



## Greenhouse Funding 5 (RF) Ltd

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

### Investor Report

30-Apr-2020

**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	Aa3.za or P-1.za
<b>Servicer/ Originator</b>	Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b>	Nedbank	Baa3 P-3 A3.za or P-1.za
<b>Rating Agency:</b>	Moody's Ratings			Aa1.za P-1.za A3.za or 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>	Static			
<b>Maximum programme size:</b>	R 5 000 000 000			

Reporting Period:	
<b>Inception Date</b>	5-Dec-19
<b>Determination Date</b>	30-Apr-19
<b>Report date</b>	30-Apr-19
<b>Payment Date</b>	25-May-20
<b>Reporting Period / Quarter</b>	1
<b>Reporting Month</b>	5
<b>Interest Period (from)</b>	25-May-20
<b>Interest Period (to)</b>	25-Aug-20
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Arranger</b>	<b>Servicer</b>
Denzil Bagley	Gideon Botha
Tel: 0112943431	Tel: +27114959033
Email: DenzilB@Nedbank.co.za	Email: GideonB@Nedbank.co.za



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### Outstanding Notes & Subordinated Loans

30-Apr-2020

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)	B1 (sf) / Baa2.za(sf)	Not Rated
Credit Enhancement %	9,98%	9,98%	9,98%	5,28%	5,28%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	-	-	-	-	-
Principal Outstanding Balance Beginning of Period	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 May 2020)	-	-	-	-	-
Principal Outstanding Balance End of Period	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	17,79%	41,93%	30,30%	4,70%	4,11%
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 May 2020)	4,058%	4,058%	4,058%	4,058%	4,058%
Total Rate	5,298%	5,478%	5,538%	5,858%	8,058%
Interest Days	92	92	92	92	92
Interest Payment Due (25 August 2020)	4 046 220	9 858 599	7 202 738	1 181 230	1 421 740
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

30-Apr-2020

	25 May 2020
<b>Funds available for distribution</b>	116 549 795
<b>Application of Funds</b>	
Senior fees and expenses	-1 496 475
Note Interest:	-
A1	-12 109 474
A2	-29 140 824
A3	-21 205 649
Hedge Facility	-
Note Interest:	-
B	-3 408 333
C	-3 707 990
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-45 481 049
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	-



## Greenhouse Funding 5 (RF) Ltd

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### Portfolio Information

30-Apr-2020

	At Closing	Current		At Closing	Current
<b>Current Loan Balance:</b>	1 616 168 380	1 616 168 380	<b>Number of Loans</b>	3 258	3 258
<b>Weighted Average Original LTV:</b>	73,78%	73,78%	<b>Weighted Average Concession (Linked to Prime):</b>	0,22%	0,22%
<b>Weighted Average Current LTV:</b>	59,15%	59,15%	<b>Weighted Average PTI:</b>	18,85%	18,85%
<b>Weighted Average Time to maturity:</b>	15,05 years	15,05 years			
<b>Average Time to maturity:</b>	12.86 years	12.86 years			

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of ther period	30-Nov-19	-
<b>Payments</b>		-
Scheduled repayments	(73 647 785)	
Unscheduled repayments	(59 614 686)	
Settlements / Foreclosure Proceeds	(11 611 347)	
Non eligible loans removed		
Total Collections	(144 873 818)	-
<b>Disbursements</b>		
Further Advances	3 365 387	
Withdrawals	35 369 782	
New Loans added during the reporting period	1 662 753 957	3 258
Total Disbursements	1 701 489 126	3 258
<b>Interest and Fees</b>		
Interest Charged	53 618 377	
Fees Charged	1 016 268	
Insurance Charged	4 918 424	
Total Charges	59 553 069	
Other		
Losses realised		
Total Pool at End of Period	30-Apr-20	1 616 168 378
		3 258



## Greenhouse Funding 5 (RF) Ltd

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### Performance Data

30-Apr-2020

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 216	98,7%	1 593 498 663	98,6%
1-30 days delinquent	33	1,0%	16 630 827	1,0%
31-60 days delinquent	3	0,1%	1 208 891	0,1%
61-90 days delinquent	5	0,2%	4 291 077	0,3%
91-120 days delinquent	1	0,0%	538 921	0,03%
121 plus	-	0,0%	0	0,00%
<b>Total</b>	<b>3 258</b>	<b>100,0%</b>	<b>1 616 168 380</b>	<b>100,0%</b>
<b>Annualised Default Rate, on loans defaulted since issue date 05 December 2019</b>				<b>9,19%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	1	538 921	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	1	538 921	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period			Losses at the end of the period		
Cumulative foreclosures since closing			Cumulative Losses since closing		



## Greenhouse Funding 5 (RF) Ltd

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### Arrears Reserve and PDL

30-Apr-2020

Reference		Current Level	Arrears Reserve Required Amount	Current amount	Unprovided due to Shortage of Funds
		<b>Proportion of loans in default i.e. 90 days plus *</b>			
1	Arrears Reserve	0,00%	-	-	N

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER	Current
Balance on PDL from the Prior Period	-
Potential Redemption Amount	46 883 678
Residual Cashflow after payment of or provision for items one to eight	45 481 049
Principal Deficiency Value	(1 402 629)



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### Redraw and Liquidity position

30-Apr-2020

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Apr-20	
Max Redraw	-	1 997 472	0,00%
Min Redraw	-	-	0,00%
Ave. Redraw	-	86 321	0,00%
Aggregate Redraw	-	281 232 638	0,00%

Liquidity and Redraw reseves / facilities

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



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### Portfolio Covenants

30-Apr-2020

#	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%	1,06%	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. <b>(0.64%)</b>	0,22%	0,22%	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. <b>(71.58%)</b>	59,15%	59,15%	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. <b>(19.91%)</b>	18,85%	18,85%	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%	42,77%	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%	23,11%	N

