



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

30-Apr-2024

Asset Class: Residential Mortgage Backed Securitisation

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

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank CIB: Specialised Funding Support	Bank Account	Nedbank	Aa1.za / P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar:	Nedbank	Aa1.za / 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			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	30-Apr-24
Report date	30-Apr-24
Payment Date	27-May-24
Reporting Period / Quarter	17
Reporting Month	53
Interest Period (from)	27-May-24
Interest Period (to)	26-Aug-24
Interest Days	91
Reporting Currency	South African Rand

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



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Outstanding Notes & Subordinated Loans

30-Apr-2024

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	-	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 November 2022)	-	-	-	-	-
Principal Outstanding Balance End of Period	-	714 000 000	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0,00%	51,00%	36,86%	5,71%	5,00%
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 August 2023)	8,342%	8,342%	8,342%	8,342%	8,342%
Total Rate	9,582%	9,762%	9,822%	10,142%	12,342%
Interest Days	91	91	91	91	91
Interest Payment Due (27 November 2023)	-	17 377 430	12 635 667	2 022 843	2 153 933
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-2024

	27 May 2024
Funds available for distribution	258 357 361
Application of Funds	
Senior fees and expenses	-620 525
Note Interest:	-
A1	-
A2	-17 421 933
A3	-12 667 828
Hedge Facility	-739 119
Note Interest:	-
B	-2 027 829
C	-2 158 296
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-133 395 144
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-6 261 642
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-816 108
Distributable Reserves	82 248 937



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Portfolio Information

30-Apr-2024

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 204 494 193	Number of Loans	3 258	2 754
Weighted Average Original LTV:	73,78%	75,99%	Weighted Average Concession (Linked to Prime):	0,22%	0,24%
Weighted Average Current LTV:	59,15%	55,76%	Weighted Average PTI:	18,85%	10,56%
Weighted Average Time to maturity:	15,05 years	12,87 years			
Average Time to maturity:	12.86 years	9,76 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	31-Jan-24	1 201 208 272	2 795
Payments			-
Scheduled repayments		(38 473 958)	
Unscheduled repayments		(56 470 623)	(66)
Settlements / Foreclosure Proceeds		(26 159 140)	35
Non eligible loans removed		(7 841 802)	(10)
Loans sold during the reporting period			
Total Collections		(128 945 523)	(41)
Disbursements			
Further Advances		-	
Withdrawals		41 999 664	
New Loans added during the reporting period		50 869 545	
Total Disbursements		92 869 209	-
Interest and Fees			
Interest Charged		34 139 350	
Fees Charged		610 900	
Insurance Charged		4 611 985	
Total Charges		39 362 235	
Other			
Losses realised			
Total Pool at End of Period	30-Apr-24	1 204 494 193	2 754



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Performance Data

30-Apr-2024

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 620	95,1%	1 130 725 379,10	93,9%
1-30 days delinquent	66	2,4%	28 696 304,75	2,4%
31-60 days delinquent	14	0,5%	5 962 765,42	0,5%
61-90 days delinquent	11	0,4%	4 971 726,25	0,4%
91-120 days delinquent	5	0,2%	2 440 915,56	0,20%
121 plus	38	1,4%	31 697 102,16	2,63%
Total	2 754	100,0%	1 204 494 193,24	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1,1%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	43	34 138 018	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	148	88 323 523	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	6	2 886 430	Losses at the end of the period		
Cumulative foreclosures since closing	80	46 344 715	Cumulative Losses since closing		



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Arrears Reserve and PDL

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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	2,42%	6 261 641,78	6 261 641,78	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	133 395 144
	Residual Cashflow after payment of or provision for items one to eight	222 852 646
	Principal Deficiency Value	-



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Redraw and Liquidity position

30-Apr-2024

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Apr-24	
Max Redraw	1 997 472	-	-100,00%
Min Redraw	-	150 348	0,00%
Ave. Redraw	86 321	414 057 643	479573,99%
Aggregate Redraw	281 232 638	1	-100,00%

Liquidity and Redraw reseves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	46 282 500	37 950 000	37 950 000	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%	2,50%	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%	0,24%	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%	55,76%	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%	10,56%	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%	65,67%	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%	18,27%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1 204 494 193
Average Current Balance	437 362
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	55,76%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 179 420 864
Average Total Bond	791 366
Min Total Bond	1
Max Total Bond	51 823
Weighted Ave LTV (Original) (Including redraws)	75,99%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	2 754

Fixed Rate Loans:

