



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

30-Apr-2021

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	Ba2 / NP	Aa3.za or P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar: Nedbank	Aa1.za P-1.za	A3.za or P-1.za
Rating Agency:	Moody's Ratings			
Back-up Servicer:	N/A			
Administrator:	Nedbank CIB Specialised Funding Support			
Single Issuance/ Programme	Programme			
Revolving / static securitisation:	Static			
Maximum programme size:	R 5 000 000 000			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	30-Apr-21
Report date	30-Apr-21
Payment Date	25-May-21
Reporting Period / Quarter	5
Reporting Month	17
Interest Period (from)	25-May-21
Interest Period (to)	25-Aug-21
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
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-2021

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%	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 2021)	-	-	-	-	-
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 2021)	3.683%	3.683%	3.683%	3.683%	3.683%
Total Rate	4.923%	5.103%	5.163%	5.483%	7.683%
Interest Days	92	92	92	92	92
Interest Payment Due (25 August 2021)	3 759 823	9 183 722	6 715 012	1 105 613	1 355 576
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

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	25 May 2021
Funds available for distribution	131 300 563
Application of Funds	
Senior fees and expenses	-898 221
Note Interest:	-
A1	-3 606 929
A2	-8 812 873
A3	-6 444 458
Hedge Facility	-624 122
Note Interest:	-
B	-1 061 563
C	-1 304 374
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-71 271 459
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-790 600
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-567 747
Distributable Reserves	-35 918 217



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Portfolio Information

30-Apr-2021

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 579 627 781	Number of Loans	3 258	3 458
Weighted Average Original LTV:	73.78%	74.88%	Weighted Average Concession (Linked to Prime):	0.22%	0.17%
Weighted Average Current LTV:	59.15%	58.19%	Weighted Average PTI:	18.85%	18.60%
Weighted Average Time to maturity:	15,05 years	14,42 years			
Average Time to maturity:	12.86 years	12,14 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	31-Jan-21	1 594 723 761	3 463
Payments			-
Scheduled repayments		(31 296 526)	
Unscheduled repayments		(76 886 540)	
Settlements / Foreclosure Proceeds		(36 648 133)	(79)
Non eligible loans removed		(1 678 128)	(1)
Total Collections		(146 509 327)	(80)
Disbursements			
Further Advances		5 925 206	
Withdrawals		38 411 611	
New Loans added during the reporting period		55 002 535	75
Total Disbursements		99 339 351	75
Interest and Fees			
Interest Charged		26 456 034	
Fees Charged		777 010	
Insurance Charged		4 840 951	
Total Charges		32 073 995	
Other		(0)	
Losses realised			
Total Pool at End of Period	30-Apr-21	1 579 627 781	3 458



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Performance Data

30-Apr-2021

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 390	98.0%	1 537 172 180	97.3%
1-30 days delinquent	40	1.2%	27 657 630	1.8%
31-60 days delinquent	7	0.2%	3 004 939	0.2%
61-90 days delinquent	8	0.2%	4 970 493	0.3%
91-120 days delinquent	3	0.09%	2 217 003	0.14%
121 plus	10	0.29%	4 605 537	0.29%
Total	3 458	100.0%	1 579 627 782	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0.00%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	13	6 822 540	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	50	29 151 026	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	6	2 906 757	Losses at the end of the period		
Cumulative foreclosures since closing	12	5 395 264	Cumulative Losses since closing		



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Arrears Reserve and PDL

30-Apr-2021

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	0.38%	790 600.36	790 600.36	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	71 271 459
	Residual Cashflow after payment of or provision for items one to eight	108 548 023
	Principal Deficiency Value	-



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Redraw and Liquidity position

30-Apr-2021

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Apr-21	
Max Redraw	1 997 472	1 794 695	-10.15%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	100 407	16.32%
Aggregate Redraw	281 232 638	347 206 801	23.46%

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

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#	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%	1.16%	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. (0.64%)	0.22%	0.17%	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. (71.58%)	59.15%	58.19%	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. (19.91%)	18.85%	18.60%	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%	50.68%	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%	20.47%	N

* Note -The WALTIV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1 579 627 781
Average Current Balance	456 804
Min Current Balance	(583 516)
Max Current Balance	3 328 319
Weighted Ave LTV (cur) (Including redraws)	58.19%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 399 011 319
Average Total Bond	693 757
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	74.88%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 458