\* Note -The WALTV includes the potential REDRAWS





## Greenhouse Funding 5 (RF) Ltd

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### Loan Pool Characteristics

30-Apr-2020

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1 616 168 380
Average Current Balance	496 062
Min Current Balance	(44 752)
Max Current Balance	3 344 820
Weighted Ave LTV (cur) (Including redraws)	59,15%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 254 454 043
Average Total Bond	691 975
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	73,78%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 258

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	0,00%
Treshold 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

30-Apr-2020

#### 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	115	3,53%	-	5 743 313	5 743 313	0,36%	-
100001 - 200000	632	632	19,40%	-	93 940 260	93 940 260	5,81%	-
200001 - 300000	566	566	17,37%	-	140 224 540	140 224 540	8,68%	-
300001 - 400000	368	368	11,30%	-	128 213 407	128 213 407	7,93%	-
400001 - 500000	318	318	9,76%	-	142 741 198	142 741 198	8,83%	-
500001 - 600000	272	272	8,35%	-	149 112 539	149 112 539	9,23%	-
600001 - 700000	197	197	6,05%	-	127 212 282	127 212 282	7,87%	-
700001 - 800000	173	173	5,31%	-	129 441 899	129 441 899	8,01%	-
800001 - 900000	162	162	4,97%	-	137 538 620	137 538 620	8,51%	-
900001 - 1000000	144	144	4,42%	-	136 262 319	136 262 319	8,43%	-
1000001 - 1100000	67	67	2,06%	-	70 221 079	70 221 079	4,34%	-
1100001 - 1200000	54	54	1,66%	-	62 088 093	62 088 093	3,84%	-
1200001 - 1300000	45	45	1,38%	-	55 696 558	55 696 558	3,45%	-
1300001 - 1400000	26	26	0,80%	-	35 307 111	35 307 111	2,18%	-
1400001 - 1500000	38	38	1,17%	-	54 976 363	54 976 363	3,40%	-
1500001 - 1600000	16	16	0,49%	-	24 706 030	24 706 030	1,53%	-
1600001 - 1700000	18	18	0,55%	-	29 680 940	29 680 940	1,84%	-
1700001 - 1800000	14	14	0,43%	-	24 440 248	24 440 248	1,51%	-
1800001 - 1900000	14	14	0,43%	-	25 938 926	25 938 926	1,60%	-
1900001 - 2000000	8	8	0,25%	-	15 685 375	15 685 375	0,97%	-
> 2000000	11	11	0,34%	-	26 997 279	26 997 279	1,67%	-
<b>Totals</b>	<b>3 258</b>	<b>3 258</b>	<b>100%</b>	<b>-</b>	<b>1 616 168 380</b>	<b>1 616 168 380</b>	<b>100%</b>	<b>-</b>



## Greenhouse Funding 5 (RF) Ltd

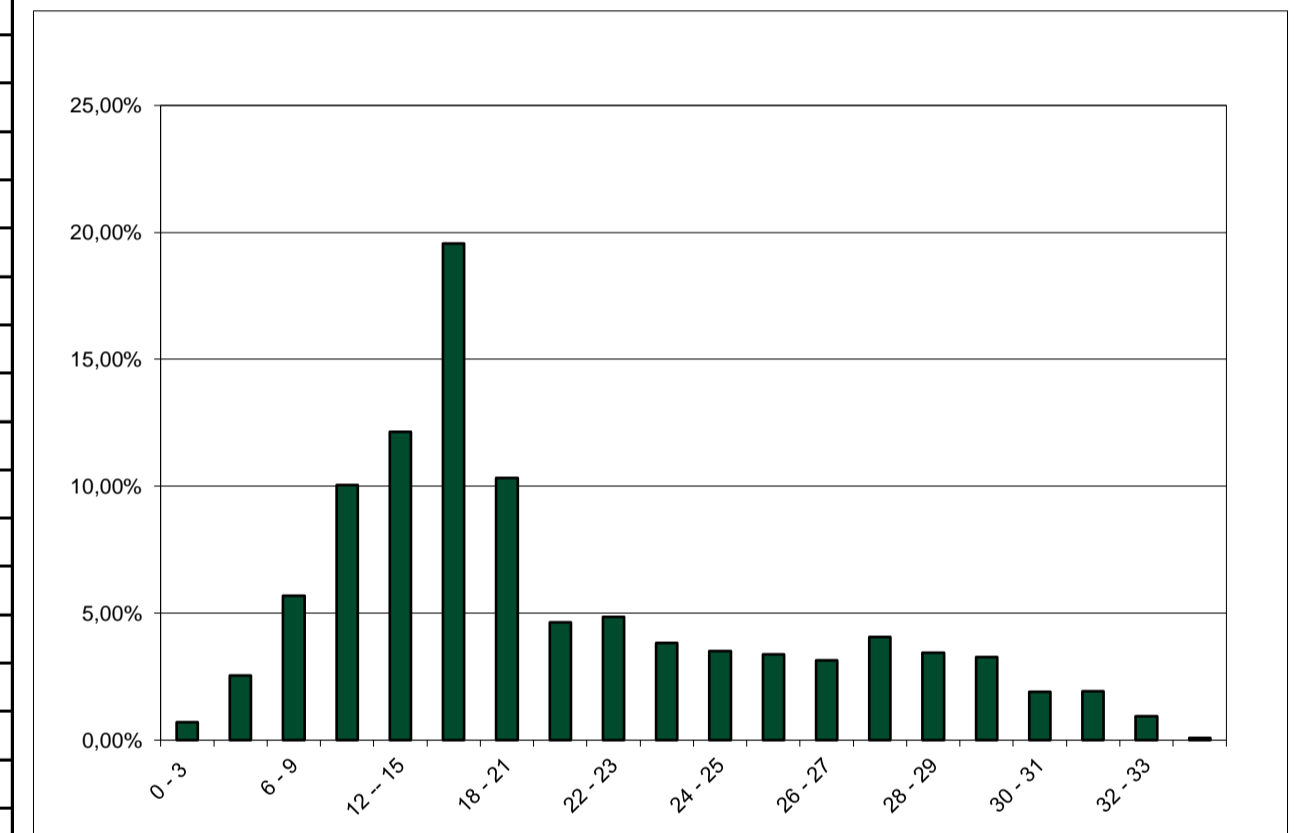
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### Loan Pool Characteristics

