



Greenhouse Funding 5 (RF) Ltd

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



Investor Report

31-Jul-2020

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	Baa3 P-3	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-Jul-19
Report date	31-Jul-19
Payment Date	25-Aug-20
Reporting Period / Quarter	2
Reporting Month	8
Interest Period (from)	25-Aug-20
Interest Period (to)	25-Nov-20
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger Denzil Bagley Tel: 0112943431 Email: DenzilB@Nedbank.co.za	Servicer Gideon Botha Tel: +27114959033 Email: GideonB@Nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Jul-2020

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 (27 May 2019)	-	-	-	-	-
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 Aug 2020)	3,442%	3,442%	3,442%	3,442%	3,442%
Total Rate	4,682%	4,862%	4,922%	5,242%	7,442%
Interest Days	92	92	92	92	92
Interest Payment Due (25 Nov 2020)	3 575 765	8 750 002	6 401 567	1 057 017	1 313 054
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-Jul-2020

	25 August 2020
Funds available for distribution	91 718 606
Application of Funds	
Senior fees and expenses	-2 816 643
Note Interest:	-
A1	-4 046 220
A2	-9 858 599
A3	-7 202 738
Hedge Facility	
Note Interest:	
B	-1 181 230
C	-1 421 740
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-59 988 469
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-551 265
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-2 044 267
Distributable Reserves	-2 607 435



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Portfolio Information

31-Jul-2020

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 562 090 238	Number of Loans	3 258	3 257
Weighted Average Original LTV:	73,78%	73,69%	Weighted Average Concession (Linked to Prime):	0,22%	0,22%
Weighted Average Current LTV:	59,15%	58,66%	Weighted Average PTI:	18,85%	18,97%
Weighted Average Time to maturity:	15,05 years	14,92 years			
Average Time to maturity:	12.86 years	12.65 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	30-Apr-20	1 616 168 378	3 258
Payments			-
Scheduled repayments		(44 632 186)	
Unscheduled repayments		(54 436 010)	
Settlements / Foreclosure Proceeds		(13 974 190)	
Non eligible loans removed		(442 576)	(1)
Total Collections		(113 484 962)	(1)
Disbursements			
Further Advances		2 896 884	
Withdrawals		24 261 613	
New Loans added during the reporting period		-	
Total Disbursements		27 158 497	-
Interest and Fees			
Interest Charged		28 526 951	
Fees Charged		689 679	
Insurance Charged		3 031 693	
Total Charges		32 248 323	
Other		2	
Losses realised			
Total Pool at End of Period	31-Jul-20	1 562 090 238	3 257



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Performance Data

31-Jul-2020

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 157	96,9%	1 496 875 042	95,8%
1-30 days delinquent	46	1,4%	31 476 867	2,0%
31-60 days delinquent	21	0,6%	13 581 008	0,9%
61-90 days delinquent	19	0,6%	13 374 084	0,9%
91-120 days delinquent	8	0,2%	3 379 433	0,22%
121 plus	6	0,2%	3 403 804	0,22%
Total	3 257	100,0%	1 562 090 238	100,0%
Annualised Default Rate, on loans defaulted since issue date 30 April 2020				5,42%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	14	6 783 236	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	21	11 940 303	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period			Losses at the end of the period		
Cumulative foreclosures since closing			Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jul-2020

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	0,43%	551 264,90	551 264,90	R -

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	59 988 469
	Residual Cashflow after payment of or provision for items one to eight	65 191 436
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Jul-2020

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-20	
Max Redraw	1 997 472	1 949 644	-2,39%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	93 183	7,95%
Aggregate Redraw	281 232 638	303 497 913	7,92%

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

Portfolio Covenants

31-Jul-2020

#	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%	1,01%	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%	0,22%	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. (71.58%)	59,15%	58,66%	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%	18,97%	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%	43,10%	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%	23,03%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jul-2020

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 562 090 238
Average Current Balance	479 610
Min Current Balance	(26 550)
Max Current Balance	3 307 889
Weighted Ave LTV (cur) (Including redraws)	58,66%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 255 148 495
Average Total Bond	692 401
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	73,69%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 257

Fixed Rate Loans:

Proportion of Fixed Rate loans	0,16%
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-Jul-2020

Distribution of Home Loan Size:

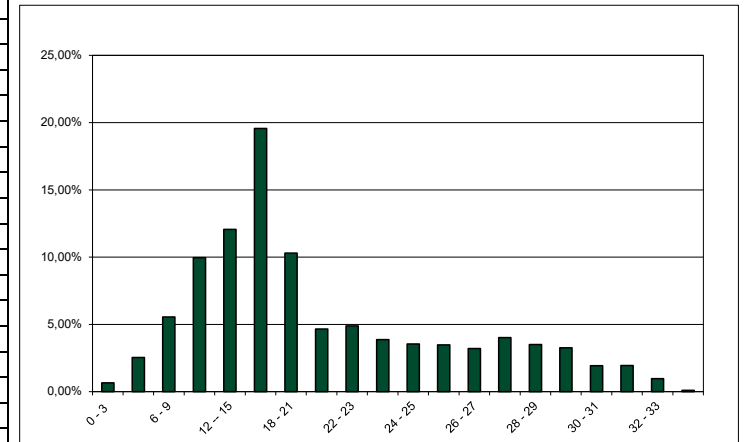
Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	115	206	6,32%	(91)	5 743 313	8 549 004	0,55%	(2 805 690)
100001 - 200000	632	630	19,34%	2	93 940 260	94 472 226	6,05%	(531 966)
200001 - 300000	566	538	16,52%	28	140 224 540	133 108 945	8,52%	7 115 595
300001 - 400000	368	379	11,64%	(11)	128 213 407	132 425 661	8,48%	(4 212 255)
400001 - 500000	318	303	9,30%	15	142 741 198	136 107 151	8,71%	6 634 047
500001 - 600000	272	254	7,80%	18	149 112 539	138 936 287	8,89%	10 176 252
600001 - 700000	197	196	6,02%	1	127 212 282	126 571 871	8,10%	640 410
700001 - 800000	173	156	4,79%	17	129 441 899	116 754 988	7,47%	12 686 911
800001 - 900000	162	158	4,85%	4	137 538 620	134 073 232	8,58%	3 465 387
900001 - 1000000	144	139	4,27%	5	136 262 319	131 173 795	8,40%	5 088 524
1000001 - 1100000	67	67	2,06%	-	70 221 079	69 997 217	4,48%	223 862
1100001 - 1200000	54	47	1,44%	7	62 088 093	54 055 744	3,46%	8 032 348
1200001 - 1300000	45	38	1,17%	7	55 696 558	47 338 959	3,03%	8 357 599
1300001 - 1400000	26	26	0,80%	-	35 307 111	35 110 997	2,25%	196 114
1400001 - 1500000	38	38	1,17%	-	54 976 363	54 820 737	3,51%	155 627
1500001 - 1600000	16	19	0,58%	(3)	24 706 030	29 216 322	1,87%	(4 510 292)
1600001 - 1700000	18	19	0,58%	(1)	29 680 940	31 295 948	2,00%	(1 615 008)
1700001 - 1800000	14	10	0,31%	4	24 440 248	17 573 377	1,12%	6 866 871
1800001 - 1900000	14	15	0,46%	(1)	25 938 926	27 700 056	1,77%	(1 761 129)
1900001 - 2000000	8	6	0,18%	2	15 685 375	11 692 732	0,75%	3 992 643
> 2000000	11	13	0,40%	(2)	26 997 279	31 114 987	1,99%	(4 117 707)
Totals	3 258	3 257	100%	1	1 616 168 380	1 562 090 238	100%	54 078 142

