



## Greenhouse Funding 5 (RF) Ltd

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

### Investor Report

30-Apr-2022

**Asset Class:** Residential Mortgage Backed Securitisation

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

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

Reporting Period:	
<b>Inception Date</b>	5-Dec-19
<b>Determination Date</b>	30-Apr-22
<b>Report date</b>	30-Apr-22
<b>Payment Date</b>	25-May-22
<b>Reporting Period / Quarter</b>	9
<b>Reporting Month</b>	29
<b>Interest Period (from)</b>	25-May-22
<b>Interest Period (to)</b>	25-Aug-22
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Arranger</b> Nhlanganiso Kunene Tel: 010 234 8620 Email:NhlanganisoK@Nedbank.co.za	<b>Servicer</b> Gideon Botha Tel: +27114959033 Email:GideonB@Nedbank.co.za



## Greenhouse Funding 5 (RF) Ltd

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### Outstanding Notes & Subordinated Loans

30-Apr-2022

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	-	-	-	-	-
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 2022)	-	-	-	-	-
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 2022)	4.892%	4.892%	4.892%	4.892%	4.892%
Total Rate	6.132%	6.312%	6.372%	6.692%	8.892%
Interest Days	92	92	92	92	92
Interest Payment Due (25 August 2022)	4 683 168	11 359 525	8 287 441	1 349 401	1 568 890
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-2022

	25 May 2022
<b>Funds available for distribution</b>	143 137 730
<b>Application of Funds</b>	
Senior fees and expenses	-893 906
Note Interest:	-
A1	-4 031 751
A2	-9 813 940
A3	-7 167 919
Hedge Facility	-1 115 670
Note Interest:	-
B	-1 173 727
C	-1 402 518
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-55 121 840
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-2 767 738
Interest and Fees payable - Class D	-595 788
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	59 052 933



## Greenhouse Funding 5 (RF) Ltd

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### Portfolio Information

30-Apr-2022

	At Closing	Current		At Closing	Current
<b>Current Loan Balance:</b>	1 616 168 380	1 588 571 018	<b>Number of Loans</b>	3 258	3 335
<b>Weighted Average Original LTV:</b>	73.78%	74.70%	<b>Weighted Average Concession (Linked to Prime):</b>	0.22%	0.26%
<b>Weighted Average Current LTV:</b>	59.15%	57.28%	<b>Weighted Average PTI:</b>	18.85%	18.47%
<b>Weighted Average Time to maturity:</b>	15,05 years	14,23 years			
<b>Average Time to maturity:</b>	12.86 years	11,57 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Jan-22	1 588 296 160	3 371
<b>Payments</b>			-
Scheduled repayments		(39 539 405)	
Unscheduled repayments		(73 024 381)	
Settlements / Foreclosure Proceeds		(28 048 220)	(78)
Non eligible loans removed			
Total Collections		(140 612 007)	(78)
<b>Disbursements</b>			
Further Advances		7 374 021	
Withdrawals		45 582 432	
New Loans added during the reporting period		54 000 030	42
Total Disbursements		106 956 483	42
<b>Interest and Fees</b>			
Interest Charged		28 466 215	
Fees Charged		796 683	
Insurance Charged		4 667 483	
Total Charges		33 930 380	
Other		1	
Losses realised			
Total Pool at End of Period	30-Apr-22	1 588 571 018	3 335



## Greenhouse Funding 5 (RF) Ltd

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### Performance Data

30-Apr-2022

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 234	97.0%	1 527 381 679	96.1%
1-30 days delinquent	34	1.0%	18 542 771	1.2%
31-60 days delinquent	16	0.5%	11 925 999	0.8%
61-90 days delinquent	11	0.3%	6 109 838	0.4%
91-120 days delinquent	16	0.5%	11 051 521	0.70%
121 plus	24	0.7%	13 559 209	0.85%
<b>Total</b>	<b>3 335</b>	<b>100.0%</b>	<b>1 588 571 018</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since issue date 05 December 2019</b>				<b>1.1%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	40	24 610 730	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	90	55 015 895	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	9	8 303 056	Losses at the end of the period		
Cumulative foreclosures since closing	31	18 628 734	Cumulative Losses since closing		



