



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jan-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
Programme Manager:	Nedbank CIB Specialised Funding Support	Bank Account Nedbank	Aa1.za / P-1.za	A3.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:	Revolving			
Maximum programme size:	R 5 000 000 000			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Jan-22
Report date	31-Jan-22
Payment Date	25-Feb-22
Reporting Period / Quarter	8
Reporting Month	26
Interest Period (from)	25-Feb-22
Interest Period (to)	25-May-22
Interest Days	89
Reporting Currency	South African Rand

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



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Outstanding Notes & Subordinated Loans

31-Jan-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 February 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 February 2022)	4.217%	4.217%	4.217%	4.217%	4.217%
Total Rate	5.457%	5.637%	5.697%	6.017%	8.217%
Interest Days	89	89	89	89	89
Interest Payment Due (25 May 2022)	4 031 751	9 813 940	7 167 919	1 173 727	1 402 518
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-2022

	25 February 2022
Funds available for distribution	146 734 666
Application of Funds	
Senior fees and expenses	-4 146 455
Note Interest:	-
A1	-3 893 475
A2	-9 498 665
A3	-6 942 617
Hedge Facility	-1 094 676
Note Interest:	-
B	-1 140 901
C	-1 386 453
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-61 893 713
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-1 746 790
Interest and Fees payable - Class D	-597 773
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	54 393 148



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Portfolio Information

31-Jan-2022

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 588 296 160	Number of Loans	3 258	3 371
Weighted Average Original LTV:	73.78%	75.02%	Weighted Average Concession (Linked to Prime):	0.22%	0.22%
Weighted Average Current LTV:	59.15%	58.15%	Weighted Average PTI:	18.85%	18.47%
Weighted Average Time to maturity:	15,05 years	14,26 years			
Average Time to maturity:	12.86 years	11,72 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Oct-21	1 582 128 513	3 386
Payments			-
Scheduled repayments		(38 668 983)	
Unscheduled repayments		(70 371 454)	
Settlements / Foreclosure Proceeds		(28 294 636)	(61)
Non eligible loans removed			
Total Collections		(137 335 074)	(61)
Disbursements			
Further Advances		7 373 283	
Withdrawals		36 962 603	
New Loans added during the reporting period		66 828 642	46
Total Disbursements		111 164 528	46
Interest and Fees			
Interest Charged		27 989 110	
Fees Charged		764 924	
Insurance Charged		3 584 159	
Total Charges		32 338 193	
Other			
Losses realised			
Total Pool at End of Period	31-Jan-22	1 588 296 160	3 371



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Performance Data

31-Jan-2022

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 272	97.1%	1 529 063 858	96.3%
1-30 days delinquent	46	1.4%	27 762 986	1.7%
31-60 days delinquent	17	0.5%	10 325 131	0.7%
61-90 days delinquent	14	0.4%	8 932 949	0.6%
91-120 days delinquent	7	0.2%	3 636 187	0.23%
121 plus	15	0.4%	8 575 048	0.54%
Total	3 371	100.0%	1 588 296 160	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1.2%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	22	12 211 236	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	73	43 275 415	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	4	2 350 029	Losses at the end of the period		
Cumulative foreclosures since closing	22	10 229 296	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jan-2022

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	0.73%	1 746 789.82	1 746 789.82	

* 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	-



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Redraw and Liquidity position

31-Jan-2022

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jan-22	
Max Redraw	1 997 472	2 224 977	11.39%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	114 944	33.16%
Aggregate Redraw	281 232 638	387 476 656	37.78%

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 self-employed Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 10% .	1.06%	1.29%	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%	0.22%	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%	58.15%	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%	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 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%	57.86%	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%	18.17%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jan-2022

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 588 296 160
Average Current Balance	471 165
Min Current Balance	(583 516)
Max Current Balance	3 413 107
Weighted Ave LTV (cur) (Including redraws)	58.15%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 501 959 226
Average Total Bond	742 201
Min Total Bond	109 733
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	75.02%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 371

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.52%
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