30-Apr-2020

#### 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	35	1,07%	11 287 933	0,70%
3 - 6	136	4,17%	41 243 079	2,55%
6 - 9	270	8,29%	91 844 556	5,68%
9 - 12	384	11,79%	162 344 980	10,05%
12 -- 15	413	12,68%	196 219 686	12,14%
15 - 18	591	18,14%	316 009 268	19,55%
18 - 21	284	8,72%	166 924 989	10,33%
21 - 22	123	3,78%	75 170 893	4,65%
22 - 23	129	3,96%	78 333 582	4,85%
23 - 24	108	3,31%	61 808 168	3,82%
24 - 25	102	3,13%	56 842 721	3,52%
25 - 26	98	3,01%	54 771 812	3,39%
26 - 27	101	3,10%	50 786 877	3,14%
27 - 28	118	3,62%	65 697 226	4,06%
28 - 29	93	2,85%	55 592 197	3,44%
29 - 30	113	3,47%	52 872 672	3,27%
30 - 31	74	2,27%	30 655 332	1,90%
31 - 32	55	1,69%	31 064 276	1,92%
32 - 33	30	0,92%	15 341 308	0,95%
> 33	1	0,03%	1 356 826	0,08%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

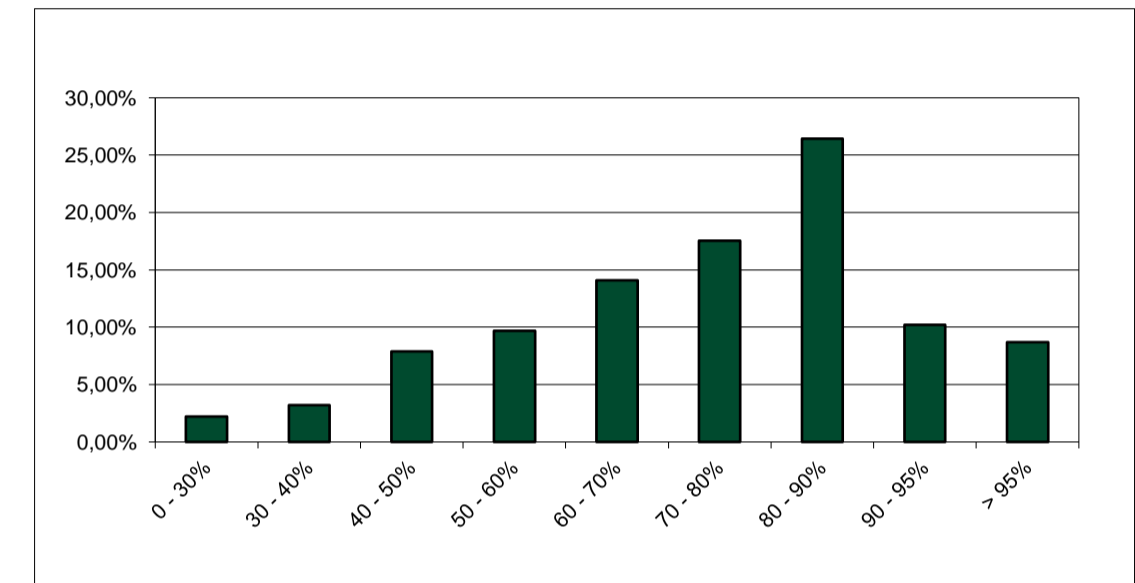
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### Loan Pool Characteristics

30-Apr-2020

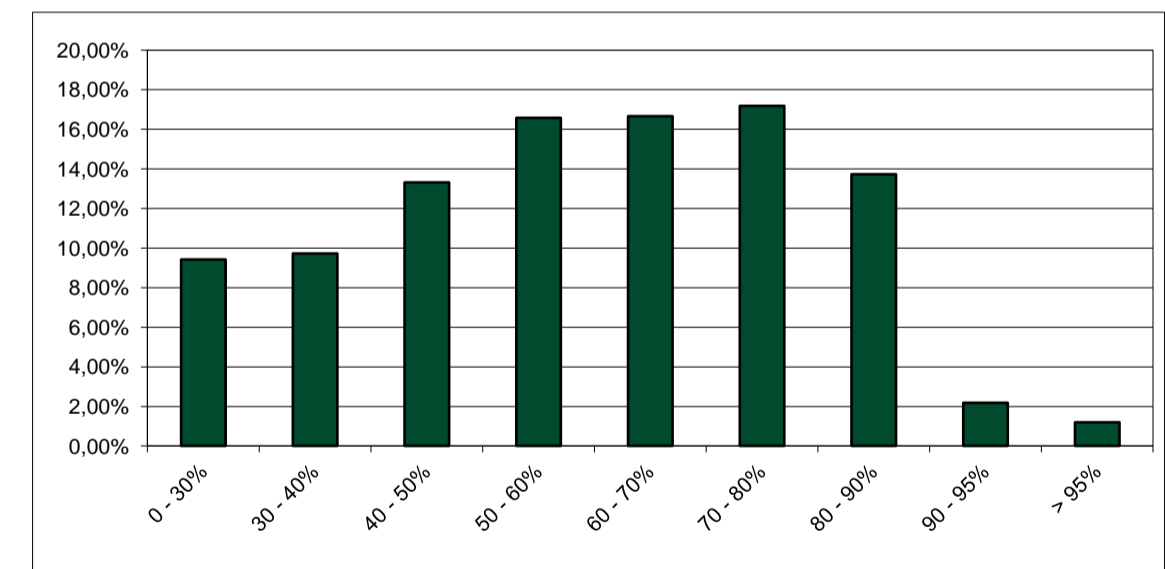
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	137	4,21%	36 039 812	2,23%
30 - 40%	156	4,79%	51 863 809	3,21%
40 - 50%	297	9,12%	127 374 928	7,88%
50 - 60%	382	11,72%	156 549 464	9,69%
60 - 70%	459	14,09%	227 701 341	14,09%
70 - 80%	526	16,14%	283 506 650	17,54%
80 - 90%	652	20,01%	427 493 820	26,45%
90 - 95%	321	9,85%	165 123 339	10,22%
> 95%	328	10,07%	140 515 217	8,69%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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%	683	20,96%	152 375 189	9,43%
30 - 40%	447	13,72%	157 049 237	9,72%
40 - 50%	511	15,68%	215 232 584	13,32%
50 - 60%	562	17,25%	268 144 224	16,59%
60 - 70%	450	13,81%	269 303 070	16,66%
70 - 80%	345	10,59%	277 606 417	17,18%
80 - 90%	201	6,17%	221 925 903	13,73%
90 - 95%	39	1,20%	35 212 935	2,18%
> 95%	20	0,61%	19 318 821	1,20%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





