



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jan-2023

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	A3.za or P-1.za
Rating Agency:	Moody's Investor Services Ltd			Aa1.za / P-1.za
Back-up Servicer:	N/A			A3.za or P-1.za
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-23
Report date	31-Jan-23
Payment Date	27-Feb-23
Reporting Period / Quarter	12
Reporting Month	38
Interest Period (from)	27-Feb-23
Interest Period (to)	25-May-23
Interest Days	87
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

31-Jan-2023

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 (27 February 2023)	-	-	-	-	-
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 (27 February 2023)	7.450%	7.450%	7.450%	7.450%	7.450%
Total Rate	8.690%	8.870%	8.930%	9.250%	11.450%
Interest Days	87	87	87	87	87
Interest Payment Due (25 May 2023)	-	15 095 525	10 983 166	1 763 836	1 910 425
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-2023

	27 February 2023
Funds available for distribution	199 943 332
Application of Funds	
Senior fees and expenses	-2 617 094
Note Interest:	-
A1	-
A2	-15 850 409
A3	-11 534 650
Hedge Facility	-761 178
Note Interest:	-
B	-1 854 247
C	-2 019 068
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-47 402 982
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-2 736 915
Interest and Fees payable - Class D	-782 904
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	114 383 885



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Portfolio Information				31-Jan-2023	
Current Loan Balance:	At Closing	Current	Number of Loans	At Closing	Current
	1 616 168 380	1 196 066 904		3 258	2 983
Weighted Average Original LTV:	73.78%	73.93%	Weighted Average Concession (Linked to Prime):	0.22%	0.20%
	59.15%	54.07%		18.85%	18.72%
Weighted Average Current LTV:	15.05 years	13.42 years	Weighted Average PTI:		
	12.86 years	10.79 years			

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number	
Total Pool at Beginning of the period	31-Oct-22	1 243 667 469	3 048
Payments			-
Scheduled repayments	(35 374 282)		
Unscheduled repayments	(76 128 470)		
Settlements / Foreclosure Proceeds	(30 634 270)	(64)	
Non eligible loans removed	(1 853 296)	(1)	
Loans sold during the reporting period			
Total Collections	(143 990 317)	(65)	
Disbursements			
Further Advances	1 772 002		
Withdrawals	61 359 262		
New Loans added during the reporting period	-	-	
Total Disbursements	63 131 264	-	
Interest and Fees			
Interest Charged	30 902 189		
Fees Charged	684 799		
Insurance Charged	1 671 501		
Total Charges	33 258 489		
Other			
Losses realised			
Total Pool at End of Period	31-Jan-23	1 196 066 904	2 983



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Performance Data

31-Jan-2023

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 858	95.8%	1 123 247 676	93.9%
1-30 days delinquent	51	1.7%	26 162 080	2.2%
31-60 days delinquent	20	0.7%	14 468 111	1.2%
61-90 days delinquent	13	0.4%	4 339 421	0.4%
91-120 days delinquent	11	0.4%	6 758 313	0.57%
121 plus	30	1.0%	21 091 302	1.76%
Total	2 983	100.0%	1 196 066 904	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0.8%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	41	27 849 615	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	114	69 305 587	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	11	7 119 208	Losses at the end of the period		
Cumulative foreclosures since closing	53	31 241 541	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jan-2023

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	2.18%	2 736 914.93	2 736 914.93	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	47 402 982
	Residual Cashflow after payment of or provision for items one to eight	165 485 864
	Principal Deficiency Value	-



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Redraw and Liquidity position **31-Jan-2023**

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jan-23	
Max Redraw	1 997 472	4 915 317	146.08%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	133 594	54.77%
Aggregate Redraw	281 232 638	398 511 582	41.70%

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%	0.99%	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%	0.20%	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%	54.07%	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%	18.72%	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%	57.03%	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%	18.48%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jan-2023