Proportion of Fixed Rate loans	1,39%
Treshold 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	627	22,77%	512	5 743 313	16 704 955	1,39%	10 961 641
100001 - 200000	632	435	15,80%	(197)	93 940 260	64 603 925	5,36%	(29 336 335)
200001 - 300000	566	312	11,33%	(254)	140 224 540	77 244 884	6,41%	(62 979 657)
300001 - 400000	368	231	8,39%	(137)	128 213 407	80 785 342	6,71%	(47 428 065)
400001 - 500000	318	237	8,61%	(81)	142 741 198	107 182 745	8,90%	(35 558 453)
500001 - 600000	272	164	5,95%	(108)	149 112 539	90 368 331	7,50%	(58 744 208)
600001 - 700000	197	127	4,61%	(70)	127 212 282	82 184 059	6,82%	(45 028 222)
700001 - 800000	173	105	3,81%	(68)	129 441 899	79 129 668	6,57%	(50 312 231)
800001 - 900000	162	108	3,92%	(54)	137 538 620	91 755 713	7,62%	(45 782 906)
900001 - 1000000	144	89	3,23%	(55)	136 262 319	84 441 663	7,01%	(51 820 656)
1000001 - 1100000	67	101	3,67%	34	70 221 079	107 043 211	8,89%	36 822 132
1100001 - 1200000	54	70	2,54%	16	62 088 093	80 198 881	6,66%	18 110 789
1200001 - 1300000	45	40	1,45%	(5)	55 696 558	49 778 261	4,13%	(5 918 298)
1300001 - 1400000	26	24	0,87%	(2)	35 307 111	32 314 412	2,68%	(2 992 699)
1400001 - 1500000	38	14	0,51%	(24)	54 976 363	20 181 240	1,68%	(34 795 124)
1500001 - 1600000	16	11	0,40%	(5)	24 706 030	16 827 777	1,40%	(7 878 253)
1600001 - 1700000	18	11	0,40%	(7)	29 680 940	18 256 406	1,52%	(11 424 534)
1700001 - 1800000	14	9	0,33%	(5)	24 440 248	15 713 544	1,30%	(8 726 704)
1800001 - 1900000	14	8	0,29%	(6)	25 938 926	14 818 150	1,23%	(11 120 777)
1900001 - 2000000	8	4	0,15%	(4)	15 685 375	7 817 461	0,65%	(7 867 913)
> 2000000	11	27	0,98%	16	26 997 279	67 143 566	5,57%	40 146 286
Totals	3 258	2 754	100%	(504)	1 616 168 380	1 204 494 193	100%	(411 674 187)



Greenhouse Funding 5 (RF) Ltd

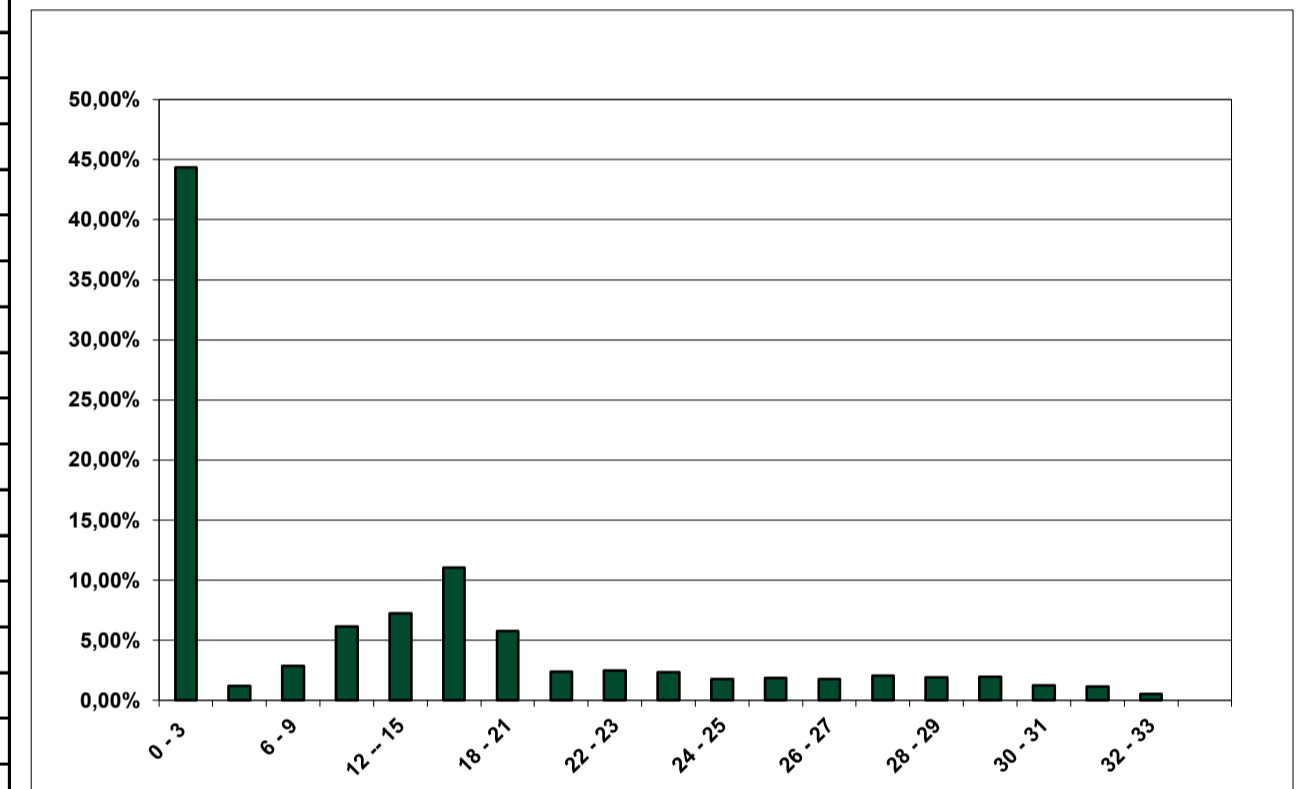
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Loan Pool Characteristics