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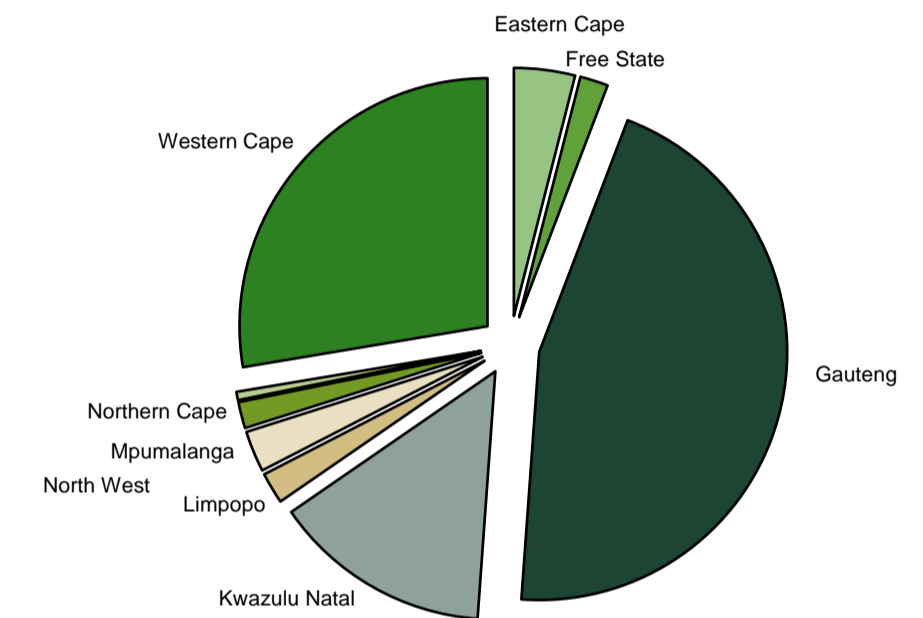
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### Loan Pool Characteristics

30-Apr-2020

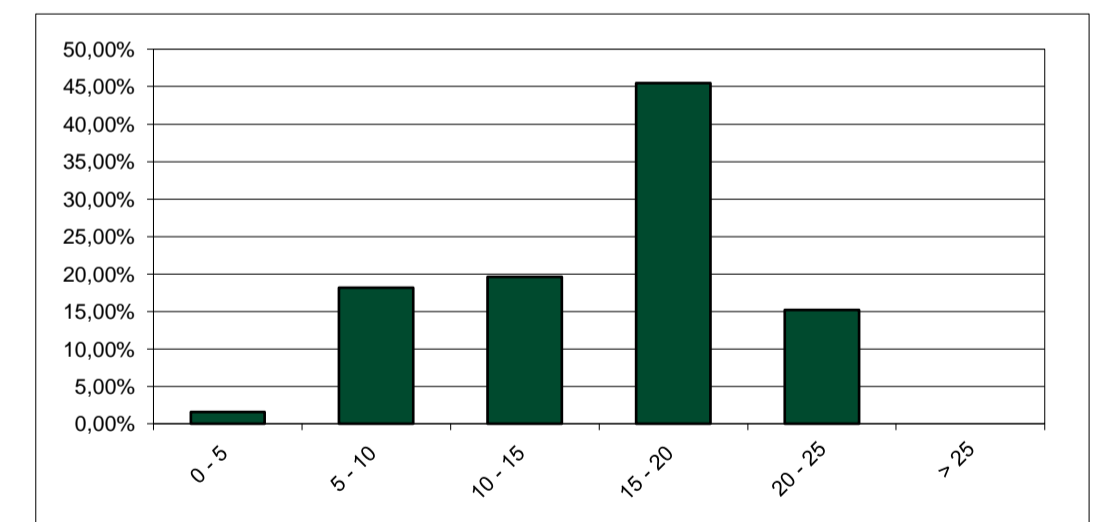
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	138	4,24%	60 771 063	3,76%
Free State	76	2,33%	27 955 724	1,73%
Gauteng	1 333	40,91%	692 839 650	42,87%
Kwazulu Natal	489	15,01%	217 830 768	13,48%
Limpopo	64	1,96%	31 083 388	1,92%
Mpumalanga	87	2,67%	40 805 969	2,52%
North West	70	2,15%	26 161 511	1,62%
Northern Cape	28	0,86%	8 301 415	0,51%
Western Cape	724	22,22%	422 343 156	26,13%
NO Data	249	7,64%	88 075 737	5,45%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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	134	4,11%	25 092 190	1,55%
5 - 10	1 122	34,44%	293 333 200	18,15%
10 - 15	674	20,69%	316 958 726	19,61%
15 - 20	1 049	32,20%	735 062 945	45,48%
20 - 25	279	8,56%	245 721 319	15,20%
> 25	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