31-Jan-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	497	14.74%	382	5 743 313	16 279 615	1.02%	10 536 302
100001 - 200000	632	552	16.37%	(80)	93 940 260	83 030 963	5.23%	(10 909 297)
200001 - 300000	566	490	14.54%	(76)	140 224 540	121 423 279	7.64%	(18 801 262)
300001 - 400000	368	341	10.12%	(27)	128 213 407	118 946 307	7.49%	(9 267 100)
400001 - 500000	318	288	8.54%	(30)	142 741 198	129 503 029	8.15%	(13 238 169)
500001 - 600000	272	244	7.24%	(28)	149 112 539	133 108 415	8.38%	(16 004 124)
600001 - 700000	197	194	5.75%	(3)	127 212 282	125 358 282	7.89%	(1 853 999)
700001 - 800000	173	161	4.78%	(12)	129 441 899	120 431 156	7.58%	(9 010 743)
800001 - 900000	162	153	4.54%	(9)	137 538 620	129 669 585	8.16%	(7 869 034)
900001 - 1000000	144	101	3.00%	(43)	136 262 319	95 810 566	6.03%	(40 451 753)
1000001 - 1100000	67	64	1.90%	(3)	70 221 079	66 893 869	4.21%	(3 327 210)
1100001 - 1200000	54	47	1.39%	(7)	62 088 093	54 071 516	3.40%	(8 016 577)
1200001 - 1300000	45	40	1.19%	(5)	55 696 558	50 053 905	3.15%	(5 642 653)
1300001 - 1400000	26	37	1.10%	11	35 307 111	49 941 710	3.14%	14 634 598
1400001 - 1500000	38	30	0.89%	(8)	54 976 363	43 446 507	2.74%	(11 529 856)
1500001 - 1600000	16	24	0.71%	8	24 706 030	37 258 921	2.35%	12 552 891
1600001 - 1700000	18	33	0.98%	15	29 680 940	54 211 885	3.41%	24 530 945
1700001 - 1800000	14	15	0.44%	1	24 440 248	26 016 371	1.64%	1 576 123
1800001 - 1900000	14	12	0.36%	(2)	25 938 926	22 095 829	1.39%	(3 843 097)
1900001 - 2000000	8	6	0.18%	(2)	15 685 375	11 697 890	0.74%	(3 987 484)
> 2000000	11	42	1.25%	31	26 997 279	99 046 559	6.24%	72 049 280
Totals	3 258	3 371	100%	113	1 616 168 380	1 588 296 160	100%	(27 872 219)



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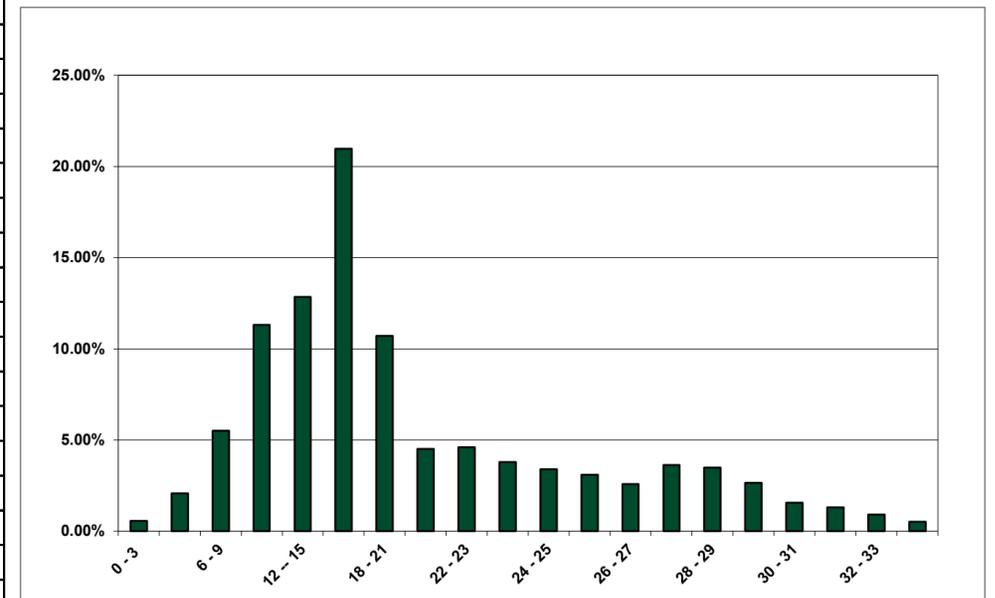
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Loan Pool Characteristics

