



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jul-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: 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:	Static			
Maximum programme size:	R 5 000 000 000			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Jul-21
Report date	31-Jul-21
Payment Date	25-Aug-21
Reporting Period / Quarter	6
Reporting Month	20
Interest Period (from)	25-Aug-21
Interest Period (to)	25-Nov-21
Interest Days	92
Reporting Currency	South African Rand

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



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Outstanding Notes & Subordinated Loans

31-Jul-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 Aug 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 Aug 2021)	3.675%	3.675%	3.675%	3.675%	3.675%
Total Rate	4.915%	5.095%	5.155%	5.475%	7.675%
Interest Days	92	92	92	92	92
Interest Payment Due (25 November 2021)	3 753 713	9 169 325	6 704 607	1 104 000	1 354 164
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-2021

	25 August 2021
Funds available for distribution	152 923 742
Application of Funds	
Senior fees and expenses	-3 723 389
Note Interest:	
A1	-3 759 823
A2	-9 183 722
A3	-6 715 012
Hedge Facility	-477 745
Note Interest:	
B	-1 105 613
C	-1 355 576
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-74 896 919
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-735 301
Interest and Fees payable - Class D	-588 951
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	50 381 691



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Portfolio Information

31-Jul-2021

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 573 662 037	Number of Loans	3 258	3 426
Weighted Average Original LTV:	73.78%	75.17%	Weighted Average Concession (Linked to Prime):	0.22%	0.16%
Weighted Average Current LTV:	59.15%	59.21%	Weighted Average PTI:	18.85%	18.70%
Weighted Average Time to maturity:	15,05 years	13,94 years			
Average Time to maturity:	12.86 years	11,57 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	30-Apr-21	1 579 627 781	3 458
Payments			-
Scheduled repayments		(28 896 140)	
Unscheduled repayments		(72 501 061)	
Settlements / Foreclosure Proceeds		(44 192 206)	(92)
Non eligible loans removed		0.00	-
Total Collections		(145 589 407)	(92)
Disbursements			
Further Advances		7 830 471	
Withdrawals		32 281 373	
New Loans added during the reporting period		67 725 528	60
Total Disbursements		107 837 372	60
Interest and Fees			
Interest Charged		27 335 080	
Fees Charged		790 325	
Insurance Charged		3 660 884	
Total Charges		31 786 289	
Other		1	
Losses realised			
Total Pool at End of Period	31-Jul-21	1 573 662 037	3 426



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Performance Data

31-Jul-2021

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 364	98.2%	1 536 323 706	97.6%
1-30 days delinquent	28	0.8%	17 682 175	1.1%
31-60 days delinquent	15	0.4%	8 170 730	0.5%
61-90 days delinquent	5	0.1%	3 171 058	0.2%
91-120 days delinquent	1	0.0%	419 480	0.03%
121 plus	13	0.4%	7 894 888	0.50%
Total	3 426	100.0%	1 573 662 037	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1.20%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	14	8 314 368	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	54	32 374 955	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	2	1 075 706	Losses at the end of the period		
Cumulative foreclosures since closing	14	6 470 970	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jul-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	0.52%	735 301.21	735 301.21	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	74 896 919
	Residual Cashflow after payment of or provision for items one to eight	126 617 546
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Jul-2021

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-21	
Max Redraw	1 997 472	2 276 600	13.97%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	104 675	21.26%
Aggregate Redraw	281 232 638	347 206 801	23.46%

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



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Portfolio Covenants

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#	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%	1.09%	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%	0.16%	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%	59.21%	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%	18.70%	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%	48.79%	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%	19.62%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1 573 662 037
Average Current Balance	459 329
Min Current Balance	(583 516)
Max Current Balance	3 310 208
Weighted Ave LTV (cur) (Including redraws)	59.21%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 410 003 752
Average Total Bond	703 445
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	75.17%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 426

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.31%
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

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Distribution of Home Loan Size:

Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	115	416	12.14%	(301)	5 743 313	15 525 227	0.99%	(9 781 914)
100001 - 200000	632	585	17.08%	47	93 940 260	88 341 928	5.61%	5 598 332
200001 - 300000	566	520	15.18%	46	140 224 540	129 008 095	8.20%	11 216 446
300001 - 400000	368	387	11.30%	(19)	128 213 407	134 600 872	8.55%	(6 387 465)
400001 - 500000	318	302	8.81%	16	142 741 198	134 731 043	8.56%	8 010 155
500001 - 600000	272	267	7.79%	5	149 112 539	146 113 901	9.28%	2 998 638
600001 - 700000	197	204	5.95%	(7)	127 212 282	132 162 083	8.40%	(4 949 801)
700001 - 800000	173	177	5.17%	(4)	129 441 899	132 871 364	8.44%	(3 429 465)
800001 - 900000	162	155	4.52%	7	137 538 620	131 471 999	8.35%	6 066 621
900001 - 1000000	144	110	3.21%	34	136 262 319	103 827 166	6.60%	32 435 153
1000001 - 1100000	67	60	1.75%	7	70 221 079	62 608 348	3.98%	7 612 731
1100001 - 1200000	54	44	1.28%	10	62 088 093	50 463 616	3.21%	11 624 477
1200001 - 1300000	45	39	1.14%	6	55 696 558	48 580 553	3.09%	7 116 006
1300001 - 1400000	26	50	1.46%	(24)	35 307 111	67 492 977	4.29%	(32 185 866)
1400001 - 1500000	38	25	0.73%	13	54 976 363	36 228 262	2.30%	18 748 101
1500001 - 1600000	16	17	0.50%	(1)	24 706 030	26 171 128	1.66%	(1 465 098)
1600001 - 1700000	18	16	0.47%	2	29 680 940	26 410 499	1.68%	3 270 441
1700001 - 1800000	14	16	0.47%	(2)	24 440 248	27 898 482	1.77%	(3 458 235)
1800001 - 1900000	14	5	0.15%	9	25 938 926	9 258 994	0.59%	16 679 932
1900001 - 2000000	8	3	0.09%	5	15 685 375	5 810 871	0.37%	9 874 504
> 2000000	11	28	0.82%	(17)	26 997 279	64 084 631	4.07%	(37 087 352)
Totals	3 258	3 426	100%	(168)	1 616 168 380	1 573 662 037	100%	42 506 342



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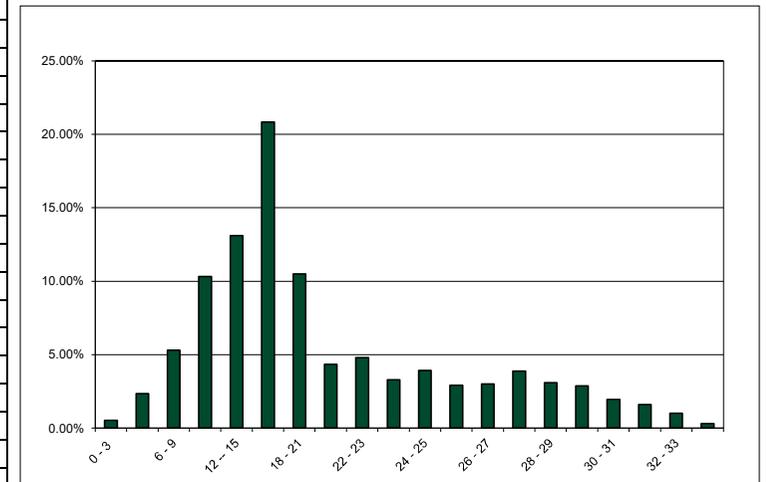
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Loan Pool Characteristics