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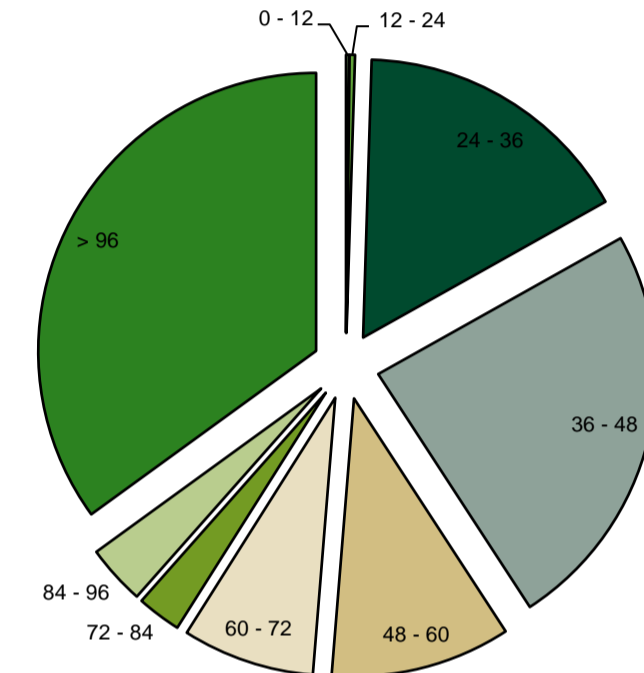
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### Loan Pool Characteristics

30-Apr-2020

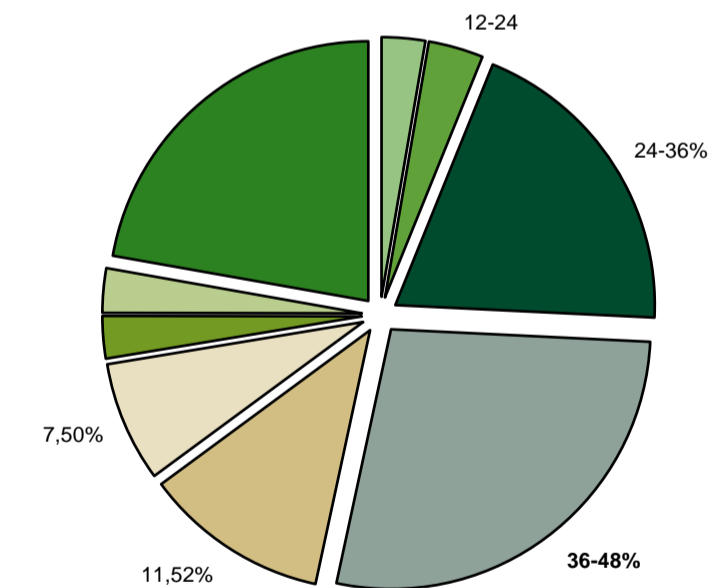
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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	5	0,15%	2 865 293	0,18%
12 - 24	11	0,34%	5 085 257	0,31%
24 - 36	348	10,68%	264 763 760	16,38%
36 - 48	494	15,16%	386 817 349	23,93%
48 - 60	216	6,63%	169 349 185	10,48%
60 - 72	167	5,13%	124 272 460	7,69%
72 - 84	80	2,46%	41 475 650	2,57%
84 - 96	109	3,35%	55 932 315	3,46%
> 96	1 828	56,11%	565 607 113	35,00%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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	54	1,66%	43 806 064	2,71%
12 - 24	89	2,73%	55 277 822	3,42%
24 - 36	439	13,47%	317 327 922	19,63%
36 - 48	593	18,20%	446 254 965	27,61%
48 - 60	267	8,20%	186 170 534	11,52%
60 - 72	183	5,62%	121 151 699	7,50%
72 - 84	125	3,84%	42 552 263	2,63%
84 - 96	136	4,17%	44 653 035	2,76%
> 96	1 372	42,11%	358 974 076	22,21%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





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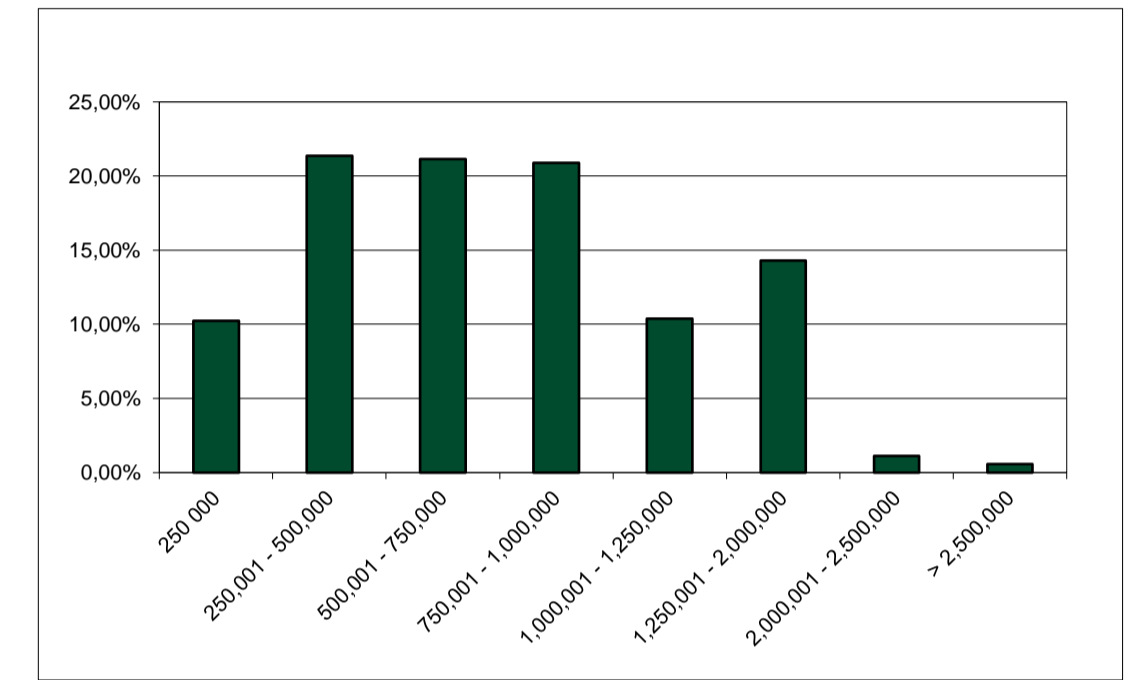
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### Loan Pool Characteristics