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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	49	1.45%	8 747 159	0.55%
3 - 6	138	4.09%	32 910 252	2.07%
6 - 9	273	8.10%	87 499 005	5.51%
9 - 12	429	12.73%	179 530 010	11.30%
12 -- 15	435	12.90%	203 900 268	12.84%
15 - 18	651	19.31%	333 184 703	20.98%
18 - 21	301	8.93%	170 132 000	10.71%
21 - 22	125	3.71%	71 583 283	4.51%
22 - 23	122	3.62%	73 251 476	4.61%
23 - 24	113	3.35%	59 995 053	3.78%
24 - 25	99	2.94%	54 062 224	3.40%
25 - 26	93	2.76%	49 252 252	3.10%
26 - 27	92	2.73%	40 901 453	2.58%
27 - 28	110	3.26%	57 763 047	3.64%
28 - 29	89	2.64%	55 277 219	3.48%
29 - 30	96	2.85%	42 283 139	2.66%
30 - 31	69	2.05%	24 775 752	1.56%
31 - 32	50	1.48%	20 684 262	1.30%
32 - 33	29	0.86%	14 484 070	0.91%
> 33	8	0.24%	8 079 535	0.51%
Totals	3 371	100%	1 588 296 160	100%





Greenhouse Funding 5 (RF) Ltd

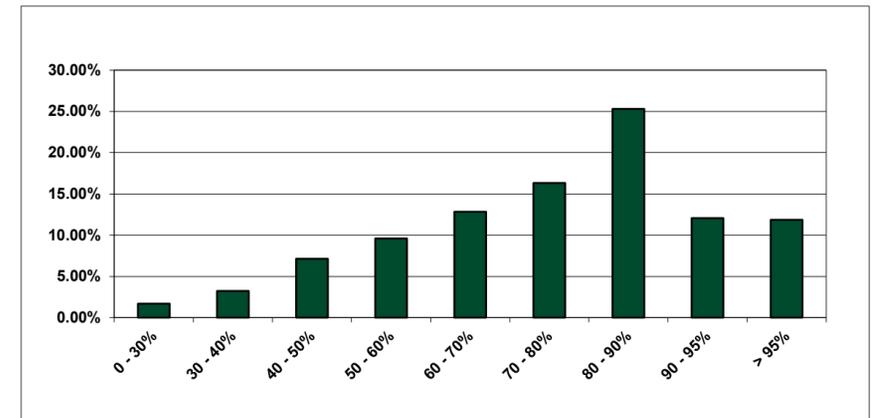
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Loan Pool Characteristics

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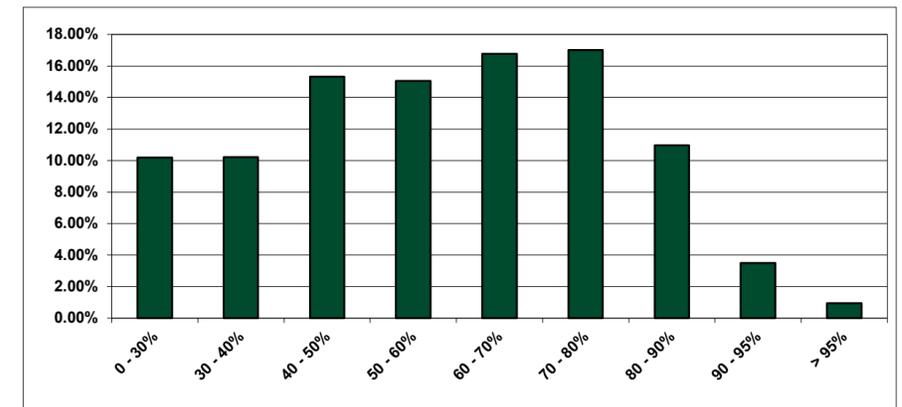
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	136	4.03%	26 697 799	1.68%
30 - 40%	158	4.69%	51 499 039	3.24%
40 - 50%	291	8.63%	113 634 524	7.15%
50 - 60%	369	10.95%	152 469 586	9.60%
60 - 70%	436	12.93%	203 741 434	12.83%
70 - 80%	510	15.13%	258 989 535	16.31%
80 - 90%	676	20.05%	401 929 090	25.31%
90 - 95%	406	12.04%	191 419 257	12.05%
> 95%	389	11.54%	187 915 895	11.83%
Totals	3 371	100%	1 588 296 160	100%