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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	862	31,30%	534 445 474	44,37%
3 - 6	70	2,54%	14 374 937	1,19%
6 - 9	159	5,77%	34 322 694	2,85%
9 - 12	234	8,50%	74 240 903	6,16%
12 -- 15	248	9,01%	87 032 657	7,23%
15 - 18	338	12,27%	133 289 784	11,07%
18 - 21	169	6,14%	69 180 094	5,74%
21 - 22	68	2,47%	28 931 351	2,40%
22 - 23	70	2,54%	30 132 323	2,50%
23 - 24	66	2,40%	27 977 393	2,32%
24 - 25	58	2,11%	21 099 151	1,75%
25 - 26	59	2,14%	22 174 371	1,84%
26 - 27	59	2,14%	21 069 512	1,75%
27 - 28	66	2,40%	24 896 779	2,07%
28 - 29	56	2,03%	22 781 234	1,89%
29 - 30	71	2,58%	23 418 757	1,94%
30 - 31	48	1,74%	15 010 675	1,25%
31 - 32	36	1,31%	13 921 081	1,16%
32 - 33	17	0,62%	6 195 025	0,51%
> 33	-	0,00%	-	0,00%
Totals	2 754	100%	1 204 494 193	100%





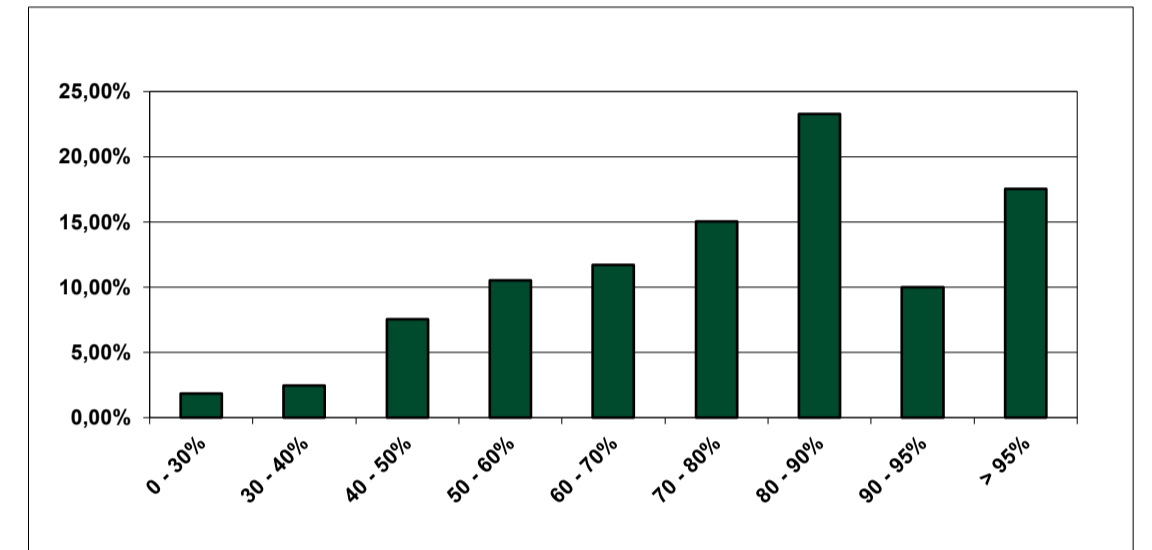
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Loan Pool Characteristics

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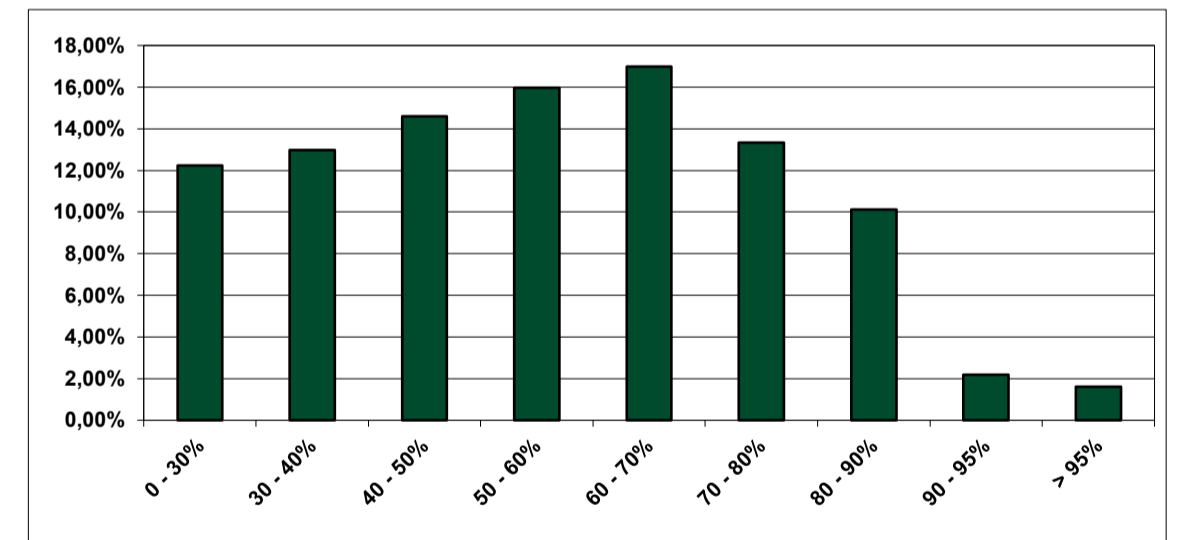
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	123	4,47%	22 285 827	1,85%
30 - 40%	121	4,39%	29 376 481	2,44%
40 - 50%	253	9,19%	91 015 239	7,56%
50 - 60%	308	11,18%	126 912 193	10,54%
60 - 70%	350	12,71%	141 072 089	11,71%
70 - 80%	381	13,83%	181 271 585	15,05%
80 - 90%	536	19,46%	280 558 231	23,29%
90 - 95%	310	11,26%	120 537 290	10,01%
> 95%	372	13,51%	211 465 260	17,56%
Totals	2 754	100%	1 204 494 193	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%	1 097	39,83%	147 386 804	12,24%
30 - 40%	405	14,71%	156 148 576	12,96%
40 - 50%	342	12,42%	175 731 476	14,59%
50 - 60%	289	10,49%	192 333 840	15,97%
60 - 70%	284	10,31%	204 668 247	16,99%
70 - 80%	188	6,83%	160 516 713	13,33%
80 - 90%	112	4,07%	122 065 887	10,13%
90 - 95%	24	0,87%	26 411 223	2,19%
> 95%	13	0,47%	19 231 427	1,60%
Totals	2 754	100%	1 204 494 193	100%





