



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jan-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:	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	31-Jan-21
Report date	31-Jan-21
Payment Date	25-Jan-21
Reporting Period / Quarter	4
Reporting Month	14
Interest Period (from)	25-Feb-21
Interest Period (to)	25-May-21
Interest Days	89
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Denzil Bagley	Gideon Botha
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Email:DenzilB@Nedbank.co.za	Email:GideonB@Nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Jan-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 Feb 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 Feb 2021)	3,642%	3,642%	3,642%	3,642%	3,642%
Total Rate	4,882%	5,062%	5,122%	5,442%	7,642%
Interest Days	89	89	89	89	89
Interest Payment Due (25 May 2021)	3 606 929	8 812 873	6 444 458	1 061 563	1 304 374
Unpaid Interest	Zero	Zero	Zero	Zero	Zero

Subordinated loan	1st Loss Sub loan
Credit enhancement available to each noteholder?	Yes
Provider	Nedbank Retail: Home Loans
Initial Subloan Aggregate Principal Outstanding Balance	20 000 000
Credit enhancement committed but not drawn	N/A
Redemptions this period	0
Principal Outstanding Balance End of Period	20 000 000



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Allocation of Priority of Payments Funds

31-Jan-2021

	25 February 2021
Funds available for distribution	110 151 941
Application of Funds	
Senior fees and expenses	-3 132 531
Note Interest:	-
A1	-3 511 612
A2	-8 598 829
A3	-6 292 316
Hedge Facility	-1 804 813
Note Interest:	-
B	-1 040 079
C	-1 298 233
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-67 893 711
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-357 609
Expenses in excess of Servicer and Administrator Expense cap	-
1st lossCredit Enhancement interest & fees due	-572 568
Distributable Reserves	-15 649 639



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Portfolio Information 31-Jan-2021

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 594 723 761	Number of Loans	3 258	3 463
Weighted Average Original LTV:	73,78%	74,58%	Weighted Average Concession (Linked to Prime):	0,22%	0,18%
Weighted Average Current LTV:	59,15%	58,05%	Weighted Average PTI:	18,85%	15,28%
Weighted Average Time to maturity:	15,05 years	14,16 years			
Average Time to maturity:	12,86 years	12,23 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Oct-20	1 605 516 245	3 398
Payments			
Scheduled repayments		(48 131 792)	
Unscheduled repayments		(57 853 828)	
Settlements / Foreclosure Proceeds		(32 740 809)	(56)
Non eligible loans removed		(1 526 575)	(3)
Total Collections		(140 253 004)	(59)
Disbursements			
Further Advances		4 955 470	
Withdrawals		36 613 375	
New Loans added during the reporting period		55 981 263	124
Total Disbursements		97 550 109	124
Interest and Fees			
Interest Charged		27 478 687	
Fees Charged		747 940	
Insurance Charged		3 683 786	
Total Charges		31 910 413	
Other		(0)	
Losses realised			
Total Pool at End of Period	31-Jan-21	1 594 723 761	3 463



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Performance Data

31-Jan-2021

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 410	98,5%	1 564 993 356	98,1%
1-30 days delinquent	26	0,8%	16 178 798	1,0%
31-60 days delinquent	11	0,3%	5 767 550	0,4%
61-90 days delinquent	4	0,1%	2 498 215	0,2%
91-120 days delinquent	3	0,1%	2 273 748	0,14%
121 plus	9	0,3%	3 012 094	0,19%
Total	3 463	100,0%	1 594 723 761	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	12	5 285 843	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	45	26 797 144	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	2	1 088 351	Losses at the end of the period		
Cumulative foreclosures since closing	6	2 488 507	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jan-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	0,28%	357 609,13	357 609,13	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	67 893 711
	Residual Cashflow after payment of or provision for items one to eight	84 473 527
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Jan-2021

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jan-21	
Max Redraw	1 997 472	1 845 774	-7,59%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	99 853	15,68%
Aggregate Redraw	281 232 638	345 789 623	22,96%

Liquidity and Redraw reserves / 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 self-employed Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 10% .	1,06%	1,10%	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%	0,18%	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%	58,05%	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%	15,28%	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%	45,40%	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%	21,69%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jan-2021