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.35%
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

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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	357	10.32%	(242)	5 743 313	13 977 081	0.88%	(8 233 767)
100001 - 200000	632	617	17.84%	15	93 940 260	92 770 433	5.87%	1 169 827
200001 - 300000	566	544	15.73%	22	140 224 540	134 561 565	8.52%	5 662 975
300001 - 400000	368	417	12.06%	(49)	128 213 407	144 926 375	9.17%	(16 712 968)
400001 - 500000	318	311	8.99%	7	142 741 198	139 590 902	8.84%	3 150 296
500001 - 600000	272	268	7.75%	4	149 112 539	147 105 587	9.31%	2 006 952
600001 - 700000	197	198	5.73%	(1)	127 212 282	128 231 053	8.12%	(1 018 771)
700001 - 800000	173	176	5.09%	(3)	129 441 899	131 642 611	8.33%	(2 200 711)
800001 - 900000	162	160	4.63%	2	137 538 620	135 330 902	8.57%	2 207 717
900001 - 1000000	144	118	3.41%	26	136 262 319	111 434 898	7.05%	24 827 421
1000001 - 1100000	67	62	1.79%	5	70 221 079	64 824 442	4.10%	5 396 638
1100001 - 1200000	54	42	1.21%	12	62 088 093	48 000 597	3.04%	14 087 495
1200001 - 1300000	45	43	1.24%	2	55 696 558	53 479 016	3.39%	2 217 543
1300001 - 1400000	26	43	1.24%	(17)	35 307 111	58 242 473	3.69%	(22 935 362)
1400001 - 1500000	38	26	0.75%	12	54 976 363	37 446 690	2.37%	17 529 674
1500001 - 1600000	16	17	0.49%	(1)	24 706 030	26 297 688	1.66%	(1 591 658)
1600001 - 1700000	18	17	0.49%	1	29 680 940	27 877 210	1.76%	1 803 730
1700001 - 1800000	14	18	0.52%	(4)	24 440 248	31 382 745	1.99%	(6 942 497)
1800001 - 1900000	14	3	0.09%	11	25 938 926	5 505 554	0.35%	20 433 373
1900001 - 2000000	8	6	0.17%	2	15 685 375	11 674 759	0.74%	4 010 615
> 2000000	11	15	0.43%	(4)	26 997 279	35 325 202	2.24%	(8 327 923)
Totals	3 258	3 458	100%	(200)	1 616 168 380	1 579 627 781	100%	36 540 598



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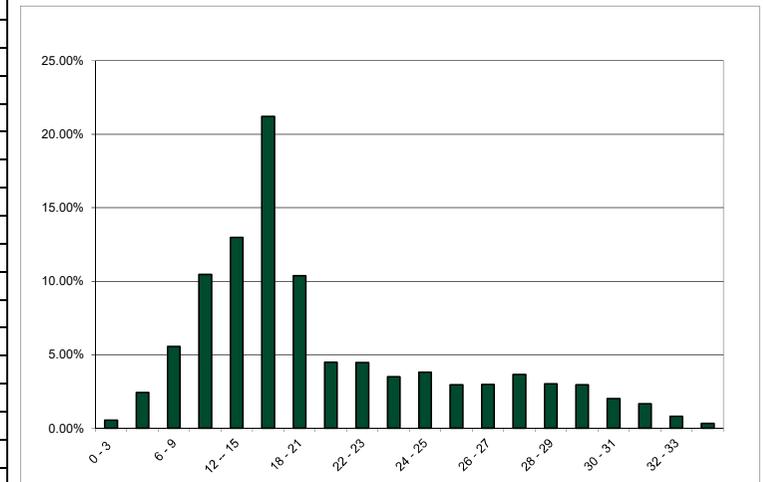
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Loan Pool Characteristics