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 196 066 904
Average Current Balance	400 961
Min Current Balance	(674 337)
Max Current Balance	3 045 435
Weighted Ave LTV (cur) (Including redraws)	54.07%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 124 899 194
Average Total Bond	712 336
Min Total Bond	51 823
Max Total Bond	5 000 000
Weighted Ave LTV (Original) (Including redraws)	73.93%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	2 983

Fixed Rate Loans:

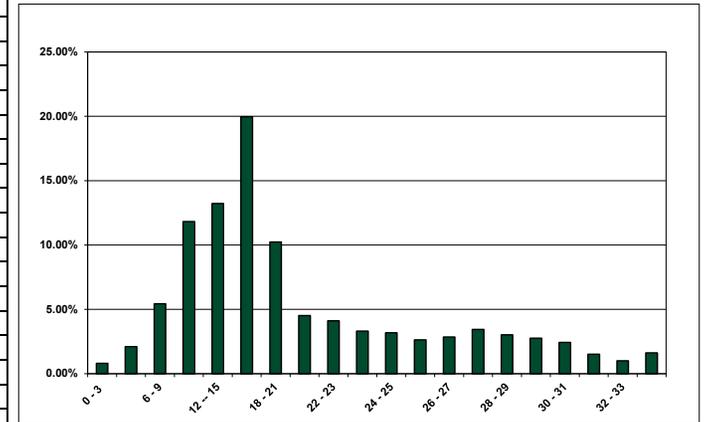
Proportion of Fixed Rate loans	1.16%
Threshold allowed to remain unhedged	5.00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-

Loan Pool Characteristics
31-Jan-2023
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	574	19.24%	459	5 743 313	17 838 909	1.49%	12 095 595
100001 - 200000	632	519	17.40%	(113)	93 940 260	77 756 943	6.50%	(16 183 317)
200001 - 300000	566	403	13.51%	(163)	140 224 540	99 413 456	8.31%	(40 811 084)
300001 - 400000	368	293	9.82%	(75)	128 213 407	101 819 101	8.51%	(26 394 306)
400001 - 500000	318	249	8.35%	(69)	142 741 198	112 420 853	9.40%	(30 320 345)
500001 - 600000	272	220	7.38%	(52)	149 112 539	120 692 830	10.09%	(28 419 709)
600001 - 700000	197	168	5.63%	(29)	127 212 282	108 682 274	9.09%	(18 530 008)
700001 - 800000	173	135	4.53%	(38)	129 441 899	101 488 891	8.49%	(27 953 008)
800001 - 900000	162	130	4.36%	(32)	137 538 620	109 827 044	9.18%	(27 711 575)
900001 - 1000000	144	89	2.98%	(55)	136 262 319	84 380 150	7.05%	(51 882 170)
1000001 - 1100000	67	62	2.08%	(5)	70 221 079	64 961 829	5.43%	(5 259 250)
1100001 - 1200000	54	52	1.74%	(2)	62 088 093	59 630 126	4.99%	(2 457 966)
1200001 - 1300000	45	39	1.31%	(6)	55 696 558	48 571 638	4.06%	(7 124 920)
1300001 - 1400000	26	8	0.27%	(18)	35 307 111	10 712 850	0.90%	(24 594 262)
1400001 - 1500000	38	9	0.30%	(29)	54 976 363	12 997 376	1.09%	(41 978 988)
1500001 - 1600000	16	8	0.27%	(8)	24 706 030	12 405 029	1.04%	(12 301 002)
1600001 - 1700000	18	3	0.10%	(15)	29 680 940	5 009 939	0.42%	(24 671 001)
1700001 - 1800000	14	3	0.10%	(11)	24 440 248	5 213 092	0.44%	(19 227 156)
1800001 - 1900000	14	5	0.17%	(9)	25 938 926	9 230 745	0.77%	(16 708 182)
1900001 - 2000000	8	1	0.03%	(7)	15 685 375	1 940 238	0.16%	(13 745 137)
> 2000000	11	13	0.44%	2	26 997 279	31 073 592	2.60%	4 076 313
Totals	3 258	2 983	100%	(275)	1 616 168 380	1 196 066 904	100%	(420 101 476)