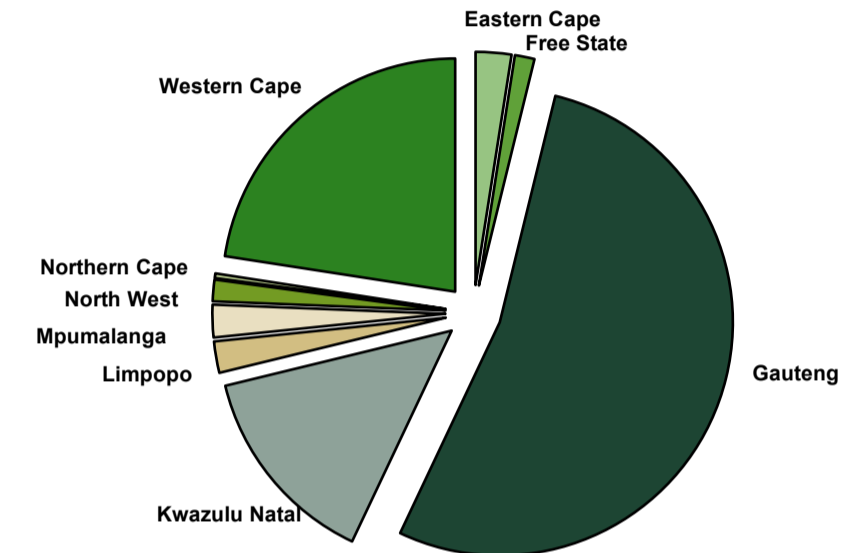
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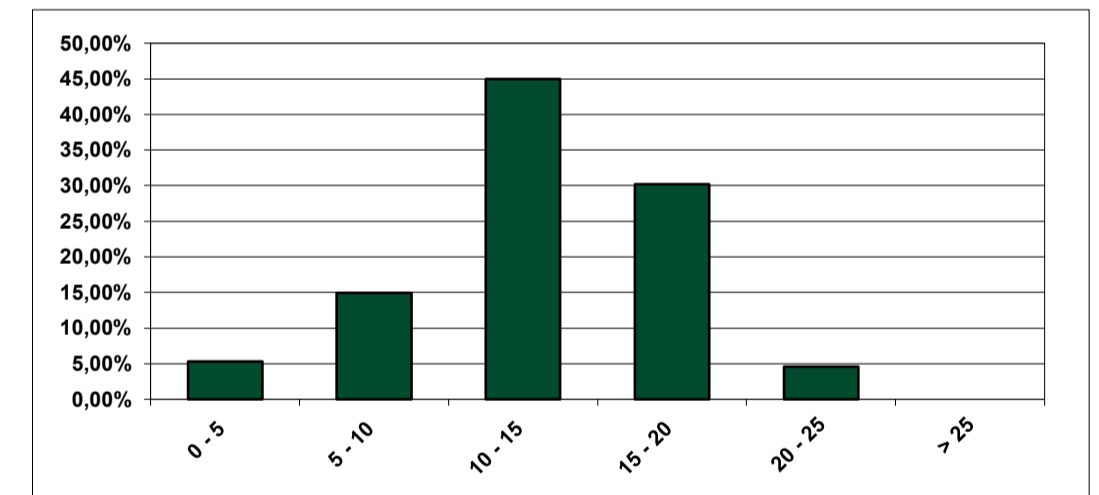
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	94	3,41%	29 783 733	2,47%
Free State	61	2,21%	16 420 676	1,36%
Gauteng	1 422	51,63%	640 707 078	53,19%
Kwazulu Natal	416	15,11%	170 669 341	14,17%
Limpopo	63	2,29%	26 219 131	2,18%
Mpumalanga	78	2,83%	27 149 510	2,25%
North West	62	2,25%	17 960 510	1,49%
Northern Cape	20	0,73%	3 828 825	0,32%
Western Cape	538	19,54%	271 755 391	22,56%
Totals	2 754	100%	1 204 494 193	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	601	21,82%	64 336 782	5,34%
5 - 10	697	25,31%	180 058 431	14,95%
10 - 15	991	35,98%	541 315 266	44,94%
15 - 20	422	15,32%	363 404 725	30,17%
20 - 25	43	1,56%	55 378 989	4,60%
> 25	-	0,00%	-	0,00%
Totals	2 754	100%	1 204 494 193	100%