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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	43	1.24%	8 485 838	0.54%
3 - 6	147	4.25%	38 322 343	2.43%
6 - 9	282	8.16%	87 759 566	5.56%
9 - 12	423	12.23%	165 081 331	10.45%
12 - 15	449	12.98%	204 817 650	12.97%
15 - 18	671	19.40%	335 032 762	21.21%
18 - 21	306	8.85%	163 801 508	10.37%
21 - 22	136	3.93%	70 554 943	4.47%
22 - 23	127	3.67%	70 515 946	4.46%
23 - 24	107	3.09%	55 058 175	3.49%
24 - 25	111	3.21%	59 976 485	3.80%
25 - 26	94	2.72%	46 495 893	2.94%
26 - 27	100	2.89%	46 670 714	2.95%
27 - 28	114	3.30%	57 451 076	3.64%
28 - 29	85	2.46%	47 517 453	3.01%
29 - 30	107	3.09%	46 401 932	2.94%
30 - 31	75	2.17%	31 710 352	2.01%
31 - 32	50	1.45%	26 206 453	1.66%
32 - 33	27	0.78%	12 689 961	0.80%
> 33	4	0.12%	5 077 401	0.32%
Totals	3 458	100%	1 579 627 781	100%





Greenhouse Funding 5 (RF) Ltd

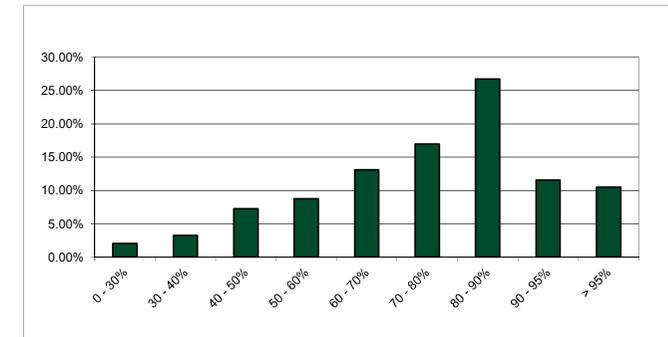
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Loan Pool Characteristics

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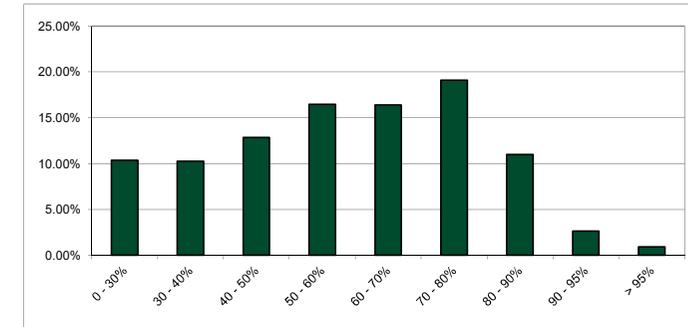
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	134	3.88%	32 197 374	2.04%
30 - 40%	162	4.68%	50 833 164	3.22%
40 - 50%	294	8.50%	114 488 025	7.25%
50 - 60%	370	10.70%	138 274 687	8.75%
60 - 70%	451	13.04%	206 929 083	13.10%
70 - 80%	537	15.53%	267 243 944	16.92%
80 - 90%	709	20.50%	421 993 083	26.71%
90 - 95%	414	11.97%	182 106 375	11.53%
> 95%	387	11.19%	165 562 046	10.48%
Totals	3 458	100%	1 579 627 781	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%	935	27.04%	163 519 839	10.35%
30 - 40%	457	13.22%	162 091 707	10.26%
40 - 50%	495	14.31%	203 016 547	12.85%
50 - 60%	535	15.47%	260 075 536	16.46%
60 - 70%	410	11.86%	259 012 162	16.40%
70 - 80%	398	11.51%	301 734 531	19.10%
80 - 90%	168	4.86%	173 755 161	11.00%
90 - 95%	44	1.27%	41 771 809	2.64%
> 95%	16	0.46%	14 650 488	0.93%
Totals	3 458	100%	1 579 627 781	100%





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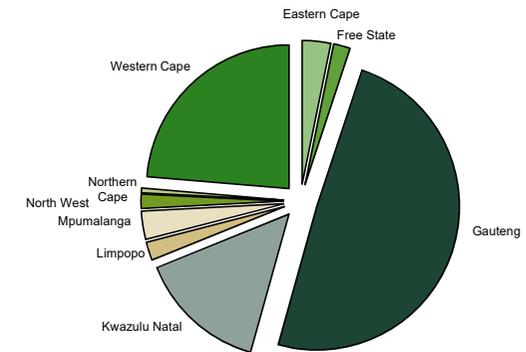
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Loan Pool Characteristics