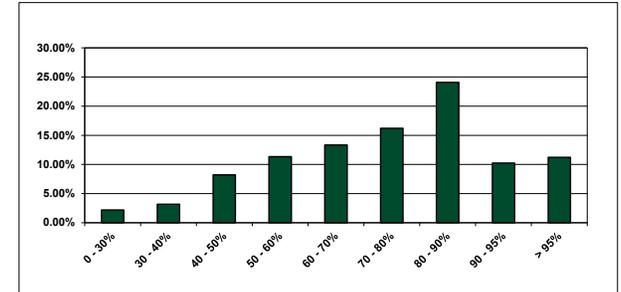
Loan Pool Characteristics
31-Jan-2023
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	59	1.98%	9 665 991	0.81%
3 - 6	121	4.06%	25 262 657	2.11%
6 - 9	241	8.08%	65 043 107	5.44%
9 - 12	368	12.34%	141 345 545	11.82%
12 -- 15	385	12.91%	158 177 097	13.22%
15 - 18	538	18.04%	238 766 103	19.96%
18 - 21	276	9.25%	122 389 655	10.23%
21 - 22	106	3.55%	54 111 796	4.52%
22 - 23	108	3.62%	49 125 304	4.11%
23 - 24	91	3.05%	39 568 588	3.31%
24 - 25	89	2.98%	38 066 046	3.18%
25 - 26	82	2.75%	31 442 673	2.63%
26 - 27	82	2.75%	34 183 726	2.86%
27 - 28	100	3.35%	41 250 670	3.45%
28 - 29	78	2.61%	36 145 222	3.02%
29 - 30	92	3.08%	32 961 821	2.76%
30 - 31	71	2.38%	29 045 066	2.43%
31 - 32	46	1.54%	18 120 030	1.51%
32 - 33	28	0.94%	11 996 543	1.00%
> 33	22	0.74%	19 399 263	1.62%
Totals	2 983	100%	1 196 066 904	100%

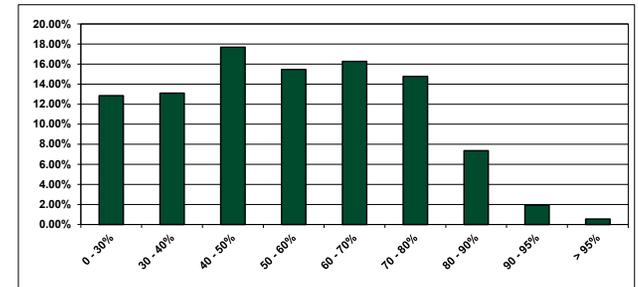


Loan Pool Characteristics
31-Jan-2023
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	136	4.56%	26 349 065	2.20%
30 - 40%	142	4.76%	37 889 425	3.17%
40 - 50%	279	9.35%	98 203 595	8.21%
50 - 60%	342	11.46%	135 654 421	11.34%
60 - 70%	395	13.24%	159 383 651	13.33%
70 - 80%	446	14.95%	193 954 654	16.22%
80 - 90%	573	19.21%	287 934 574	24.07%
90 - 95%	333	11.16%	122 573 325	10.25%
> 95%	337	11.30%	134 124 194	11.21%
Totals	2 983	100%	1 196 066 904	100%

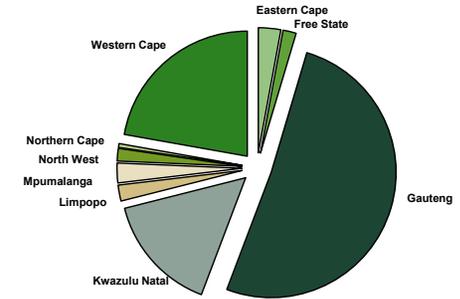

Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 078	36.14%	153 807 043	12.86%
30 - 40%	453	15.19%	156 757 654	13.11%
40 - 50%	462	15.49%	211 379 472	17.67%
50 - 60%	332	11.13%	184 967 605	15.46%
60 - 70%	302	10.12%	194 630 570	16.27%
70 - 80%	232	7.78%	176 612 720	14.77%
80 - 90%	92	3.08%	88 164 509	7.37%
90 - 95%	26	0.87%	23 103 047	1.93%
> 95%	6	0.20%	6 644 282	0.56%
Totals	2 983	100%	1 196 066 904	100%