Loan Pool Characteristics

31-Jul-2020

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	35	1,07%	10 202 886	0,65%
3 - 6	136	4,18%	39 613 500	2,54%
6 - 9	270	8,29%	86 758 540	5,55%
9 - 12	383	11,76%	155 546 478	9,96%
12 -- 15	413	12,68%	188 478 566	12,07%
15 - 18	591	18,15%	305 669 366	19,57%
18 - 21	284	8,72%	160 829 524	10,30%
21 - 22	123	3,78%	72 850 742	4,66%
22 - 23	129	3,96%	76 342 851	4,89%
23 - 24	108	3,32%	60 422 270	3,87%
24 - 25	102	3,13%	55 408 454	3,55%
25 - 26	98	3,01%	54 218 468	3,47%
26 - 27	101	3,10%	50 047 456	3,20%
27 - 28	118	3,62%	62 881 264	4,03%
28 - 29	93	2,86%	54 789 994	3,51%
29 - 30	113	3,47%	50 871 492	3,26%
30 - 31	74	2,27%	30 243 230	1,94%
31 - 32	55	1,69%	30 362 849	1,94%
32 - 33	30	0,92%	15 097 994	0,97%
> 33	1	0,03%	1 454 311	0,09%
Totals	3 257	100%	1 562 090 238	100%

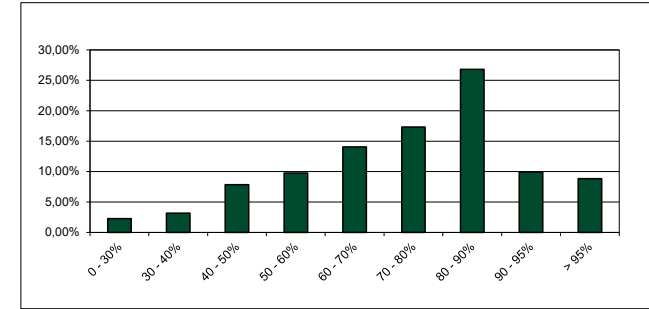


Loan Pool Characteristics

31-Jul-2020

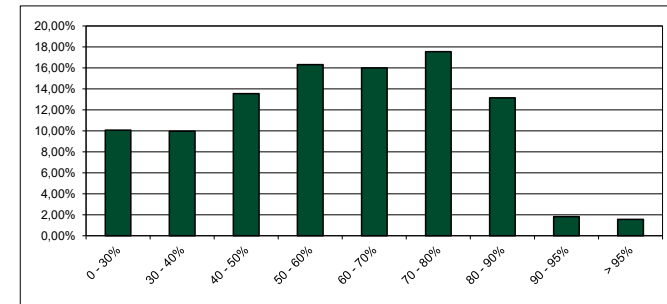
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	139	4,27%	35 293 106	2,26%
30 - 40%	156	4,79%	49 504 278	3,17%
40 - 50%	297	9,12%	122 838 751	7,86%
50 - 60%	385	11,82%	152 455 989	9,76%
60 - 70%	456	14,00%	219 468 925	14,05%
70 - 80%	523	16,06%	270 633 614	17,33%
80 - 90%	656	20,14%	418 794 658	26,81%
90 - 95%	318	9,76%	155 078 929	9,93%
> 95%	327	10,04%	138 021 987	8,84%
Totals	3 257	100%	1 562 090 238	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%	780	23,95%	157 309 614	10,07%
30 - 40%	444	13,63%	155 743 142	9,97%
40 - 50%	502	15,41%	211 591 824	13,55%
50 - 60%	547	16,79%	254 970 077	16,32%
60 - 70%	410	12,59%	249 992 898	16,00%
70 - 80%	334	10,25%	274 222 479	17,55%
80 - 90%	185	5,68%	205 519 339	13,16%
90 - 95%	32	0,98%	28 383 040	1,82%
> 95%	23	0,71%	24 357 825	1,56%
Totals	3 257	100%	1 562 090 238	100%