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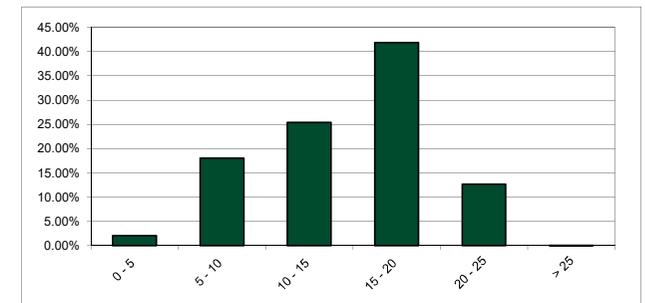
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	128	3.70%	50 887 930	3.22%
Free State	90	2.60%	30 042 531	1.90%
Gauteng	1 736	50.20%	777 962 244	49.25%
Kwazulu Natal	511	14.78%	229 920 727	14.56%
Limpopo	78	2.26%	32 906 163	2.08%
Mpumalanga	110	3.18%	50 217 810	3.18%
North West	75	2.17%	25 488 077	1.61%
Northern Cape	28	0.81%	8 367 768	0.53%
Western Cape	702	20.30%	373 834 531	23.67%
NO Data	-	0.00%	-	0.00%
Totals	3 458	100%	1 579 627 781	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	207	5.99%	31 855 840	2.02%
5 - 10	1 178	34.07%	285 262 304	18.06%
10 - 15	845	24.44%	400 749 387	25.37%
15 - 20	989	28.60%	660 714 117	41.83%
20 - 25	238	6.88%	200 292 263	12.68%
> 25	1	0.03%	753 870	0.05%
Totals	3 458	100%	1 579 627 781	100%





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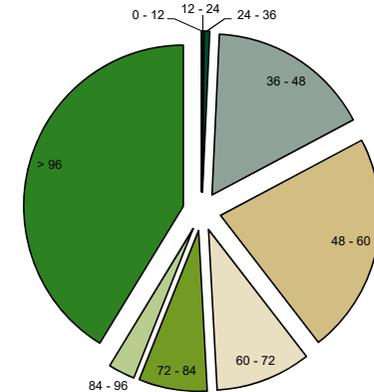
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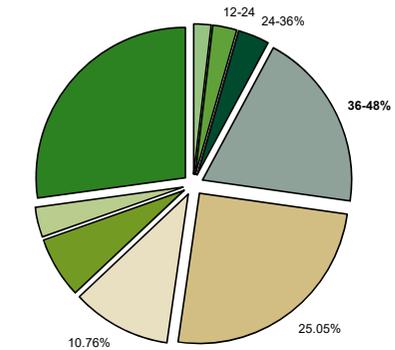
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	5	0.14%	2 934 233	0.19%	
24 - 36	18	0.52%	8 618 592	0.55%	
36 - 48	366	10.58%	261 177 914	16.53%	
48 - 60	475	13.74%	351 065 780	22.22%	
60 - 72	208	6.02%	152 621 624	9.66%	
72 - 84	158	4.57%	109 231 411	6.92%	
84 - 96	89	2.57%	42 488 983	2.69%	
> 96	2 139	61.86%	651 489 245	41.24%	
Totals	3 458	100%	1 579 627 781	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	33	0.95%	29 698 263	1.88%	
12 - 24	55	1.59%	41 467 821	2.63%	
24 - 36	97	2.81%	53 447 726	3.38%	
36 - 48	453	13.10%	305 646 185	19.35%	
48 - 60	563	16.28%	395 626 068	25.05%	
60 - 72	262	7.58%	169 930 806	10.76%	
72 - 84	175	5.06%	104 020 562	6.59%	
84 - 96	145	4.19%	50 960 476	3.23%	
> 96	1 675	48.44%	428 829 875	27.15%	
Totals	3 458	100%	1 579 627 781	100%	