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 594 723 761
Average Current Balance	460 504
Min Current Balance	(598 042)
Max Current Balance	3 345 548
Weighted Ave LTV (cur) (Including redraws)	58,05%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 384 776 180
Average Total Bond	688 645
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	74,58%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 463

Fixed Rate Loans:

Proportion of Fixed Rate loans	0,32%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



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Loan Pool Characteristics

31-Jan-2021

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	304	8,78%	(189)	5 743 313	12 134 073	0,76%	(6 390 760)
100001 - 200000	632	635	18,34%	(3)	93 940 260	95 315 573	5,98%	(1 375 314)
200001 - 300000	566	575	16,60%	(9)	140 224 540	142 542 909	8,94%	(2 318 369)
300001 - 400000	368	427	12,33%	(59)	128 213 407	149 113 189	9,35%	(20 899 782)
400001 - 500000	318	315	9,10%	3	142 741 198	141 224 978	8,86%	1 516 220
500001 - 600000	272	266	7,68%	6	149 112 539	145 818 612	9,14%	3 293 927
600001 - 700000	197	197	5,69%	-	127 212 282	127 333 667	7,98%	(121 386)
700001 - 800000	173	170	4,91%	3	129 441 899	127 408 407	7,99%	2 033 492
800001 - 900000	162	157	4,53%	5	137 538 620	133 298 938	8,36%	4 239 681
900001 - 1000000	144	115	3,32%	29	136 262 319	108 722 142	6,82%	27 540 177
1000001 - 1100000	67	73	2,11%	(6)	70 221 079	76 276 352	4,78%	(6 055 273)
1100001 - 1200000	54	43	1,24%	11	62 088 093	49 294 908	3,09%	12 793 185
1200001 - 1300000	45	37	1,07%	8	55 696 558	46 211 099	2,90%	9 485 459
1300001 - 1400000	26	39	1,13%	(13)	35 307 111	52 702 244	3,30%	(17 395 133)
1400001 - 1500000	38	31	0,90%	7	54 976 363	44 683 671	2,80%	10 292 692
1500001 - 1600000	16	19	0,55%	(3)	24 706 030	29 346 155	1,84%	(4 640 124)
1600001 - 1700000	18	16	0,46%	2	29 680 940	26 375 415	1,65%	3 305 525
1700001 - 1800000	14	17	0,49%	(3)	24 440 248	29 718 236	1,86%	(5 277 989)
1800001 - 1900000	14	9	0,26%	5	25 938 926	16 530 905	1,04%	9 408 021
1900001 - 2000000	8	4	0,12%	4	15 685 375	7 739 629	0,49%	7 945 745
> 2000000	11	14	0,40%	(3)	26 997 279	32 932 657	2,07%	(5 935 378)
Totals	3 258	3 463	100%	(205)	1 616 168 380	1 594 723 761	100%	21 444 619



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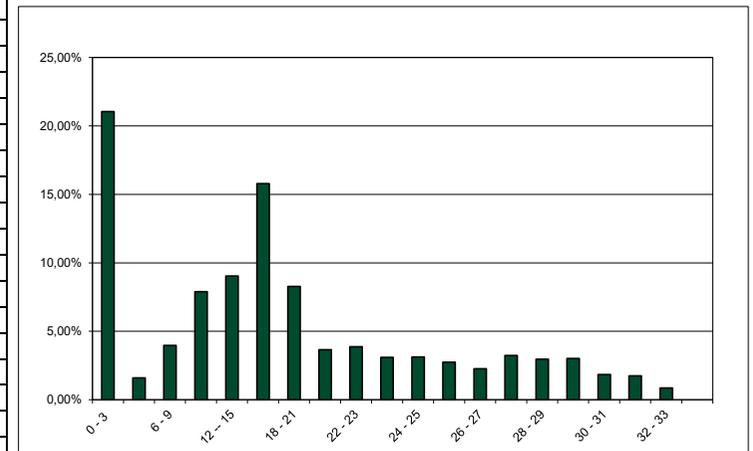
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Loan Pool Characteristics