## Greenhouse Funding 5 (RF) Ltd

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### Arrears Reserve and PDL

30-Apr-2022

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	1.34%	2 767 738.37	2 767 738.37	

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER	Current
Balance on PDL from the Prior Period	-
Potential Redemption Amount	61 893 713
Residual Cashflow after payment of or provision for items one to eight	118 789 828
Principal Deficiency Value	-



## Greenhouse Funding 5 (RF) Ltd

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### Redraw and Liquidity position

30-Apr-2022

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Apr-22	
Max Redraw	1 997 472	4 250 721	112.81%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	120 299	39.36%
Aggregate Redraw	281 232 638	401 195 779	42.66%

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

#	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%	1.41%	N
2	The <b>Weighted Average Concession</b> of the Loan Agreements in the Loan Portfolio is not more than 0.2 percentage points more than the Weighted Average Concession of the Loan Agreements in the Initial Loan Portfolio.	0.22%	0.26%	N
3	The <b>Weighted Average LTV</b> Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	59.15%	57.28%	N
4	The <b>Weighted Average PTI</b> Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average PTI Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	18.85%	18.47%	N
5	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which Properties have been valued using, inter alia, an <b>AVM</b> relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 75%</b> ; provided that such AVM must be provided by Lightstone Risk Management or such other entity as may be satisfactorily evaluated by the Rating Agencies.	42.77%	59.72%	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%	17.58%	N

\* Note -The WALTV includes the potential REDRAWS



## Greenhouse Funding 5 (RF) Ltd

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### Loan Pool Characteristics

30-Apr-2022

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1 588 571 018
Average Current Balance	476 333
Min Current Balance	(583 516)
Max Current Balance	3 389 917
Weighted Ave LTV (cur) (Including redraws)	57.28%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 534 314 856
Average Total Bond	759 914
Min Total Bond	109 733
Max Total Bond	5 000 000
Weighted Ave LTV (Original) (Including redraws)	74.70%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 335

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	0.55%
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-2022

#### 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	517	15.50%	402	5 743 313	16 074 835	1.01%	10 331 522
100001 - 200000	632	548	16.43%	(84 )	93 940 260	82 784 005	5.21%	(11 156 255 )
200001 - 300000	566	462	13.85%	(104 )	140 224 540	114 514 165	7.21%	(25 710 375 )
300001 - 400000	368	333	9.99%	(35 )	128 213 407	115 817 825	7.29%	(12 395 582 )
400001 - 500000	318	268	8.04%	(50 )	142 741 198	120 661 431	7.60%	(22 079 767 )
500001 - 600000	272	247	7.41%	(25 )	149 112 539	135 583 964	8.53%	(13 528 575 )
600001 - 700000	197	183	5.49%	(14 )	127 212 282	118 361 769	7.45%	(8 850 513 )
700001 - 800000	173	157	4.71%	(16 )	129 441 899	117 062 248	7.37%	(12 379 651 )
800001 - 900000	162	148	4.44%	(14 )	137 538 620	125 213 512	7.88%	(12 325 108 )
900001 - 1000000	144	100	3.00%	(44 )	136 262 319	95 122 026	5.99%	(41 140 293 )
1000001 - 1100000	67	61	1.83%	(6 )	70 221 079	63 796 647	4.02%	(6 424 432 )
1100001 - 1200000	54	51	1.53%	(3 )	62 088 093	58 740 297	3.70%	(3 347 795 )
1200001 - 1300000	45	48	1.44%	3	55 696 558	60 080 206	3.78%	4 383 648
1300001 - 1400000	26	40	1.20%	14	35 307 111	54 104 827	3.41%	18 797 716
1400001 - 1500000	38	34	1.02%	(4 )	54 976 363	49 173 583	3.10%	(5 802 780 )
1500001 - 1600000	16	26	0.78%	10	24 706 030	40 244 946	2.53%	15 538 916
1600001 - 1700000	18	31	0.93%	13	29 680 940	50 812 483	3.20%	21 131 543
1700001 - 1800000	14	19	0.57%	5	24 440 248	33 115 125	2.08%	8 674 877
1800001 - 1900000	14	11	0.33%	(3 )	25 938 926	20 229 436	1.27%	(5 709 490 )
1900001 - 2000000	8	9	0.27%	1	15 685 375	17 540 750	1.10%	1 855 376
> 2000000	11	42	1.26%	31	26 997 279	99 536 936	6.27%	72 539 657
<b>Totals</b>	<b>3 258</b>	<b>3 335</b>	<b>100%</b>	<b>77</b>	<b>1 616 168 380</b>	<b>1 588 571 018</b>	<b>100%</b>	<b>(27 597 362 )</b>