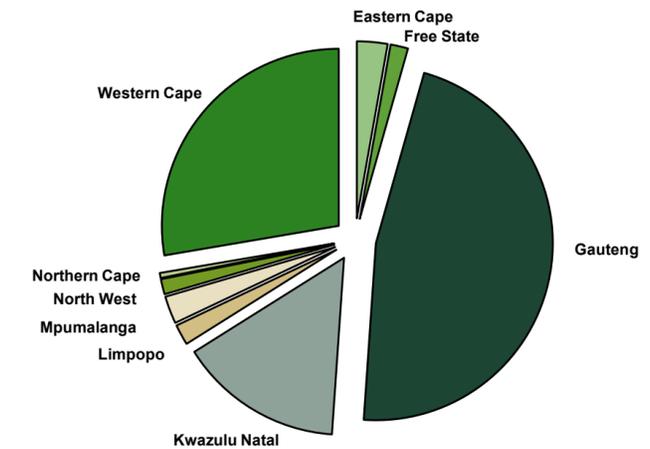
Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 026	30.44%	161 769 412	10.19%
30 - 40%	449	13.32%	162 353 765	10.22%
40 - 50%	527	15.63%	243 400 193	15.32%
50 - 60%	436	12.93%	238 912 876	15.04%
60 - 70%	393	11.66%	266 505 530	16.78%
70 - 80%	322	9.55%	270 161 033	17.01%
80 - 90%	159	4.72%	174 322 208	10.98%
90 - 95%	46	1.36%	55 819 116	3.51%
> 95%	13	0.39%	15 052 028	0.95%
Totals	3 371	100%	1 588 296 160	100%

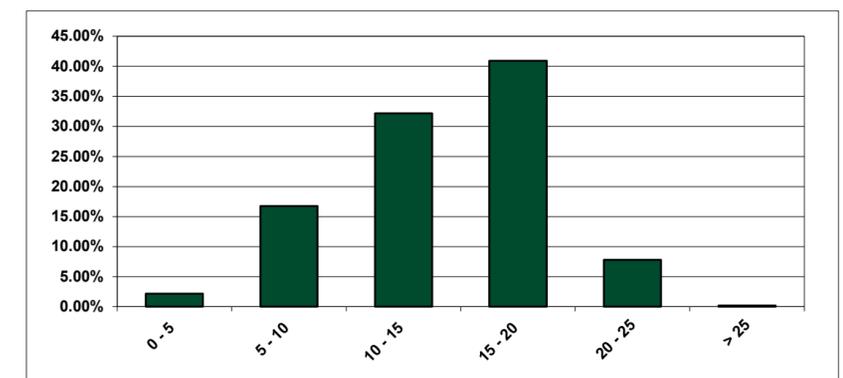


Loan Pool Characteristics
31-Jan-2022
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	115	3.41%	44 374 790	2.79%
Free State	82	2.43%	25 511 957	1.61%
Gauteng	1 668	49.48%	741 655 111	46.70%
Kwazulu Natal	517	15.34%	237 996 973	14.98%
Limpopo	74	2.20%	29 887 980	1.88%
Mpumalanga	99	2.94%	39 932 904	2.51%
North West	72	2.14%	22 057 449	1.39%
Northern Cape	24	0.71%	7 285 973	0.46%
Western Cape	720	21.36%	439 593 024	27.68%
Totals	3 371	100%	1 588 296 160	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	253	7.51%	34 837 418	2.19%
5 - 10	1 132	33.58%	266 020 367	16.75%
10 - 15	957	28.39%	511 021 662	32.17%
15 - 20	896	26.58%	650 138 392	40.93%
20 - 25	130	3.86%	123 330 653	7.76%
> 25	3	0.09%	2 947 668	0.19%
Totals	3 371	100%	1 588 296 160	100%





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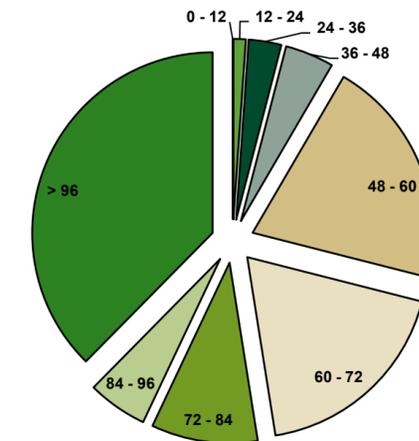
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Loan Pool Characteristics