30-Apr-2020

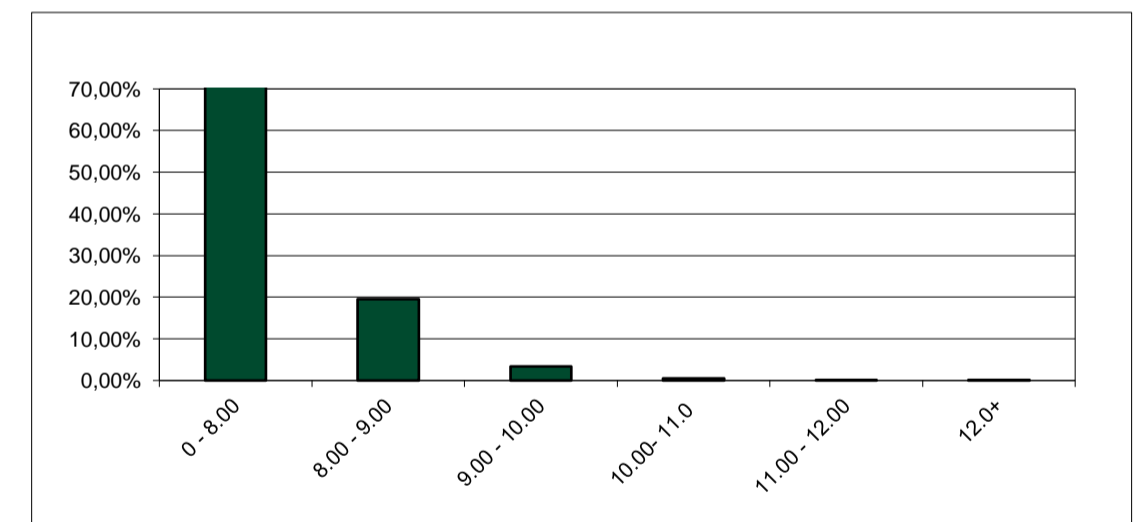
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 042	31,98%	165 672 356	10,25%
250,001 - 500,000	957	29,37%	345 190 362	21,36%
500,001 - 750,000	559	17,16%	341 706 623	21,14%
750,001 - 1,000,000	389	11,94%	337 861 036	20,91%
1,000,001 - 1,250,000	150	4,60%	167 650 291	10,37%
1,250,001 - 2,000,000	150	4,60%	231 090 433	14,30%
2,000,001 - 2,500,000	8	0,25%	17 969 813	1,11%
> 2,500,000	3	0,09%	9 027 466	0,56%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>



#### Interest Rate Distribution (Prime = 7.75%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	2 500	76,73%	1 238 138 923	76,61%
8.00 - 9.00	590	18,11%	314 904 218	19,48%
9.00 - 10.00	135	4,14%	54 047 007	3,34%
10.00- 11.0	28	0,86%	8 179 576	0,51%
11.00 - 12.00	4	0,12%	555 584	0,03%
12.0+	1	0,03%	343 073	0,02%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

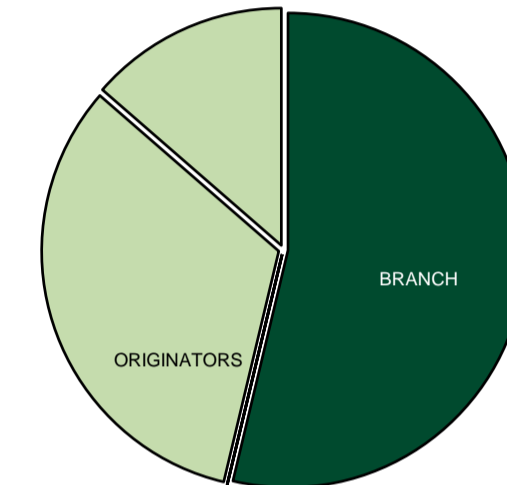
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2020

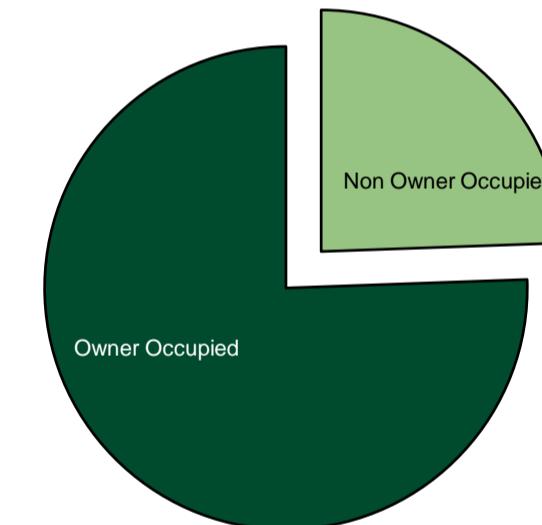
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 854	56,91%	868 431 313	53,73%
BUSINESS DIRECT	-	0,00%	-	0,00%
CONSULTANT	-	0,00%	-	0,00%
ELECTRONIC BANKING	-	0,00%	-	0,00%
HOMELOANS DIRECT	-	0,00%	-	0,00%
INTERMEDIARY	-	0,00%	-	0,00%
ORIGINATORS	971	29,80%	527 712 171	32,65%
No Data	433	13,29%	220 024 895	13,61%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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	856	26,27%	373 460 933	23,11%
Owner Occupied	2 153	66,08%	1 154 631 710	71,44%
No Data	249	7,64%	88 075 737	5,45%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>