## Greenhouse Funding 5 (RF) Ltd

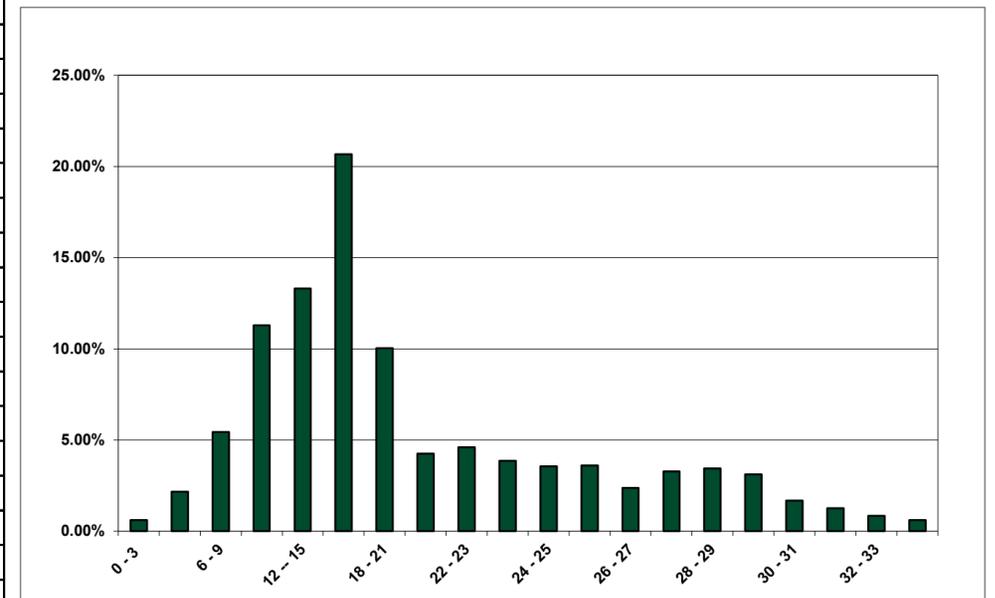
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

#### 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	56	1.68%	9 626 728	0.61%
3 - 6	138	4.14%	34 253 699	2.16%
6 - 9	270	8.10%	86 458 612	5.44%
9 - 12	416	12.47%	179 356 523	11.29%
12 -- 15	441	13.22%	211 590 977	13.32%
15 - 18	629	18.86%	328 525 853	20.68%
18 - 21	297	8.91%	159 428 896	10.04%
21 - 22	117	3.51%	67 544 496	4.25%
22 - 23	128	3.84%	72 992 781	4.59%
23 - 24	109	3.27%	61 428 372	3.87%
24 - 25	100	3.00%	56 616 661	3.56%
25 - 26	99	2.97%	57 070 564	3.59%
26 - 27	87	2.61%	37 754 139	2.38%
27 - 28	107	3.21%	51 954 146	3.27%
28 - 29	88	2.64%	54 637 027	3.44%
29 - 30	101	3.03%	49 559 607	3.12%
30 - 31	66	1.98%	26 707 564	1.68%
31 - 32	48	1.44%	19 992 587	1.26%
32 - 33	29	0.87%	13 369 978	0.84%
> 33	9	0.27%	9 701 806	0.61%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>