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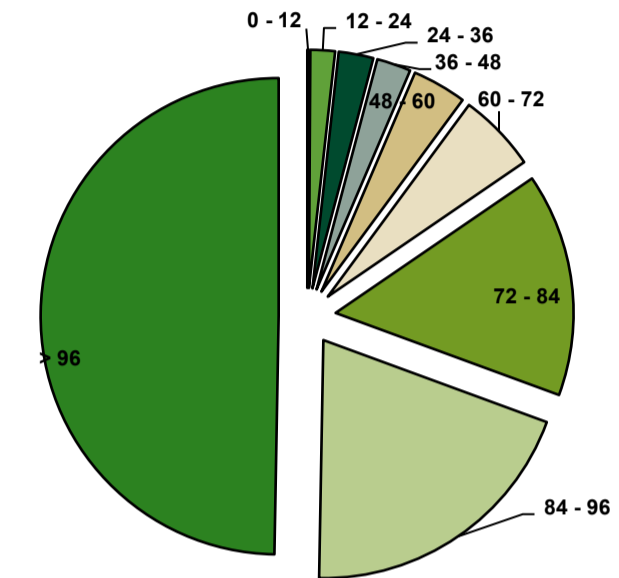
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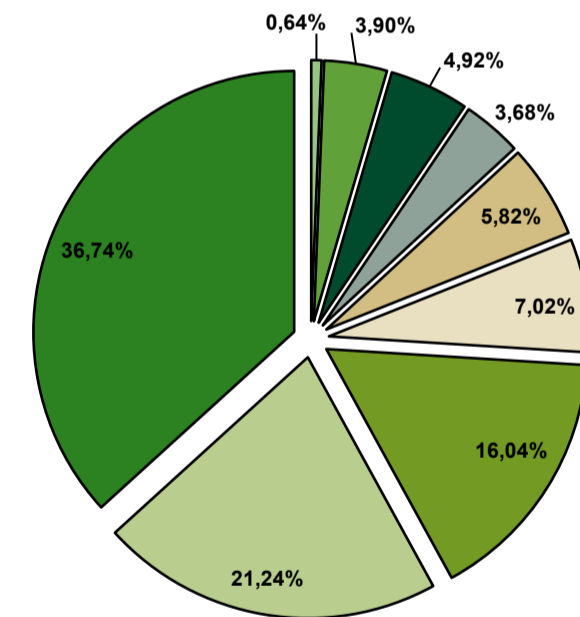
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	1	0,04%	1 174 309	0,10%	
12 - 24	14	0,51%	20 057 061	1,67%	
24 - 36	25	0,91%	28 359 981	2,35%	
36 - 48	23	0,84%	27 893 686	2,32%	
48 - 60	36	1,31%	44 292 785	3,68%	
60 - 72	68	2,47%	64 308 804	5,34%	
72 - 84	299	10,86%	182 451 051	15,15%	
84 - 96	355	12,89%	237 135 672	19,69%	
> 96	1 933	70,19%	598 820 846	49,72%	
Totals	2 754	100%	1 204 494 193	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	7	0,25%	7 660 378	0,64%	
12 - 24	39	1,42%	46 924 934	3,90%	
24 - 36	56	2,03%	59 314 276	4,92%	
36 - 48	44	1,60%	44 364 836	3,68%	
48 - 60	76	2,76%	70 120 291	5,82%	
60 - 72	118	4,28%	84 548 957	7,02%	
72 - 84	348	12,64%	193 153 308	16,04%	
84 - 96	414	15,03%	255 873 808	21,24%	
> 96	1 652	59,99%	442 533 404	36,74%	
Totals	2 754	100%	1 204 494 193	100%	