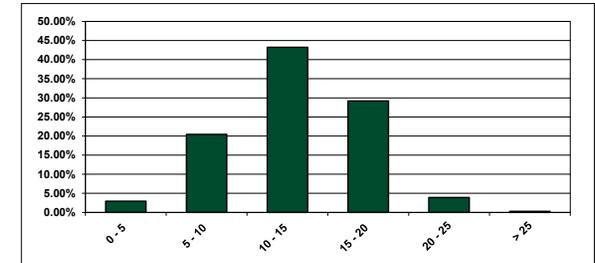


Loan Pool Characteristics
31-Jan-2023
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	105	3.52%	34 677 858	2.90%
Free State	70	2.35%	20 498 607	1.71%
Gauteng	1 521	50.99%	611 932 431	51.16%
Kwazulu Natal	452	15.15%	182 859 418	15.29%
Limpopo	66	2.21%	24 660 125	2.06%
Mpumalanga	87	2.92%	30 466 316	2.55%
North West	70	2.35%	19 439 654	1.63%
Northern Cape	23	0.77%	5 913 845	0.49%
Western Cape	589	19.75%	265 618 650	22.21%
Totals	2 983	100%	1 196 066 904	100%

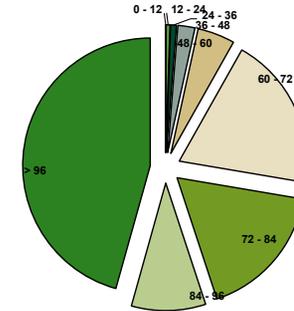

Remaining Loan Maturity:

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	317	10.63%	35 164 685	2.94%
5 - 10	1 053	35.30%	244 435 978	20.44%
10 - 15	1 040	34.86%	517 307 155	43.25%
15 - 20	524	17.57%	348 895 857	29.17%
20 - 25	46	1.54%	46 682 788	3.90%
> 25	3	0.10%	3 580 441	0.30%
Totals	2 983	100%	1 196 066 904	100%

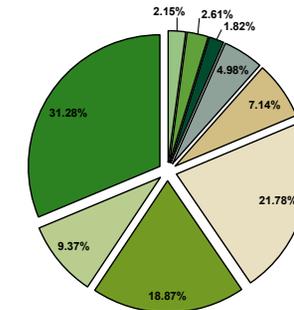


Loan Pool Characteristics
31-Jan-2023
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	0.03%	782 273	0.07%	
12 - 24	8	0.27%	5 718 902	0.48%	
24 - 36	10	0.34%	8 802 358	0.74%	
36 - 48	27	0.91%	25 850 392	2.16%	
48 - 60	82	2.75%	56 518 629	4.73%	
60 - 72	381	12.77%	233 241 813	19.50%	
72 - 84	339	11.36%	206 529 020	17.27%	
84 - 96	169	5.67%	112 586 132	9.41%	
> 96	1 966	65.91%	546 037 385	45.65%	
Totals	2 983	100%	1 196 066 904	100%	

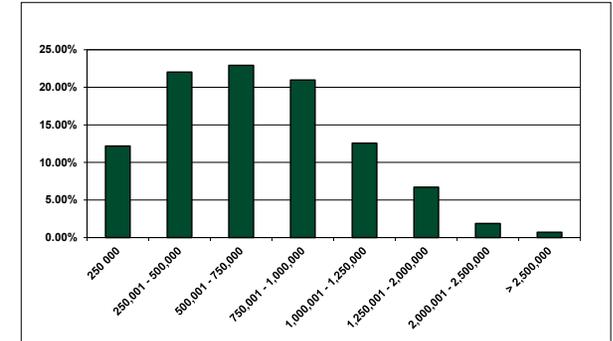

Seasoning since registration: (time period since most recent registration)