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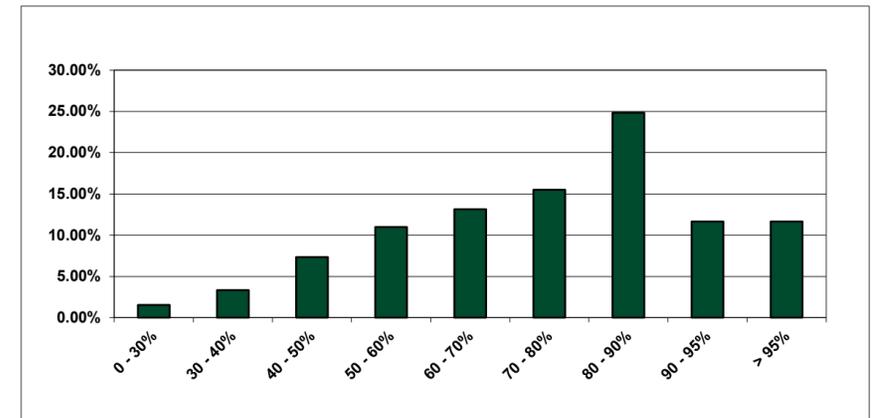
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

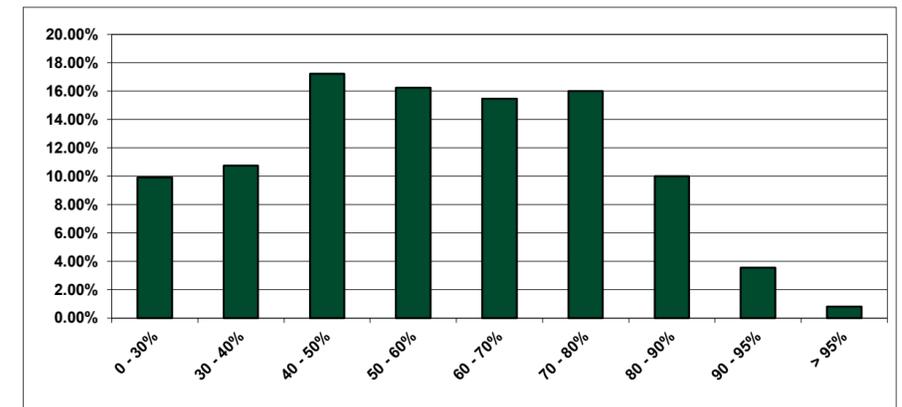
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	133	3.99%	24 700 093	1.55%
30 - 40%	158	4.74%	53 308 905	3.36%
40 - 50%	295	8.85%	116 627 527	7.34%
50 - 60%	382	11.45%	174 200 538	10.97%
60 - 70%	433	12.98%	208 327 697	13.11%
70 - 80%	497	14.90%	246 255 038	15.50%
80 - 90%	660	19.79%	394 557 698	24.84%
90 - 95%	392	11.75%	185 375 330	11.67%
> 95%	385	11.54%	185 218 192	11.66%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>



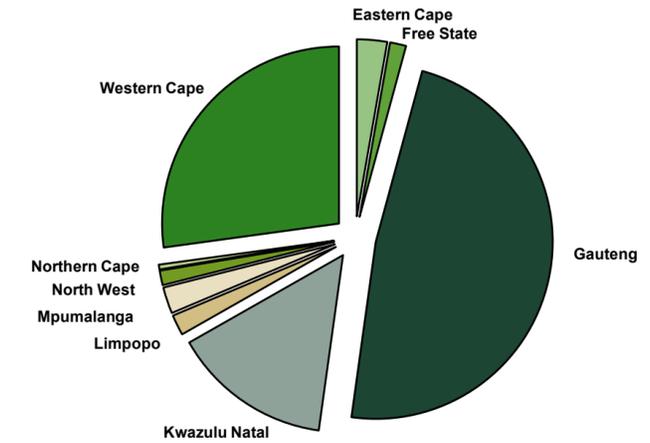
#### Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 039	31.15%	157 388 370	9.91%
30 - 40%	457	13.70%	171 011 190	10.77%
40 - 50%	546	16.37%	273 665 333	17.23%
50 - 60%	432	12.95%	257 921 658	16.24%
60 - 70%	368	11.03%	245 803 401	15.47%
70 - 80%	292	8.76%	254 144 948	16.00%
80 - 90%	144	4.32%	159 209 401	10.02%
90 - 95%	47	1.41%	56 484 607	3.56%
> 95%	10	0.30%	12 942 110	0.81%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>