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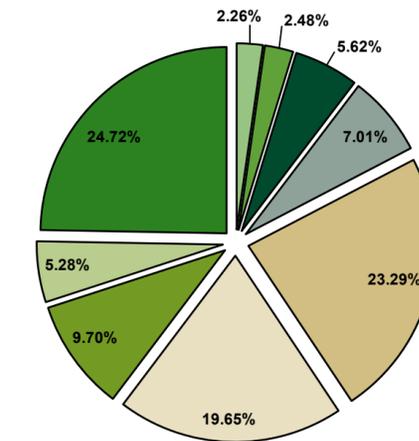
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	9	0.27%	17 635 502	1.11%	
24 - 36	33	0.98%	46 511 029	2.93%	
36 - 48	83	2.46%	69 499 886	4.38%	
48 - 60	449	13.32%	326 322 562	20.55%	
60 - 72	407	12.07%	294 377 757	18.53%	
72 - 84	196	5.81%	151 473 767	9.54%	
84 - 96	128	3.80%	85 171 133	5.36%	
> 96	2 066	61.29%	597 304 525	37.61%	
Totals	3 371	100%	1 588 296 160	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	37	1.10%	35 954 974	2.26%	
12 - 24	33	0.98%	39 312 488	2.48%	
24 - 36	95	2.82%	89 210 751	5.62%	
36 - 48	155	4.60%	111 301 712	7.01%	
48 - 60	535	15.87%	369 857 409	23.29%	
60 - 72	475	14.09%	312 114 080	19.65%	
72 - 84	228	6.76%	154 129 351	9.70%	
84 - 96	155	4.60%	83 818 810	5.28%	
> 96	1 658	49.18%	392 596 586	24.72%	
Totals	3 371	100%	1 588 296 160	100%	





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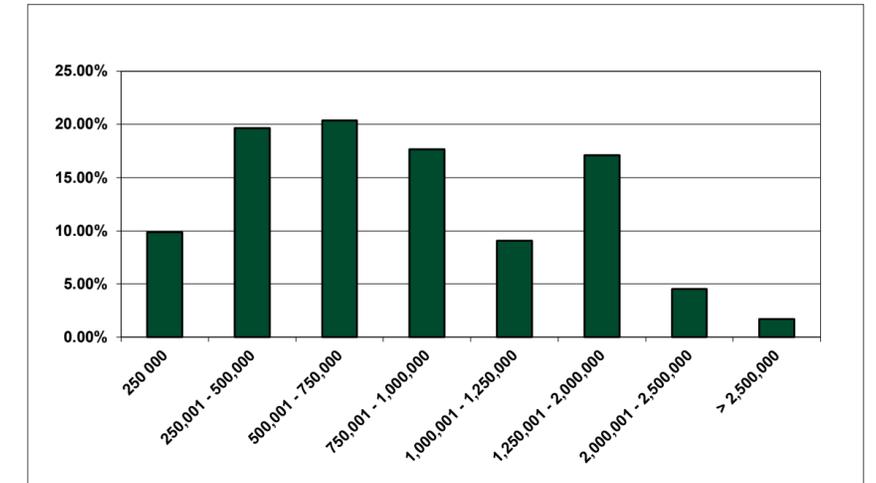
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Loan Pool Characteristics

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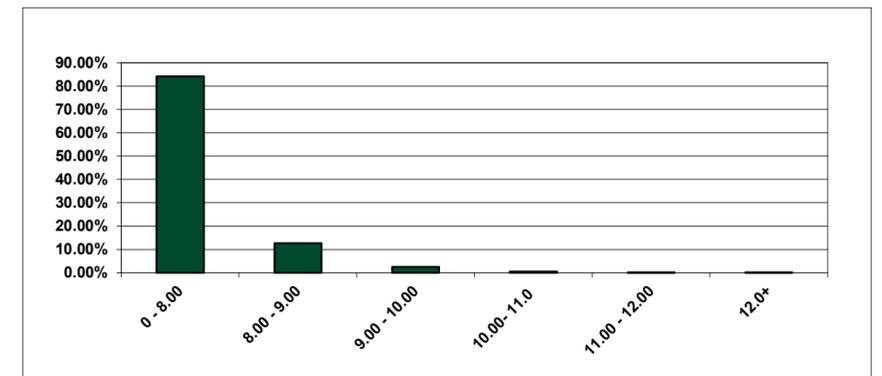
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 306	38.74%	156 810 648	9.87%
250,001 - 500,000	862	25.57%	312 372 544	19.67%
500,001 - 750,000	528	15.66%	323 813 250	20.39%
750,001 - 1,000,000	325	9.64%	280 564 755	17.66%
1,000,001 - 1,250,000	130	3.86%	144 202 792	9.08%
1,250,001 - 2,000,000	178	5.28%	271 485 612	17.09%
2,000,001 - 2,500,000	33	0.98%	72 009 321	4.53%
> 2,500,000	9	0.27%	27 037 238	1.70%
Totals	3 371	100%	1 588 296 160	100%