## Greenhouse Funding 5 (RF) Ltd

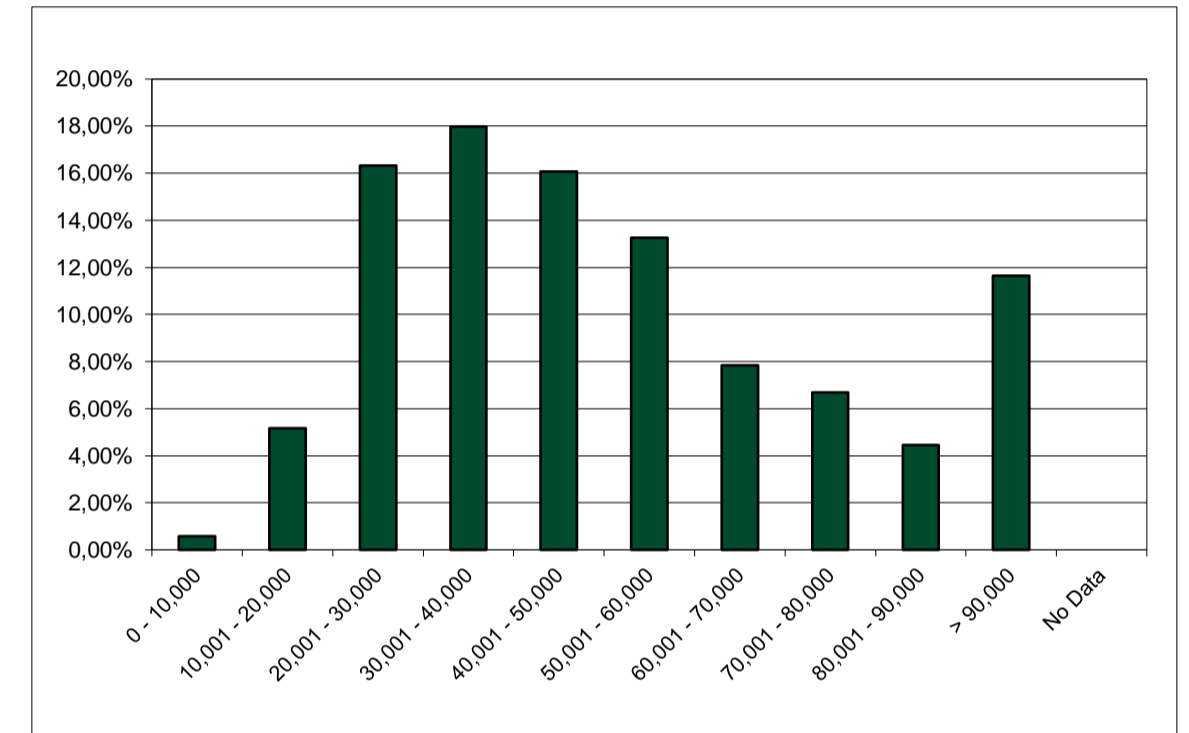
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2020

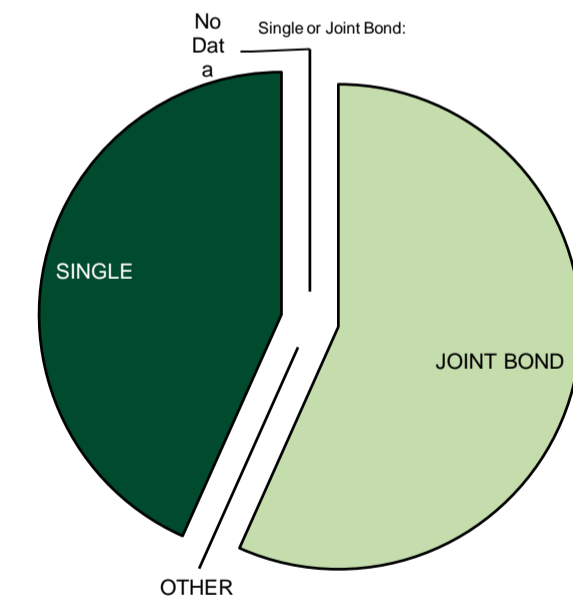
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	54	1,66%	9 155 076	0,57%
10,001 - 20,000	408	12,52%	83 396 560	5,16%
20,001 - 30,000	772	23,70%	263 816 386	16,32%
30,001 - 40,000	623	19,12%	290 714 733	17,99%
40,001 - 50,000	471	14,46%	259 676 225	16,07%
50,001 - 60,000	333	10,22%	214 417 707	13,27%
60,001 - 70,000	173	5,31%	126 642 417	7,84%
70,001 - 80,000	135	4,14%	108 136 068	6,69%
80,001 - 90,000	85	2,61%	72 052 576	4,46%
> 90,000	204	6,26%	188 160 633	11,64%
No Data	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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	1 729	53,07%	916 209 439	56,69%
OTHER	-	0,00%	-	0,00%
SINGLE	1 529	46,93%	699 958 941	43,31%
No Data	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