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	0.84%	25 692 424	2.15%	
12 - 24	36	1.21%	31 229 594	2.61%	
24 - 36	29	0.97%	21 816 203	1.82%	
36 - 48	81	2.72%	59 539 290	4.98%	
48 - 60	140	4.69%	85 366 443	7.14%	
60 - 72	453	15.19%	260 474 411	21.78%	
72 - 84	401	13.44%	225 738 356	18.87%	
84 - 96	196	6.57%	112 032 179	9.37%	
> 96	1 622	54.37%	374 178 002	31.28%	
Totals	2 983	100%	1 196 066 904	100%	

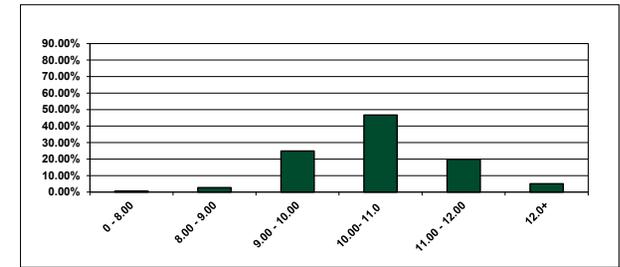


Loan Pool Characteristics
31-Jan-2023
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 317	44.15%	145 867 233	12.20%
250,001 - 500,000	721	24.17%	263 382 028	22.02%
500,001 - 750,000	450	15.09%	274 137 161	22.92%
750,001 - 1,000,000	292	9.79%	250 934 028	20.98%
1,000,001 - 1,250,000	135	4.53%	150 352 096	12.57%
1,250,001 - 2,000,000	55	1.84%	80 320 765	6.72%
2,000,001 - 2,500,000	10	0.34%	22 540 395	1.88%
> 2,500,000	3	0.10%	8 533 198	0.71%
Totals	2 983	100%	1 196 066 904	100%

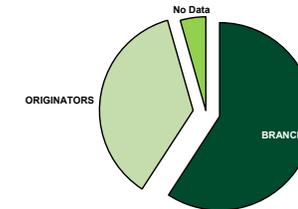

Interest Rate Distribution (Prime =9,75%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	26	0.87%	8 132 075	0.68%
8.00 - 9.00	105	3.52%	33 010 366	2.76%
9.00 - 10.00	905	30.34%	298 535 714	24.96%
10.00 - 11.0	1 201	40.26%	559 067 318	46.74%
11.00 - 12.00	559	18.74%	236 369 123	19.76%
12.0+	187	6.27%	60 952 308	5.10%
Totals	2 983	100%	1 196 066 904	100%

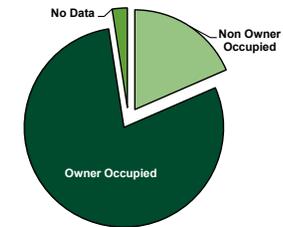


Loan Pool Characteristics
31-Jan-2023
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 839	61.65%	707 821 976	59.18%
ORIGINATORS	779	26.11%	435 496 418	36.41%
No Data	365	12.24%	52 748 511	4.41%
Totals	2 983	100%	1 196 066 904	100%

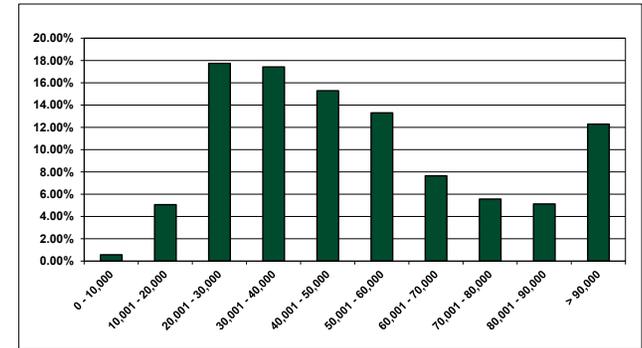

Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	677	22.70%	221 069 598	18.48%
Owner Occupied	2 179	73.05%	945 691 749	79.07%
No Data	127	4.26%	29 305 557	2.45%
Totals	2 983	100%	1 196 066 904	100%