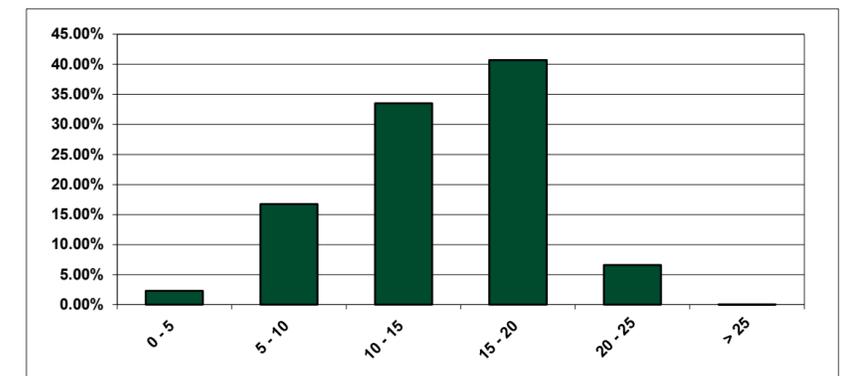


**Loan Pool Characteristics**
**30-Apr-2022**
**Geographical Split by Province:**

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	115	3.45%	43 843 609	2.76%
Free State	76	2.28%	23 422 391	1.47%
Gauteng	1 663	49.87%	761 916 398	47.96%
Kwazulu Natal	500	14.99%	231 700 543	14.59%
Limpopo	73	2.19%	29 774 445	1.87%
Mpumalanga	99	2.97%	38 256 972	2.41%
North West	72	2.16%	21 170 976	1.33%
Northern Cape	24	0.72%	6 976 194	0.44%
Western Cape	713	21.38%	431 509 488	27.16%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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	282	8.46%	36 124 945	2.27%
5 - 10	1 112	33.34%	266 308 514	16.76%
10 - 15	975	29.24%	532 761 837	33.54%
15 - 20	865	25.94%	646 897 238	40.72%
20 - 25	99	2.97%	105 287 628	6.63%
> 25	2	0.06%	1 190 856	0.07%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>





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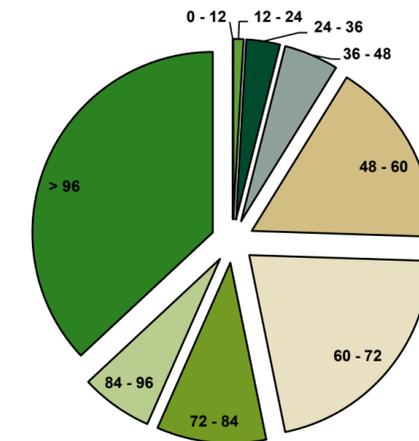
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