31-Jan-2021

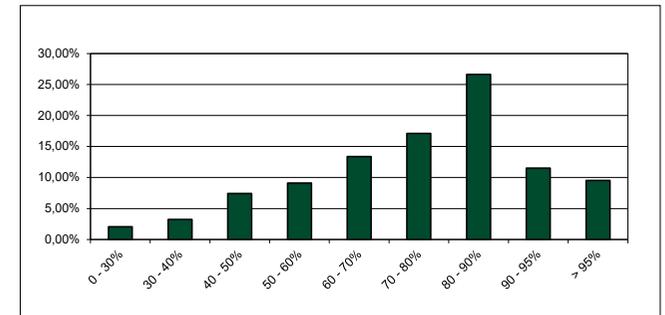
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	739	21,34%	335 647 560	21,05%
3 - 6	96	2,77%	25 345 352	1,59%
6 - 9	224	6,47%	63 190 150	3,96%
9 - 12	334	9,64%	125 906 617	7,90%
12 - 15	331	9,56%	144 135 275	9,04%
15 - 18	500	14,44%	251 813 365	15,79%
18 - 21	247	7,13%	131 994 254	8,28%
21 - 22	101	2,92%	58 305 008	3,66%
22 - 23	111	3,21%	61 709 365	3,87%
23 - 24	93	2,69%	49 410 355	3,10%
24 - 25	88	2,54%	49 694 510	3,12%
25 - 26	79	2,28%	43 644 926	2,74%
26 - 27	83	2,40%	36 157 305	2,27%
27 - 28	101	2,92%	51 568 587	3,23%
28 - 29	81	2,34%	47 255 350	2,96%
29 - 30	106	3,06%	48 126 705	3,02%
30 - 31	69	1,99%	29 434 910	1,85%
31 - 32	51	1,47%	27 752 094	1,74%
32 - 33	29	0,84%	13 632 073	0,85%
> 33	-	0,00%	-	0,00%
Totals	3 463	100%	1 594 723 761	100%

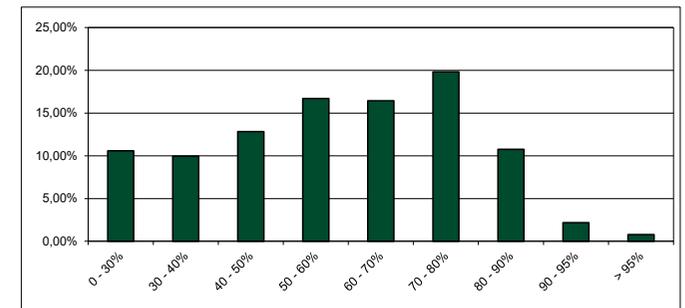


Loan Pool Characteristics
31-Jan-2021
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	133	3,84%	33 003 199	2,07%
30 - 40%	164	4,74%	51 442 331	3,23%
40 - 50%	297	8,58%	118 166 209	7,41%
50 - 60%	378	10,92%	145 185 346	9,10%
60 - 70%	459	13,25%	213 439 681	13,38%
70 - 80%	542	15,65%	272 980 296	17,12%
80 - 90%	702	20,27%	424 708 380	26,63%
90 - 95%	413	11,93%	183 592 345	11,51%
> 95%	375	10,83%	152 205 973	9,54%
Totals	3 463	100%	1 594 723 761	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%	903	26,08%	168 835 464	10,59%
30 - 40%	457	13,20%	158 614 993	9,95%
40 - 50%	491	14,18%	204 616 600	12,83%
50 - 60%	563	16,26%	266 367 398	16,70%
60 - 70%	426	12,30%	262 164 031	16,44%
70 - 80%	416	12,01%	315 860 293	19,81%
80 - 90%	159	4,59%	171 426 272	10,75%
90 - 95%	36	1,04%	34 564 517	2,17%
> 95%	12	0,35%	12 274 194	0,77%
Totals	3 463	100%	1 594 723 761	100%