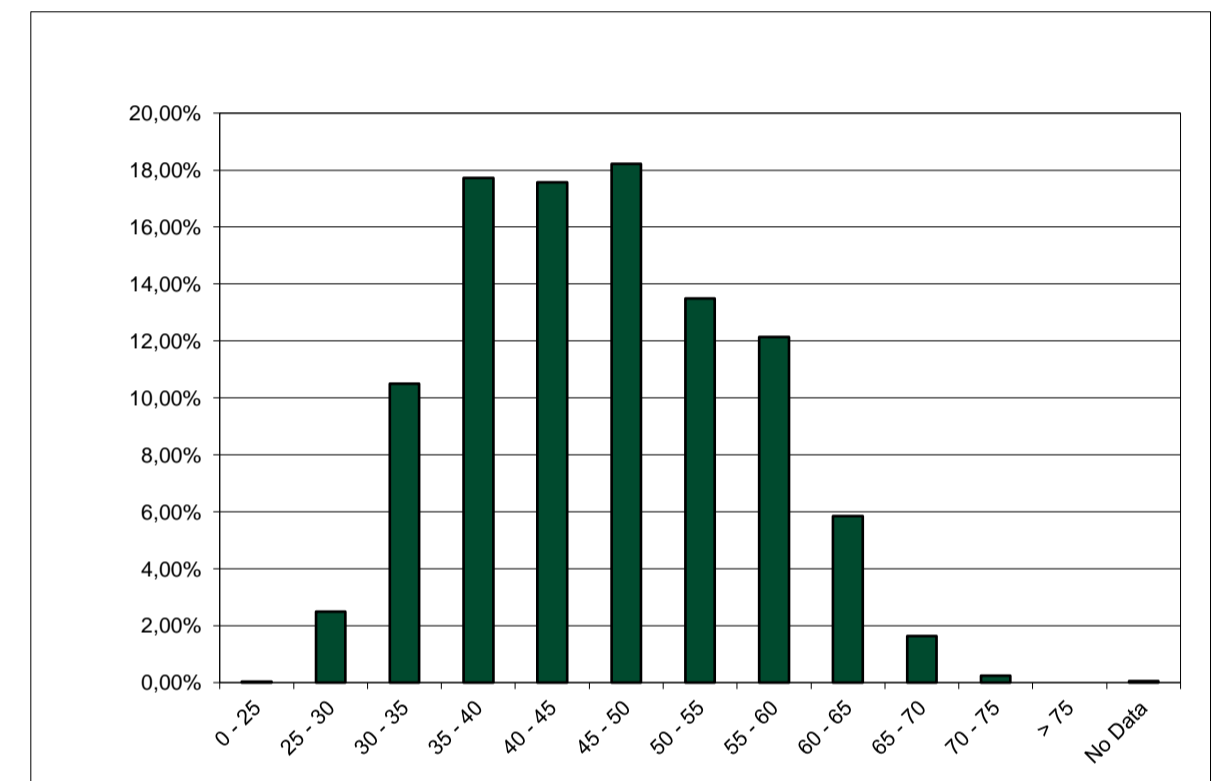
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2020

#### 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	1	0,03%	426 019	0,03%
25 - 30	55	1,69%	40 262 046	2,49%
30 - 35	248	7,61%	169 821 197	10,51%
35 - 40	421	12,92%	286 586 451	17,73%
40 - 45	496	15,22%	284 116 957	17,58%
45 - 50	607	18,63%	294 485 769	18,22%
50 - 55	506	15,53%	218 201 596	13,50%
55 - 60	501	15,38%	196 274 348	12,14%
60 - 65	309	9,48%	94 582 600	5,85%
65 - 70	95	2,92%	26 531 262	1,64%
70 - 75	16	0,49%	4 072 446	0,25%
> 75	-	0,00%	-	0,00%
No Data	3	0,09%	807 689	0,05%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</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	3 076	94,41%	1 562 858 582	96,70%
Self Employed	51	1,57%	17 055 056	1,06%
No Data	131	4,02%	36 254 741	2,24%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 379</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

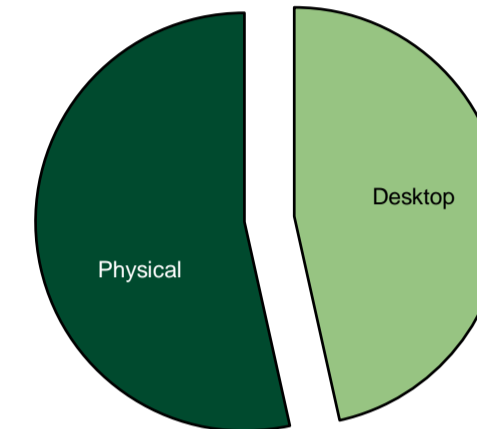
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2020

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 308	40,15%	691 196 259	42,77%
Physical	1 548	47,51%	794 983 337	49,19%
No Data	402	12,34%	129 988 784	8,04%
<b>Totals</b>	<b>3 258</b>	<b>100%</b>	<b>1 616 168 380</b>	<b>100%</b>



### COVID - 19 Impact

30-Apr-2020

#### Impact on 28 May 2020:

The table below provides more detail of the Covid-19 impact on Greenhouse 5. Of the 390 borrowers that applied for relief only 3 indicated that their cash flow constraints was of a permanent nature.

Reasons	Balance		Number of Home Loans	
retrenched	1 865 584	0,75%	3	0,77%
small business owner permanently closed	1 504 487	0,60%	3	0,77%
<b>Permanent</b>	<b>3 370 071</b>	<b>1,35%</b>	<b>6</b>	<b>1,54%</b>
reduced household income	189 175 994	76,06%	285	73,08%
reduced income	56 167 993	22,58%	99	25,38%
<b>Temporary</b>	<b>245 343 987</b>	<b>98,65%</b>	<b>353</b>	<b>98,46%</b>
<b>Grand Total</b>	<b>248 714 058</b>	<b>100%</b>	<b>390</b>	<b>100%</b>