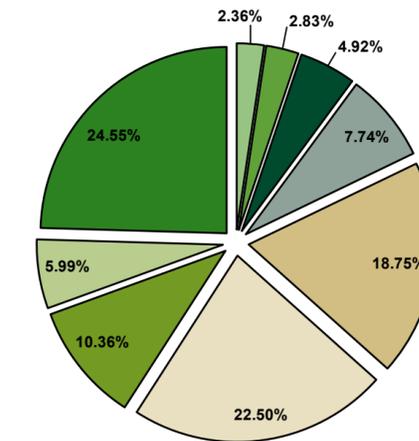
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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	8	0.24%	14 565 193	0.92%	
24 - 36	31	0.93%	48 002 178	3.02%	
36 - 48	73	2.19%	77 608 031	4.89%	
48 - 60	372	11.15%	265 092 332	16.69%	
60 - 72	453	13.58%	338 169 213	21.29%	
72 - 84	213	6.39%	155 891 346	9.81%	
84 - 96	149	4.47%	102 446 132	6.45%	
> 96	2 036	61.05%	586 796 592	36.94%	
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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	39	1.17%	37 523 935	2.36%	
12 - 24	40	1.20%	44 940 897	2.83%	
24 - 36	75	2.25%	78 233 995	4.92%	
36 - 48	147	4.41%	122 913 566	7.74%	
48 - 60	447	13.40%	297 889 218	18.75%	
60 - 72	516	15.47%	357 505 848	22.50%	
72 - 84	257	7.71%	164 529 435	10.36%	
84 - 96	163	4.89%	95 117 668	5.99%	
> 96	1 651	49.51%	389 916 455	24.55%	
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>	





## Greenhouse Funding 5 (RF) Ltd

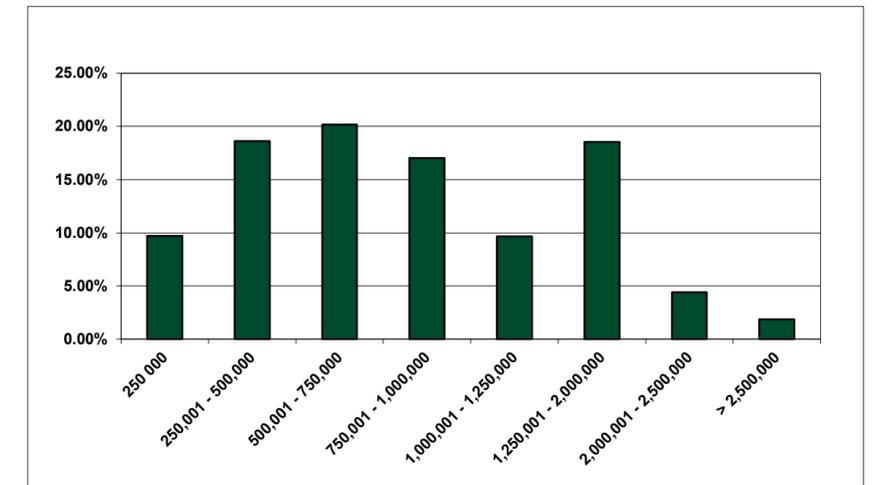
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

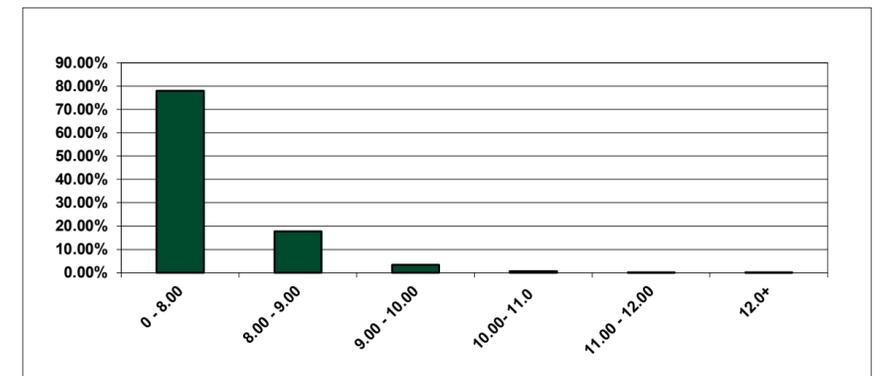
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 311	39.31%	154 111 420	9.70%
250,001 - 500,000	817	24.50%	295 740 841	18.62%
500,001 - 750,000	522	15.65%	320 639 742	20.18%
750,001 - 1,000,000	313	9.39%	270 703 777	17.04%
1,000,001 - 1,250,000	137	4.11%	153 221 926	9.65%
1,250,001 - 2,000,000	193	5.79%	294 616 376	18.55%
2,000,001 - 2,500,000	32	0.96%	70 225 468	4.42%
> 2,500,000	10	0.30%	29 311 469	1.85%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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	2 518	75.50%	1 238 521 775	77.96%
8.00 - 9.00	615	18.44%	282 429 354	17.78%
9.00 - 10.00	156	4.68%	54 631 641	3.44%
10.00- 11.0	40	1.20%	11 788 174	0.74%
11.00 - 12.00	4	0.12%	695 817	0.04%
12.0+	2	0.06%	504 257	0.03%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