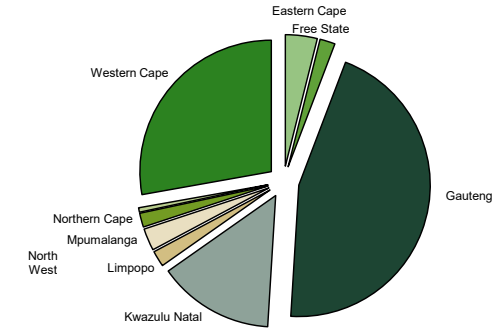


Loan Pool Characteristics

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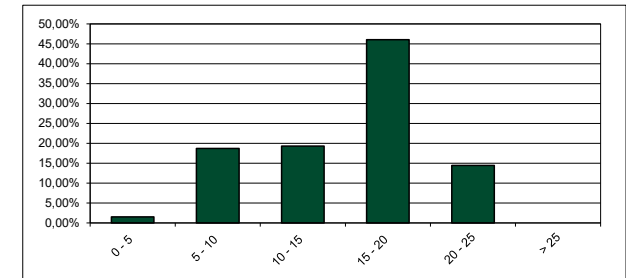
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	138	4,24%	57 905 097	3,71%
Free State	76	2,33%	27 736 270	1,78%
Gauteng	1 332	40,90%	668 279 263	42,78%
Kwazulu Natal	489	15,01%	211 238 011	13,52%
Limpopo	64	1,96%	28 984 307	1,86%
Mpumalanga	87	2,67%	40 205 631	2,57%
North West	70	2,15%	25 463 622	1,63%
Northern Cape	28	0,86%	8 024 404	0,51%
Western Cape	724	22,23%	411 187 700	26,32%
NO Data	249	7,65%	83 065 933	5,32%
Totals	3 257	100%	1 562 090 238	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	146	4,48%	23 664 750	1,51%
5 - 10	1 147	35,22%	292 515 035	18,73%
10 - 15	657	20,17%	301 385 820	19,29%
15 - 20	1 048	32,18%	719 160 993	46,04%
20 - 25	259	7,95%	225 363 640	14,43%
> 25	-	0,00%	-	0,00%
Totals	3 257	100%	1 562 090 238	100%

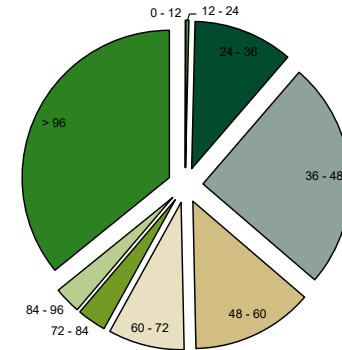


Loan Pool Characteristics

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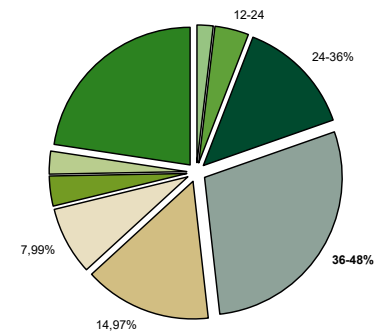
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	1	0,03%	578 972	0,04%	
12 - 24	13	0,40%	5 178 743	0,33%	
24 - 36	236	7,25%	171 064 260	10,95%	
36 - 48	504	15,47%	390 018 676	24,97%	
48 - 60	282	8,66%	208 992 140	13,38%	
60 - 72	174	5,34%	130 796 351	8,37%	
72 - 84	95	2,92%	49 796 919	3,19%	
84 - 96	95	2,92%	45 955 374	2,94%	
> 96	1 857	57,02%	559 708 802	35,83%	
Totals	3 257	100%	1 562 090 238	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	33	1,01%	29 561 306	1,89%	
12 - 24	97	2,98%	62 233 684	3,98%	
24 - 36	321	9,86%	214 888 370	13,76%	
36 - 48	594	18,24%	446 684 489	28,60%	
48 - 60	352	10,81%	233 835 197	14,97%	
60 - 72	184	5,65%	124 862 230	7,99%	
72 - 84	141	4,33%	54 980 838	3,52%	
84 - 96	133	4,08%	41 872 984	2,68%	
> 96	1 402	43,05%	353 171 139	22,61%	
Totals	3 257	100%	1 562 090 237	100%	