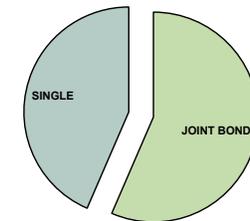


Loan Pool Characteristics
31-Jan-2023
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	47	1.58%	6 800 861	0.57%
10,001 - 20,000	383	12.84%	60 649 824	5.07%
20,001 - 30,000	733	24.57%	212 202 126	17.74%
30,001 - 40,000	547	18.34%	208 281 245	17.41%
40,001 - 50,000	412	13.81%	182 900 407	15.29%
50,001 - 60,000	301	10.09%	159 073 179	13.30%
60,001 - 70,000	161	5.40%	91 551 090	7.65%
70,001 - 80,000	113	3.79%	66 469 035	5.56%
80,001 - 90,000	85	2.85%	61 258 025	5.12%
> 90,000	201	6.74%	146 881 112	12.28%
Totals	2 983	100%	1 196 066 904	100%

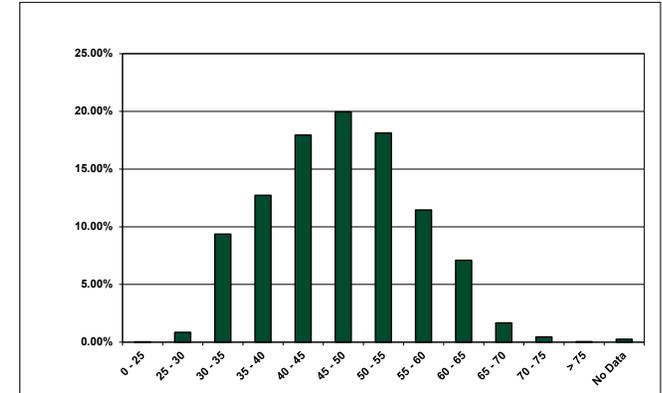

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 582	53.03%	675 858 286	56.51%
SINGLE	1 401	46.97%	520 208 618	43.49%
Totals	2 983	100%	1 196 066 904	100%

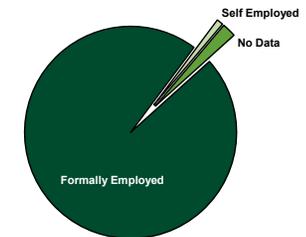


Loan Pool Characteristics
31-Jan-2023
Borrower's Age:

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%	334 089	0.03%
25 - 30	15	0.50%	10 282 593	0.86%
30 - 35	179	6.00%	111 924 597	9.36%
35 - 40	283	9.49%	152 269 161	12.73%
40 - 45	436	14.62%	214 699 592	17.95%
45 - 50	551	18.47%	238 693 473	19.96%
50 - 55	569	19.07%	216 737 358	18.12%
55 - 60	435	14.58%	137 089 223	11.46%
60 - 65	325	10.90%	84 984 480	7.11%
65 - 70	135	4.53%	20 022 244	1.67%
70 - 75	39	1.31%	5 413 263	0.45%
> 75	4	0.13%	611 422	0.05%
No Data	11	0.37%	3 005 409	0.25%
Totals	2 983	100%	1 196 066 904	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	2 822	94.60%	1 158 604 999	96.87%
Self Employed	51	1.71%	11 868 154	0.99%
No Data	110	3.69%	25 593 751	2.14%
Totals	2 983	100%	1 196 066 904	100%





Loan Pool Characteristics

31-Jan-2023

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 530	51.29%	221 069 598	18.48%
Physical	1 412	47.33%	945 691 749	79.07%
No Data	41	1.37%	29 305 557	2.45%
Totals	2 983	100%	1 196 066 904	100%