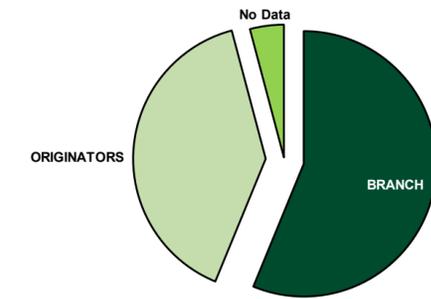
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

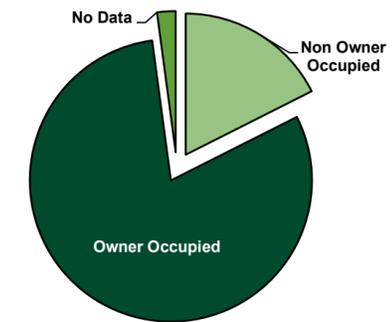
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 012	60.33%	892 936 564	56.21%
ORIGINATORS	919	27.56%	630 051 038	39.66%
No Data	404	12.11%	65 583 415	4.13%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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	756	22.67%	279 211 704	17.58%
Owner Occupied	2 441	73.19%	1 275 629 975	80.30%
No Data	138	4.14%	33 729 339	2.12%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

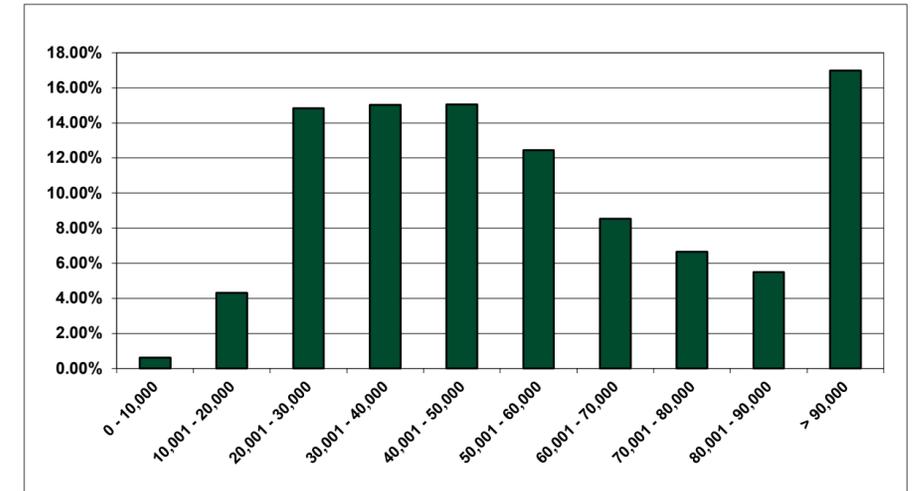
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

30-Apr-2022

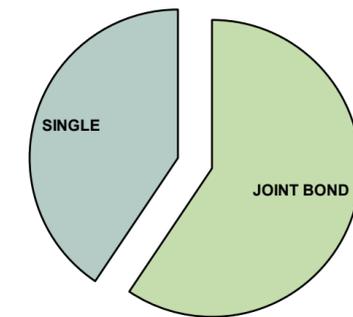
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	49	1.47%	9 891 974	0.62%
10,001 - 20,000	409	12.26%	68 621 742	4.32%
20,001 - 30,000	786	23.57%	235 608 516	14.83%
30,001 - 40,000	600	17.99%	238 758 964	15.03%
40,001 - 50,000	461	13.82%	239 234 243	15.06%
50,001 - 60,000	339	10.16%	197 838 553	12.45%
60,001 - 70,000	192	5.76%	135 545 497	8.53%
70,001 - 80,000	138	4.14%	105 855 016	6.66%
80,001 - 90,000	99	2.97%	87 370 205	5.50%
> 90,000	262	7.86%	269 846 308	16.99%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>