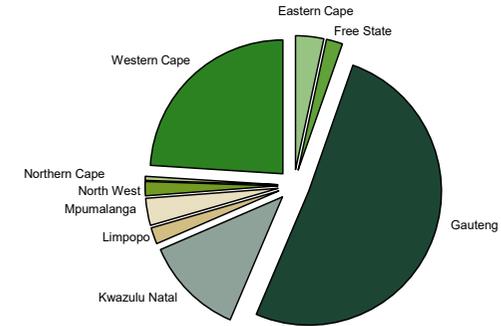


Loan Pool Characteristics

31-Jan-2021

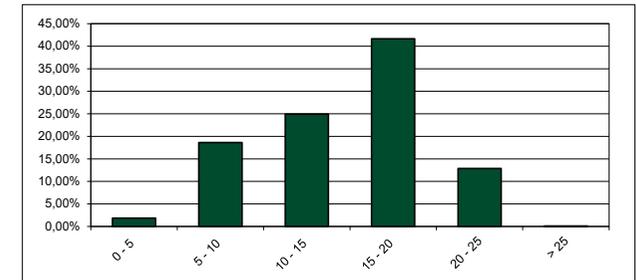
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	134	3,87%	54 673 027	3,43%
Free State	91	2,63%	31 619 648	1,98%
Gauteng	1 775	51,26%	813 951 182	51,04%
Kwazulu Natal	465	13,43%	192 983 371	12,10%
Limpopo	72	2,08%	31 604 934	1,98%
Mpumalanga	112	3,23%	52 220 398	3,27%
North West	74	2,14%	27 259 665	1,71%
Northern Cape	27	0,78%	7 807 615	0,49%
Western Cape	713	20,59%	382 603 921	23,99%
NO Data	-	0,00%	-	0,00%
Totals	3 463	100%	1 594 723 761	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	190	5,49%	29 472 675	1,85%
5 - 10	1 198	34,59%	296 716 923	18,61%
10 - 15	832	24,03%	397 644 979	24,94%
15 - 20	1 006	29,05%	664 099 270	41,64%
20 - 25	236	6,81%	205 120 309	12,86%
> 25	1	0,03%	1 669 605	0,10%
Totals	3 463	100%	1 594 723 761	100%





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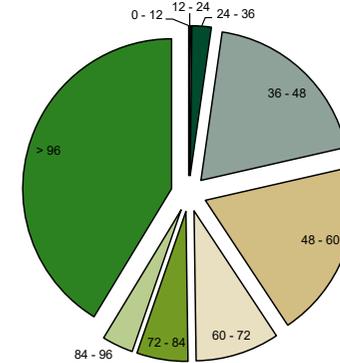
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31-Jan-2021

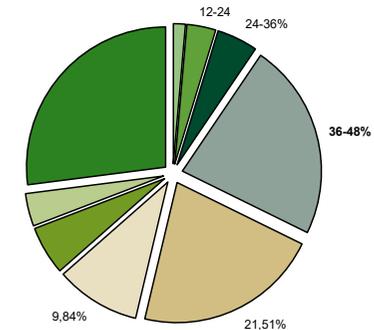
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	7	0,20%	2 930 941	0,18%	
24 - 36	52	1,50%	33 531 127	2,10%	
36 - 48	412	11,90%	305 782 353	19,17%	
48 - 60	424	12,24%	306 252 821	19,20%	
60 - 72	186	5,37%	145 301 090	9,11%	
72 - 84	138	3,98%	88 628 773	5,56%	
84 - 96	116	3,35%	54 009 283	3,39%	
> 96	2 128	61,45%	658 287 373	41,28%	
Totals	3 463	100%	1 594 723 761	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	25	0,72%	22 215 960	1,39%	
12 - 24	75	2,17%	53 655 995	3,36%	
24 - 36	125	3,61%	75 923 098	4,76%	
36 - 48	511	14,76%	362 110 062	22,71%	
48 - 60	512	14,78%	342 975 121	21,51%	
60 - 72	227	6,56%	156 961 094	9,84%	
72 - 84	170	4,91%	89 846 876	5,63%	
84 - 96	166	4,79%	60 221 167	3,78%	
> 96	1 652	47,70%	430 814 388	27,01%	
Totals	3 463	100%	1 594 723 761	100%	





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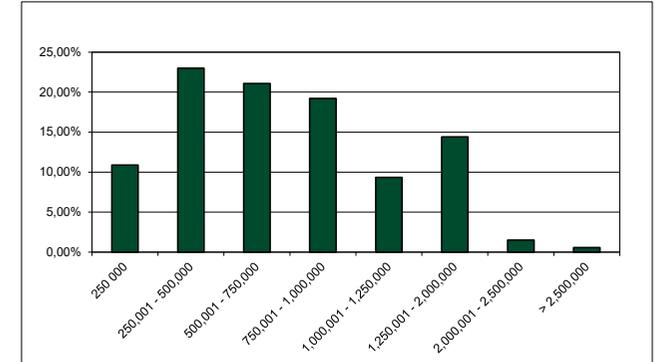
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Loan Pool Characteristics

