,79	60,30%
Physical	860	47,20%	186 339 542,77	38,08%
No Data	25	1,37%	7 942 608,22	1,62%
Totals	1 822	100%	489 390 607	100%