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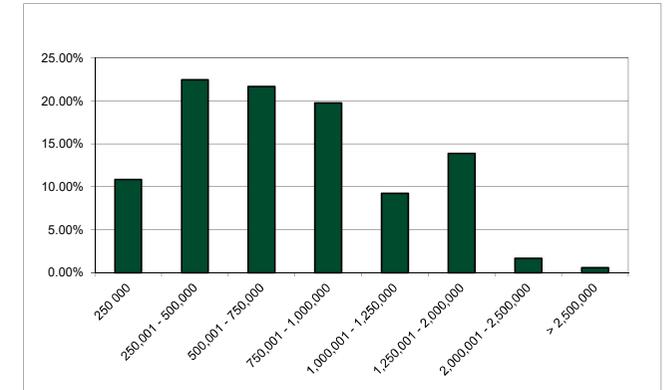
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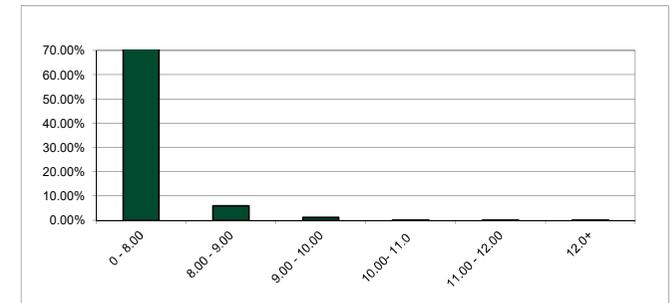
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 262	36.50%	171 263 142	10.84%
250,001 - 500,000	984	28.46%	354 563 214	22.45%
500,001 - 750,000	558	16.14%	341 969 322	21.65%
750,001 - 1,000,000	362	10.47%	311 775 729	19.74%
1,000,001 - 1,250,000	131	3.79%	145 952 533	9.24%
1,250,001 - 2,000,000	146	4.22%	218 778 640	13.85%
2,000,001 - 2,500,000	12	0.35%	26 338 917	1.67%
> 2,500,000	3	0.09%	8 986 285	0.57%
Totals	3 458	100%	1 579 627 781	100%



Interest Rate Distribution (Prime = 7.00%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	3 135	90.66%	1 464 603 489	92.72%
8.00 - 9.00	255	7.37%	94 053 683	5.95%
9.00 - 10.00	56	1.62%	18 250 058	1.16%
10.00 - 11.0	9	0.26%	1 988 699	0.13%
11.00 - 12.00	1	0.03%	332 808	0.02%
12.0+	2	0.06%	399 043	0.03%
Totals	3 458	100%	1 579 627 781	100%





Greenhouse Funding 5 (RF) Ltd

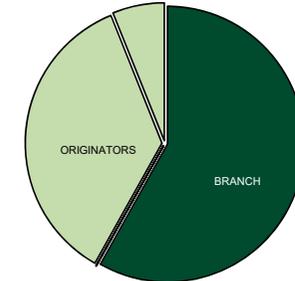
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Loan Pool Characteristics

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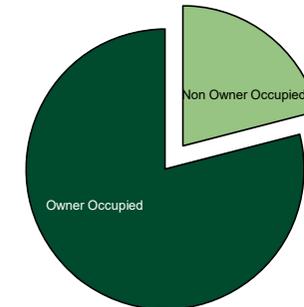
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 090	60.44%	918 991 268	58.18%
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	888	25.68%	564 019 902	35.71%
No Data	480	13.88%	96 616 612	6.12%
Totals	3 458	100%	1 579 627 781	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	815	23.57%	323 273 779	20.47%
Owner Occupied	2 492	72.06%	1 216 418 408	77.01%
No Data	151	4.37%	39 935 594	2.53%
Totals	3 458	100%	1 579 627 781	100%





Greenhouse Funding 5 (RF) Ltd

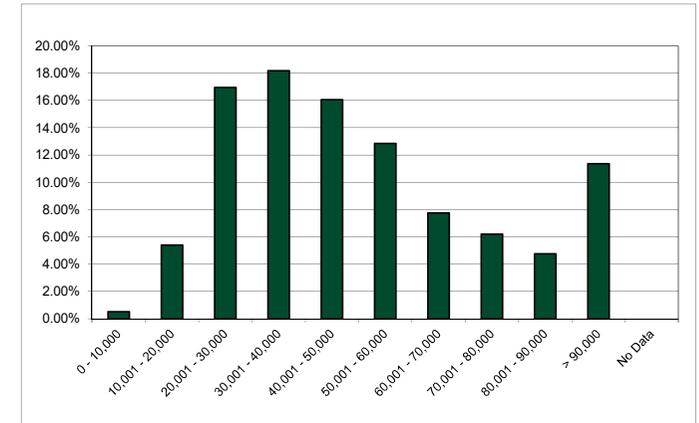
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Loan Pool Characteristics