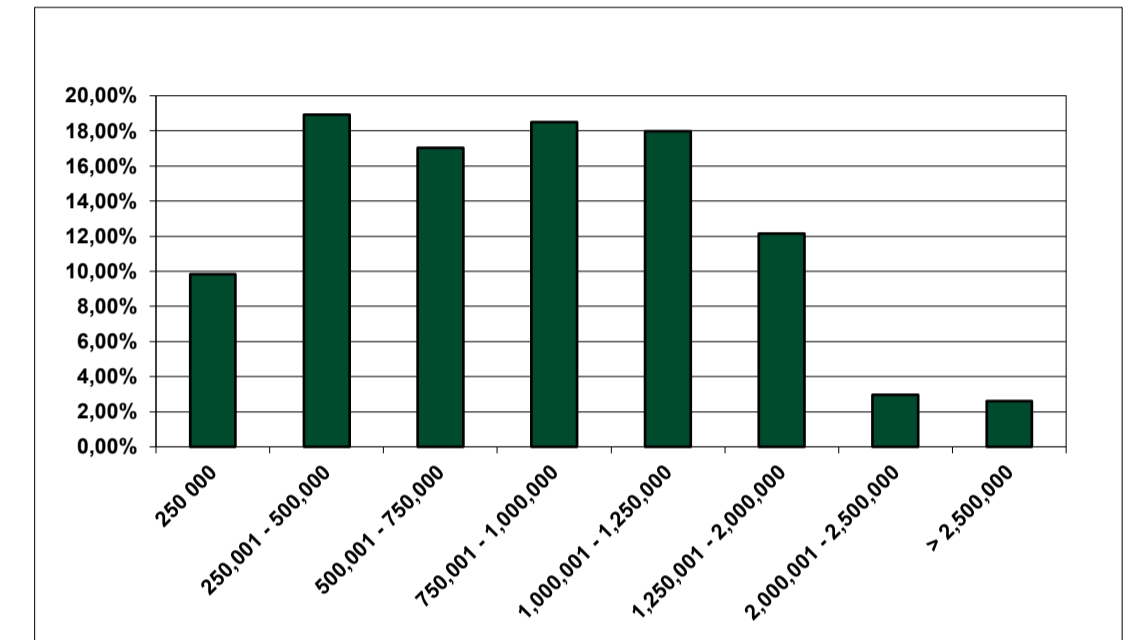
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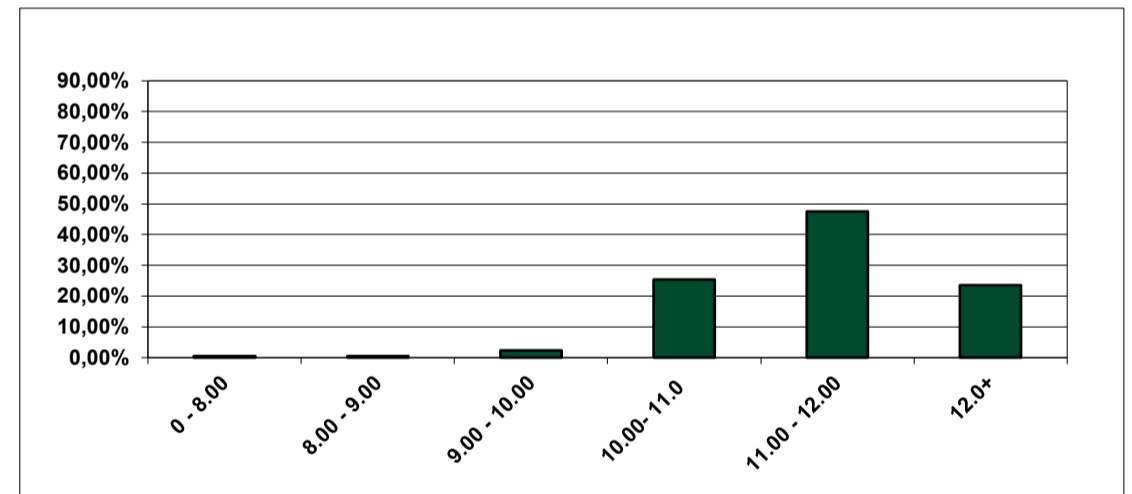
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 229	44,63%	118 534 928	9,84%
250,001 - 500,000	613	22,26%	227 986 922	18,93%
500,001 - 750,000	336	12,20%	205 217 227	17,04%
750,001 - 1,000,000	257	9,33%	222 662 208	18,49%
1,000,001 - 1,250,000	195	7,08%	216 684 213	17,99%
1,250,001 - 2,000,000	97	3,52%	146 265 129	12,14%
2,000,001 - 2,500,000	16	0,58%	35 640 743	2,96%
> 2,500,000	11	0,40%	31 502 822	2,62%
Totals	2 754	100%	1 204 494 193	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	19	0,69%	5 242 550	0,44%
8.00 - 9.00	10	0,36%	5 025 918	0,42%
9.00 - 10.00	91	3,30%	29 400 073	2,44%
10.00- 11.0	833	30,25%	307 071 614	25,49%
11.00 - 12.00	1 122	40,74%	573 487 079	47,61%
12.0+	679	24,66%	284 266 960	23,60%
Totals	2 754	100%	1 204 494 193	100%





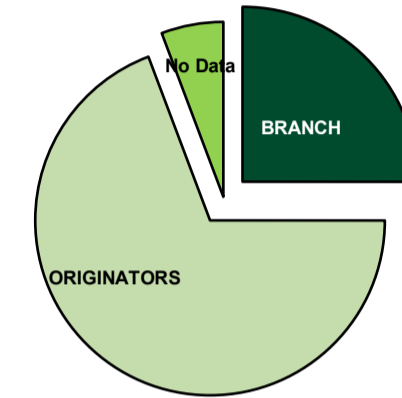
Greenhouse Funding 5 (RF) Ltd
 (Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