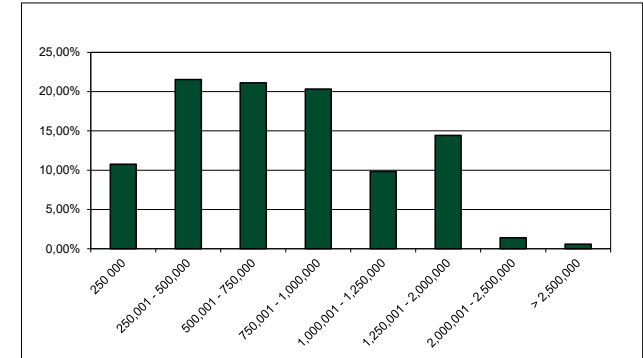


Loan Pool Characteristics

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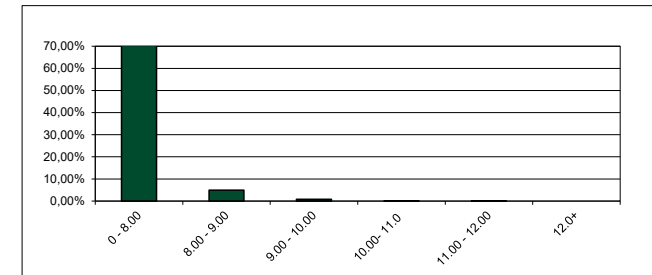
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 126	34,57%	168 091 698	10,76%
250,001 - 500,000	930	28,55%	336 571 289	21,55%
500,001 - 750,000	539	16,55%	330 060 320	21,13%
750,001 - 1,000,000	364	11,18%	317 449 853	20,32%
1,000,001 - 1,250,000	138	4,24%	153 549 583	9,83%
1,250,001 - 2,000,000	147	4,51%	225 252 508	14,42%
2,000,001 - 2,500,000	10	0,31%	22 020 800	1,41%
> 2,500,000	3	0,09%	9 094 187	0,58%
Totals	3 257	100%	1 562 090 238	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	3 009	92,39%	1 469 668 132	94,08%
8.00 - 9.00	201	6,17%	77 727 676	4,98%
9.00 - 10.00	39	1,20%	13 301 320	0,85%
10.00 - 11.0	7	0,21%	1 053 482	0,07%
11.00 - 12.00	1	0,03%	339 629	0,02%
12.0+	-	0,00%	-	0,00%
Totals	3 257	100%	1 562 090 238	100%





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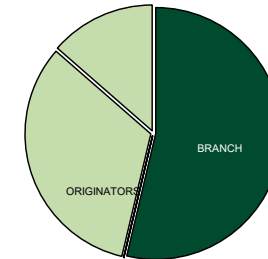


Loan Pool Characteristics

31-Jul-2020

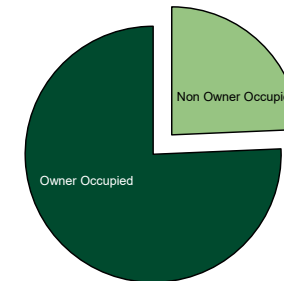
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 853	56,89%	838 884 527	53,70%
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	971	29,81%	511 011 920	32,71%
No Data	433	13,29%	212 193 790	13,58%
Totals	3 257	100%	1 562 090 238	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	856	26,28%	359 776 772	23,03%
Owner Occupied	2 152	66,07%	1 119 247 532	71,65%
No Data	249	7,65%	83 065 933	5,32%
Totals	3 257	100%	1 562 090 238	100%