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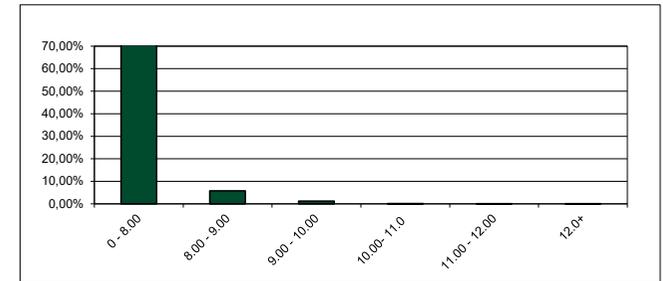
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 235	35,66%	173 773 606	10,90%
250,001 - 500,000	1 021	29,48%	366 557 118	22,99%
500,001 - 750,000	550	15,88%	336 126 630	21,08%
750,001 - 1,000,000	355	10,25%	306 455 136	19,22%
1,000,001 - 1,250,000	135	3,90%	148 940 868	9,34%
1,250,001 - 2,000,000	153	4,42%	229 937 746	14,42%
2,000,001 - 2,500,000	11	0,32%	23 857 493	1,50%
> 2,500,000	3	0,09%	9 075 164	0,57%
Totals	3 463	100%	1 594 723 761	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	3 140	90,67%	1 479 691 800	92,79%
8.00 - 9.00	253	7,31%	92 457 380	5,80%
9.00 - 10.00	58	1,67%	19 817 352	1,24%
10.00 - 11.0	9	0,26%	2 008 482	0,13%
11.00 - 12.00	1	0,03%	339 040	0,02%
12.0+	2	0,06%	409 707	0,03%
Totals	3 463	100%	1 594 723 761	100%





Greenhouse Funding 5 (RF) Ltd

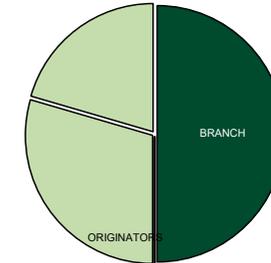
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2021

Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 820	52,56%	797 369 996	50,00%
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	929	26,83%	470 159 576	29,48%
No Data	714	20,62%	327 194 188	20,52%
Totals	3 463	100%	1 594 723 761	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	842	24,31%	345 862 785	21,69%
Owner Occupied	2 086	60,24%	1 044 629 568	65,51%
No Data	535	15,45%	204 231 408	12,81%
Totals	3 463	100%	1 594 723 761	100%

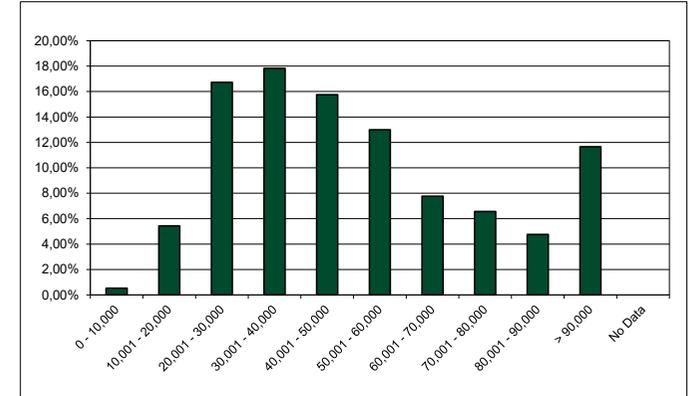


Loan Pool Characteristics

31-Jan-2021

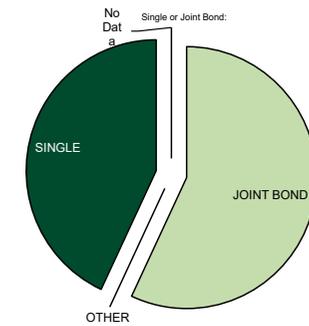
Borrower's Income:

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%	8 470 639	0,53%
10,001 - 20,000	453	13,08%	86 656 182	5,43%
20,001 - 30,000	845	24,40%	266 674 446	16,72%
30,001 - 40,000	644	18,60%	284 198 966	17,82%
40,001 - 50,000	491	14,18%	251 310 037	15,76%
50,001 - 60,000	355	10,25%	207 285 051	13,00%
60,001 - 70,000	183	5,28%	123 822 119	7,76%
70,001 - 80,000	140	4,04%	104 577 301	6,56%
80,001 - 90,000	91	2,63%	75 809 147	4,75%
> 90,000	208	6,01%	185 919 872	11,66%
No Data	-	0,00%	-	0,00%
Totals	3 463	100%	1 594 723 761	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	1 852	53,48%	908 409 581	56,96%
OTHER	-	0,00%	-	0,00%
SINGLE	1 611	46,52%	686 314 180	43,04%
No Data	-	0,00%	-	0,00%
Totals	3 463	100%	1 594 723 761	100%





Greenhouse Funding 5 (RF) Ltd

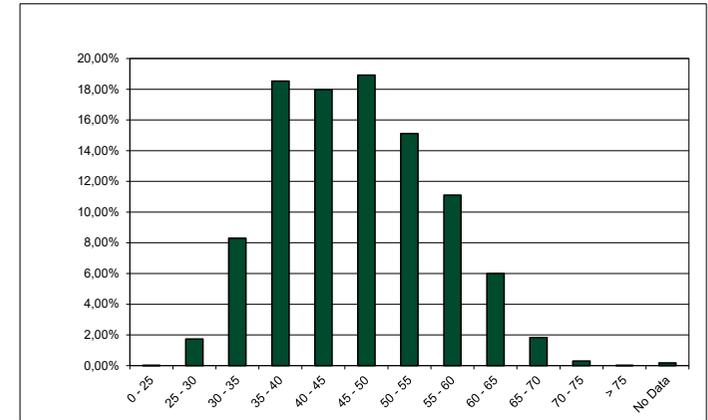
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2021

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%	374 730	0,02%
25 - 30	37	1,07%	27 595 122	1,73%
30 - 35	204	5,89%	132 272 656	8,29%
35 - 40	469	13,54%	295 525 196	18,53%
40 - 45	539	15,56%	286 578 766	17,97%
45 - 50	643	18,57%	301 656 750	18,92%
50 - 55	582	16,81%	240 960 409	15,11%
55 - 60	497	14,35%	177 159 101	11,11%
60 - 65	344	9,93%	95 605 838	6,00%
65 - 70	110	3,18%	29 174 161	1,83%
70 - 75	27	0,78%	4 697 677	0,29%
> 75	1	0,03%	232 396	0,01%
No Data	9	0,26%	2 890 959	0,18%
Totals	3 463	100%	1 594 723 761	100%



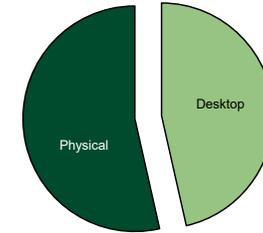
Owner Employment Status:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	3 261	94,17%	1 532 221 845	96,08%
Self Employed	55	1,59%	17 555 466	1,10%
No Data	147	4,24%	44 946 450	2,82%
Totals	3 463	100%	1 594 723 761	100%



Loan Pool Characteristics
31-Jan-2021
Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 516	43,78%	727 854 024	45,64%
Physical	1 822	52,61%	839 198 239	52,62%
No Data	125	3,61%	27 671 499	1,74%
Totals	3 463	100%	1 594 723 761	100%


COVID - 19 Impact
31-Jan-2021
Impact on 31 January 2021:

Reasons	Balance		Number of Home Loans	
	Balance	Proportion (%)	Number	Proportion (%)
retrenched	1 261 936	1,07%	3	1,51%
small business owner permanently closed	2 025 799	1,72%	4	2,01%
Permanent	3 287 735	2,79%	7	3,52%
reduced household income	102 722 222	87,32%	167	83,92%
reduced income	11 627 001	9,88%	25	12,56%
Temporary	114 349 223	97,21%	192	96,48%
Grand Total	117 636 958	100%	199	100%