30-Apr-2024

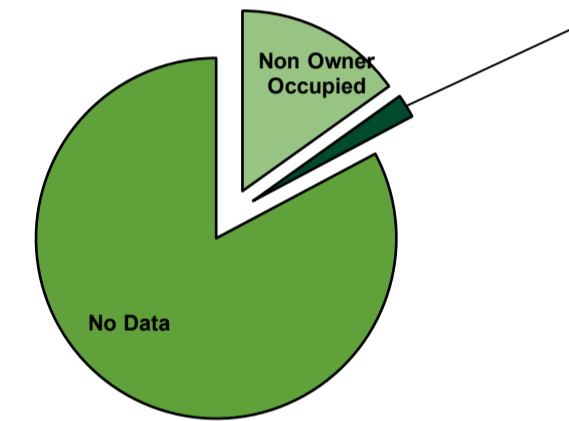
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	649	63,00%	168 894 053	14,02%
ORIGINATORS	750	24,00%	467 677 296	38,83%
No Data	320	13,00%	38 729 724	3,22%
Totals	2 754	100%	1 204 494 193	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	587	21,31%	182 182 788	15,13%
Owner Occupied	110	3,99%	25 355 577	2,11%
No Data	2 057	74,69%	996 955 829	82,77%
Totals	2 754	100%	1 204 494 193	100%





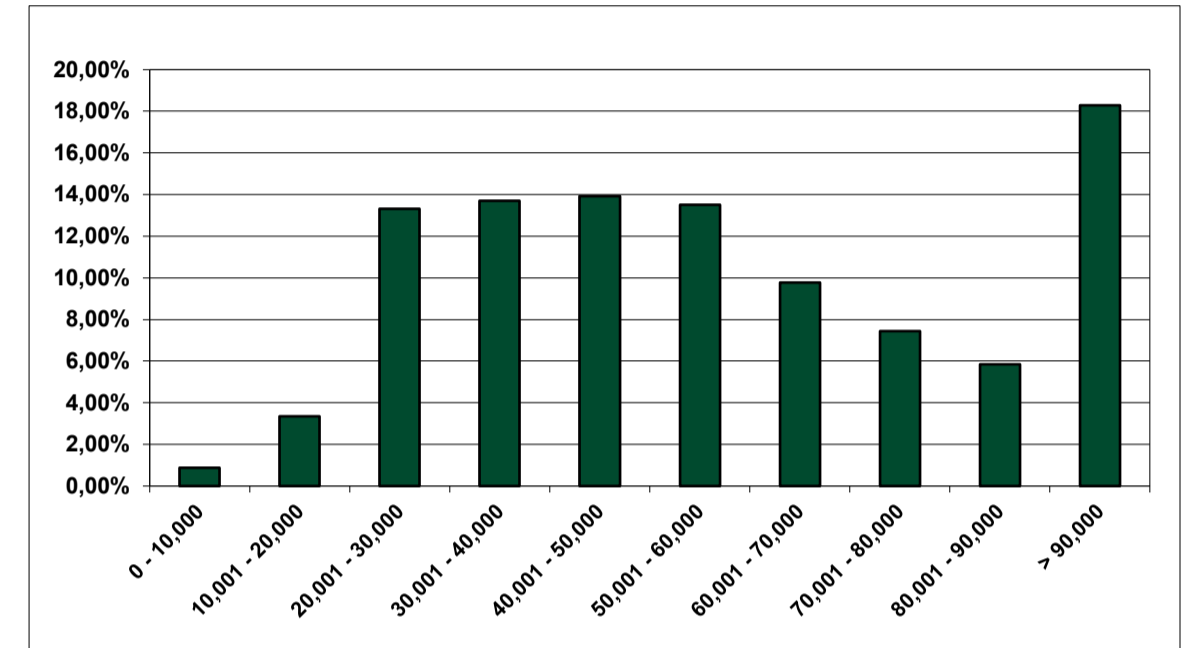
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Loan Pool Characteristics

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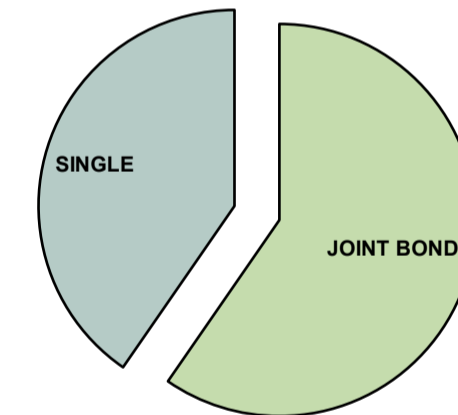
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	43	1,56%	10 731 624	0,89%
10,001 - 20,000	315	11,44%	40 202 133	3,34%
20,001 - 30,000	614	22,29%	160 558 773	13,33%
30,001 - 40,000	465	16,88%	164 943 580	13,69%
40,001 - 50,000	369	13,40%	167 646 070	13,92%
50,001 - 60,000	292	10,60%	162 599 510	13,50%
60,001 - 70,000	175	6,35%	117 724 334	9,77%
70,001 - 80,000	127	4,61%	89 699 624	7,45%
80,001 - 90,000	91	3,30%	70 284 833	5,84%
> 90,000	263	9,55%	220 103 713	18,27%
Totals	2 754	100%	1 204 494 193	100%