Interest Rate Distribution (Prime = 7.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	2 758	81.82%	1 336 903 347	84.17%
8.00 - 9.00	459	13.62%	201 593 474	12.69%
9.00 - 10.00	124	3.68%	40 811 776	2.57%
10.00 - 11.0	27	0.80%	8 356 510	0.53%
11.00 - 12.00	1	0.03%	123 592	0.01%
12.0+	2	0.06%	507 461	0.03%
Totals	3 371	100%	1 588 296 160	100%





Greenhouse Funding 5 (RF) Ltd

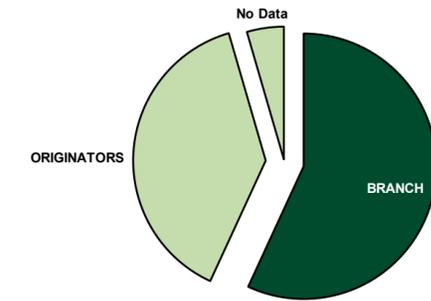
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2022

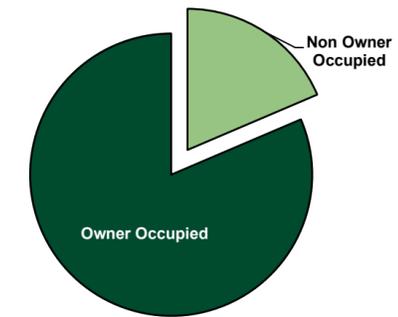
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 044	60.63%	903 375 073	56.88%
ORIGINATORS	910	26.99%	613 418 707	38.62%
No Data	417	12.37%	71 502 381	4.50%
Totals	3 371	100%	1 588 296 160	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	772	22.90%	288 514 772	18.17%
Owner Occupied	2 456	72.86%	1 263 526 314	79.55%
No Data	143	4.24%	36 255 074	2.28%
Totals	3 371	100%	1 588 296 160	100%





Greenhouse Funding 5 (RF) Ltd

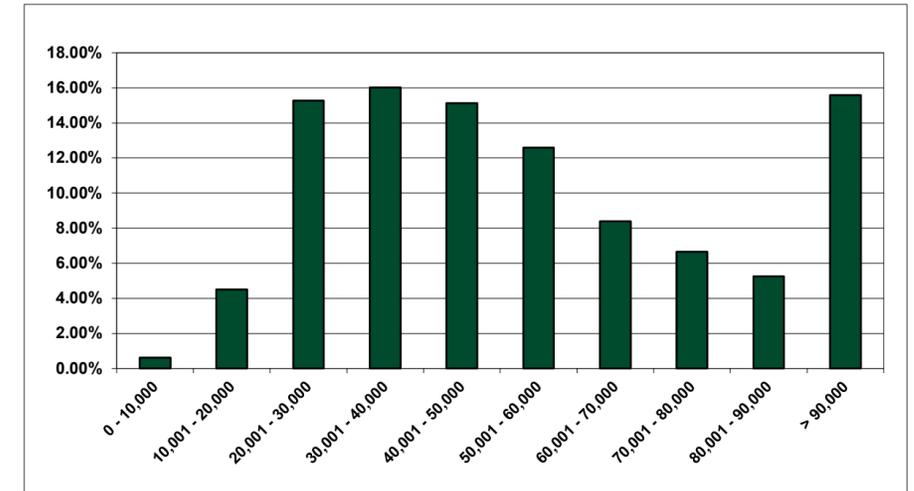
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2022