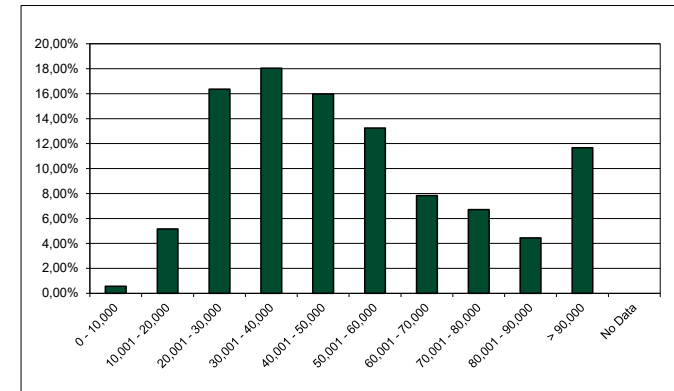


Loan Pool Characteristics

31-Jul-2020

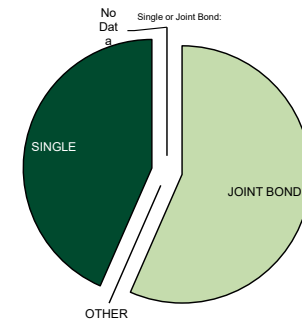
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	54	1,66%	8 817 593	0,56%
10,001 - 20,000	407	12,50%	80 527 523	5,16%
20,001 - 30,000	772	23,70%	255 617 601	16,36%
30,001 - 40,000	623	19,13%	281 785 114	18,04%
40,001 - 50,000	471	14,46%	249 453 441	15,97%
50,001 - 60,000	333	10,22%	206 896 876	13,24%
60,001 - 70,000	173	5,31%	122 455 200	7,84%
70,001 - 80,000	135	4,14%	104 729 788	6,70%
80,001 - 90,000	85	2,61%	69 468 085	4,45%
> 90,000	204	6,26%	182 339 018	11,67%
No Data	-	0,00%	-	0,00%
Totals	3 257	100%	1 562 090 238	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	1 729	53,09%	883 883 513	56,58%
OTHER	-	0,00%	-	0,00%
SINGLE	1 528	46,91%	678 206 725	43,42%
No Data	-	0,00%	-	0,00%
Totals	3 257	100%	1 562 090 238	100%

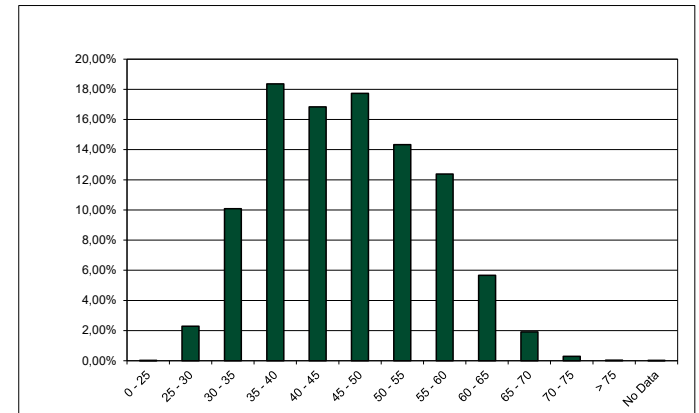


Loan Pool Characteristics

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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%	421 805	0,03%
25 - 30	50	1,54%	35 771 801	2,29%
30 - 35	228	7,00%	157 506 838	10,08%
35 - 40	439	13,48%	286 926 002	18,37%
40 - 45	482	14,80%	263 028 394	16,84%
45 - 50	585	17,96%	276 967 418	17,73%
50 - 55	518	15,90%	223 881 861	14,33%
55 - 60	512	15,72%	193 518 798	12,39%
60 - 65	312	9,58%	88 475 619	5,66%
65 - 70	107	3,29%	29 908 767	1,91%
70 - 75	19	0,58%	4 656 247	0,30%
> 75	2	0,06%	604 231	0,04%
No Data	2	0,06%	422 457	0,03%
Totals	3 257	100%	1 562 090 238	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	3 076	94,44%	1 526 025 083	97,69%
Self Employed	50	1,54%	15 843 521	1,01%
No Data	131	4,02%	20 221 634	1,29%
Totals	3 257	100%	1 562 090 238	100%





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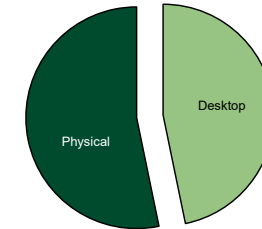


Loan Pool Characteristics

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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	1 308	40,16%	673 308 230	43,10%
Physical	1 548	47,53%	766 523 913	49,07%
No Data	401	12,31%	122 258 095	7,83%
Totals	3 257	100%	1 562 090 238	100%



COVID - 19 Impact

31-Jul-2020

Impact on 22 Aug 2020:

Reasons	Balance		Number of Home Loans	
	Balance	Proportion (%)	Number	Proportion (%)
retrenched	1 582 545	0,52%	3	0,61%
small business owner permanently closed	2 617 340	0,86%	5	1,01%
Permanent	4 199 886	1,39%	8	1,62%
reduced household income	238 004 695	78,63%	378	76,36%
reduced income	60 485 654	19,98%	109	22,02%
Temporary	298 490 349	98,61%	487	98,38%
Grand Total	302 690 235	100%	495	100%