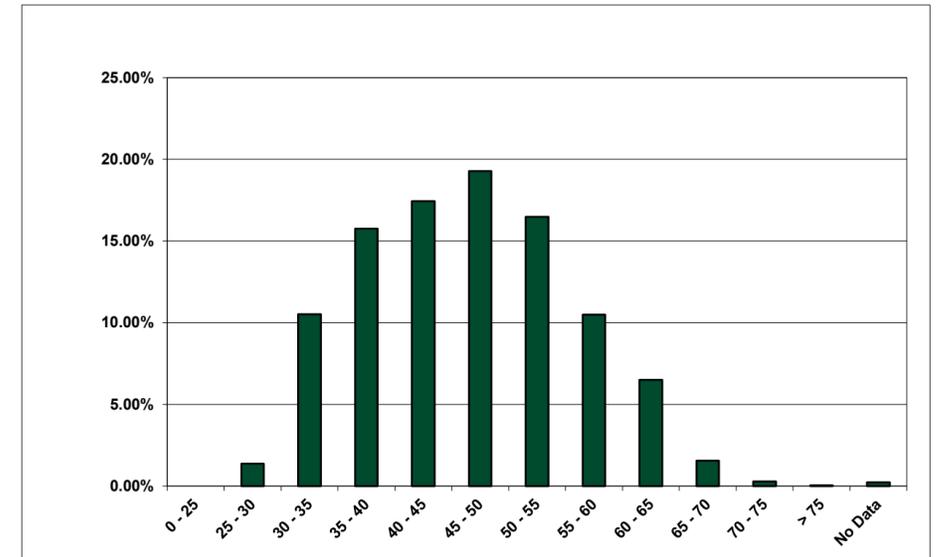
#### Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 801	54.00%	943 905 223	59.42%
SINGLE	1 534	46.00%	644 665 795	40.58%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>

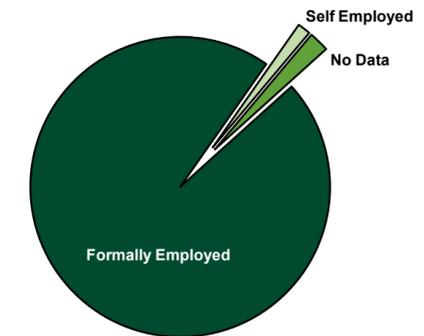


**Loan Pool Characteristics**
**30-Apr-2022**
**Borrower's Age:**

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	31	0.93%	21 669 904	1.36%
30 - 35	225	6.75%	167 173 073	10.52%
35 - 40	392	11.75%	250 368 430	15.76%
40 - 45	492	14.75%	277 141 527	17.45%
45 - 50	624	18.71%	306 451 895	19.29%
50 - 55	592	17.75%	261 756 393	16.48%
55 - 60	469	14.06%	166 743 163	10.50%
60 - 65	339	10.16%	103 384 058	6.51%
65 - 70	122	3.66%	24 880 744	1.57%
70 - 75	34	1.02%	4 548 531	0.29%
> 75	3	0.09%	685 826	0.04%
No Data	12	0.36%	3 767 473	0.24%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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	3 153	94.54%	1 531 552 713	96.41%
Self Employed	59	1.77%	22 335 447	1.41%
No Data	123	3.69%	34 682 858	2.18%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</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-2022

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 738	52.11%	279 211 704	17.58%
Physical	1 557	46.69%	1 275 629 975	80.30%
No Data	40	1.20%	33 729 339	2.12%
<b>Totals</b>	<b>3 335</b>	<b>100%</b>	<b>1 588 571 018</b>	<b>100%</b>