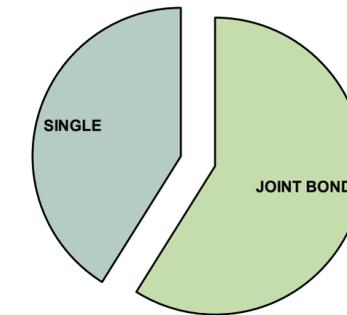
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	51	1.51%	9 893 654	0.62%
10,001 - 20,000	418	12.40%	71 503 728	4.50%
20,001 - 30,000	798	23.67%	242 539 456	15.27%
30,001 - 40,000	622	18.45%	254 353 009	16.01%
40,001 - 50,000	468	13.88%	240 065 366	15.11%
50,001 - 60,000	344	10.20%	199 800 691	12.58%
60,001 - 70,000	189	5.61%	133 323 280	8.39%
70,001 - 80,000	141	4.18%	105 747 005	6.66%
80,001 - 90,000	96	2.85%	83 561 409	5.26%
> 90,000	244	7.24%	247 508 562	15.58%
Totals	3 371	100%	1 588 296 160	100%



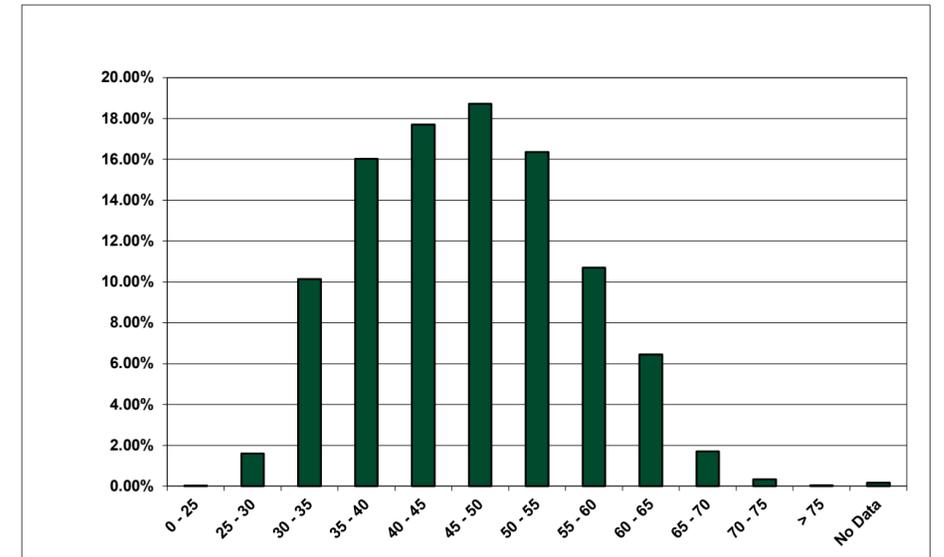
Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 815	53.84%	935 654 307	58.91%
SINGLE	1 556	46.16%	652 641 853	41.09%
Totals	3 371	100%	1 588 296 160	100%

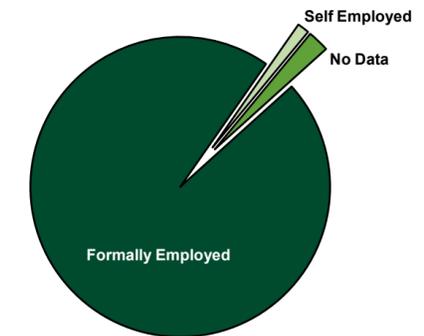


Loan Pool Characteristics
31-Jan-2022
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	1	0.03%	367 388	0.02%
25 - 30	36	1.07%	25 314 772	1.59%
30 - 35	230	6.82%	161 131 232	10.14%
35 - 40	409	12.13%	254 499 970	16.02%
40 - 45	502	14.89%	281 372 898	17.72%
45 - 50	615	18.24%	297 471 875	18.73%
50 - 55	596	17.68%	259 973 384	16.37%
55 - 60	475	14.09%	169 776 725	10.69%
60 - 65	339	10.06%	102 470 671	6.45%
65 - 70	121	3.59%	27 085 652	1.71%
70 - 75	34	1.01%	5 419 170	0.34%
> 75	3	0.09%	697 326	0.04%
No Data	10	0.30%	2 715 096	0.17%
Totals	3 371	100%	1 588 296 160	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	3 187	94.54%	1 530 759 926	96.38%
Self Employed	57	1.69%	20 545 828	1.29%
No Data	127	3.77%	36 990 407	2.33%
Totals	3 371	100%	1 588 296 160	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-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	1 726	51.20%	288 514 772	18.17%
Physical	1 603	47.55%	1 263 526 314	79.55%
No Data	42	1.25%	36 255 074	2.28%
Totals	3 371	100%	1 588 296 160	100%