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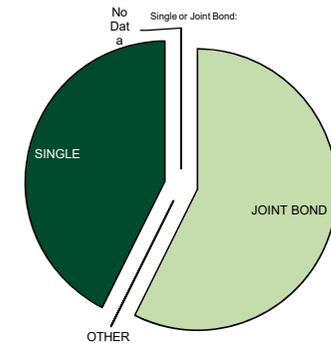
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	53	1.53%	8 124 778	0.51%
10,001 - 20,000	449	12.98%	85 199 425	5.39%
20,001 - 30,000	842	24.35%	267 742 320	16.95%
30,001 - 40,000	656	18.97%	287 243 014	18.18%
40,001 - 50,000	489	14.14%	253 608 999	16.05%
50,001 - 60,000	352	10.18%	202 857 956	12.84%
60,001 - 70,000	183	5.29%	122 482 679	7.75%
70,001 - 80,000	137	3.96%	97 809 207	6.19%
80,001 - 90,000	90	2.60%	75 156 202	4.76%
> 90,000	207	5.99%	179 403 201	11.36%
No Data	-	0.00%	-	0.00%
Totals	3 458	100%	1 579 627 781	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	1 855	53.64%	906 763 303	57.40%
OTHER	-	0.00%	-	0.00%
SINGLE	1 603	46.36%	672 864 479	42.60%
No Data	-	0.00%	-	0.00%
Totals	3 458	100%	1 579 627 781	100%





Greenhouse Funding 5 (RF) Ltd

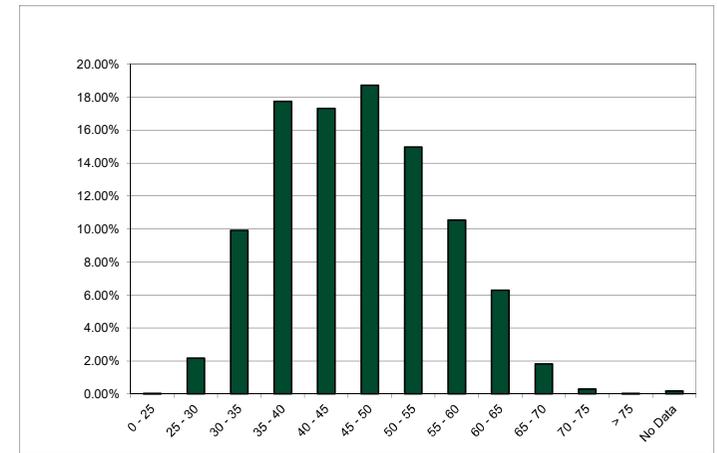
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Loan Pool Characteristics

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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%	350 518	0.02%
25 - 30	47	1.36%	34 271 608	2.17%
30 - 35	234	6.77%	156 542 493	9.91%
35 - 40	450	13.01%	280 377 212	17.75%
40 - 45	519	15.01%	273 431 491	17.31%
45 - 50	641	18.54%	295 601 561	18.71%
50 - 55	581	16.80%	236 603 257	14.98%
55 - 60	492	14.23%	166 441 987	10.54%
60 - 65	339	9.80%	99 403 722	6.29%
65 - 70	115	3.33%	28 679 251	1.82%
70 - 75	28	0.81%	4 800 891	0.30%
> 75	1	0.03%	218 067	0.01%
No Data	10	0.29%	2 905 725	0.18%
Totals	3 458	100%	1 579 627 781	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	3 266	94.45%	1 523 211 292	96.43%
Self Employed	56	1.62%	18 378 368	1.16%
No Data	136	3.93%	38 038 121	2.41%
Totals	3 458	100%	1 579 627 781	100%





Greenhouse Funding 5 (RF) Ltd

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Loan Pool Characteristics

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Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 684	48.70%	323 273 779	20.47%
Physical	1 732	50.09%	1 216 418 408	77.01%
No Data	42	1.21%	39 935 594	2.53%
Totals	3 458	100%	1 579 627 781	100%