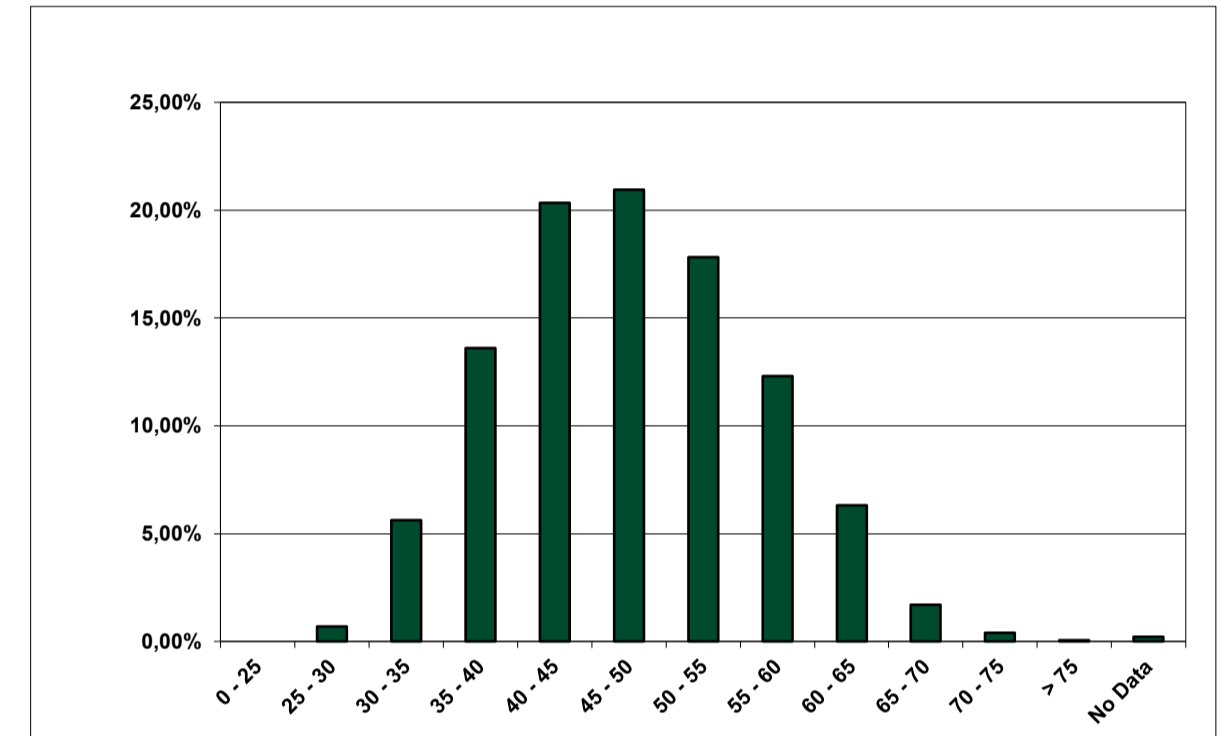
Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 485	53,92%	718 239 302	59,63%
SINGLE	1 269	46,08%	486 254 891	40,37%
Totals	2 754	100%	1 204 494 193	100%

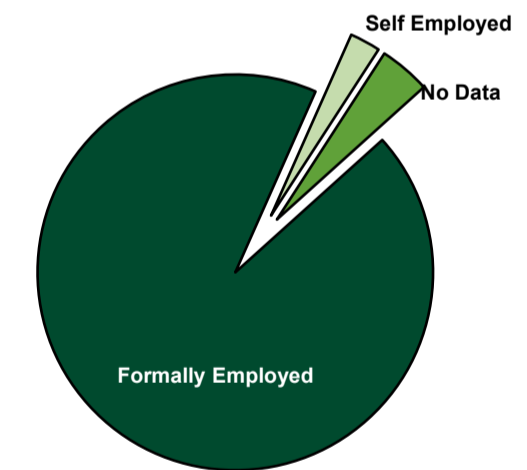


Loan Pool Characteristics
30-Apr-2024
Borrower's Age:

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	10	0,36%	8 415 903	0,70%
30 - 35	108	3,92%	67 818 905	5,63%
35 - 40	255	9,26%	163 761 555	13,60%
40 - 45	424	15,40%	244 872 921	20,33%
45 - 50	495	17,97%	252 297 690	20,95%
50 - 55	530	19,24%	214 487 162	17,81%
55 - 60	406	14,74%	148 351 039	12,32%
60 - 65	323	11,73%	75 910 914	6,30%
65 - 70	143	5,19%	20 596 028	1,71%
70 - 75	44	1,60%	4 814 056	0,40%
> 75	6	0,22%	540 169	0,04%
No Data	10	0,36%	2 627 852	0,22%
Totals	2 754	100%	1 204 494 193	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	2 328	84,53%	1 123 989 277	93,32%
Self Employed	60	2,18%	30 104 437	2,50%
No Data	366	13,29%	50 400 480	4,18%
Totals	2 754	100%	1 204 494 193	100%





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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	1 533	55,66%	791 006 054,44	65,67%
Physical	1 200	43,57%	406 267 601,22	33,73%
No Data	21	0,76%	7 220 537,60	0,60%
Totals	2 754	100%	1 204 494 193	100%