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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	38	1.11%	8 528 149	0.54%
3 - 6	144	4.20%	37 140 563	2.36%
6 - 9	276	8.06%	83 598 905	5.31%
9 - 12	419	12.23%	162 332 358	10.32%
12 - 15	447	13.05%	206 015 410	13.09%
15 - 18	665	19.41%	327 779 142	20.83%
18 - 21	304	8.87%	165 287 282	10.50%
21 - 22	131	3.82%	68 484 258	4.35%
22 - 23	132	3.85%	75 682 488	4.81%
23 - 24	105	3.06%	51 974 909	3.30%
24 - 25	112	3.27%	61 788 258	3.93%
25 - 26	94	2.74%	45 817 790	2.91%
26 - 27	100	2.92%	47 285 808	3.00%
27 - 28	114	3.33%	61 197 496	3.89%
28 - 29	84	2.45%	48 655 008	3.09%
29 - 30	103	3.01%	45 342 710	2.88%
30 - 31	75	2.19%	30 667 304	1.95%
31 - 32	51	1.49%	25 214 333	1.60%
32 - 33	28	0.82%	15 872 374	1.01%
> 33	4	0.12%	4 997 493	0.32%
Totals	3 426	100%	1 573 662 037	100%





Greenhouse Funding 5 (RF) Ltd

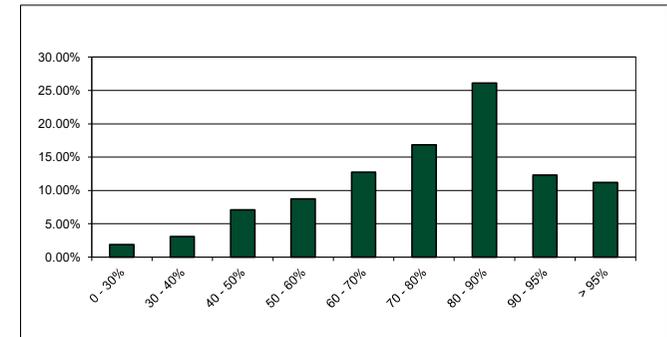
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Loan Pool Characteristics

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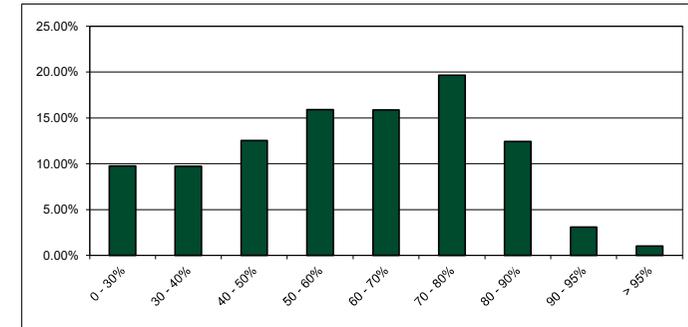
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	127	3.71%	29 260 050	1.86%
30 - 40%	156	4.55%	48 732 648	3.10%
40 - 50%	293	8.55%	111 684 512	7.10%
50 - 60%	364	10.62%	137 790 392	8.76%
60 - 70%	446	13.02%	200 377 039	12.73%
70 - 80%	532	15.53%	265 343 402	16.86%
80 - 90%	689	20.11%	411 102 031	26.12%
90 - 95%	421	12.29%	193 349 047	12.29%
> 95%	398	11.62%	176 022 916	11.19%
Totals	3 426	100%	1 573 662 037	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%	889	25.95%	153 632 471	9.76%
30 - 40%	454	13.25%	153 262 788	9.74%
40 - 50%	490	14.30%	197 243 080	12.53%
50 - 60%	526	15.35%	250 213 008	15.90%
60 - 70%	405	11.82%	249 633 204	15.86%
70 - 80%	402	11.73%	309 080 888	19.64%
80 - 90%	190	5.55%	195 655 865	12.43%
90 - 95%	53	1.55%	48 737 126	3.10%
> 95%	17	0.50%	16 203 609	1.03%
Totals	3 426	100%	1 573 662 037	100%





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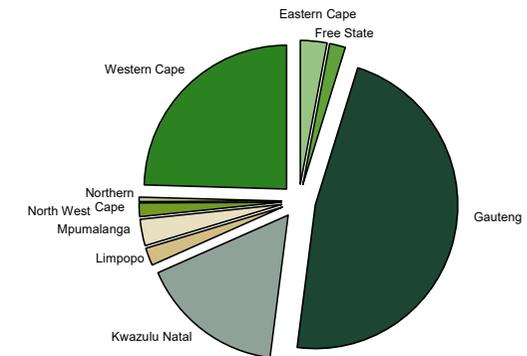
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Loan Pool Characteristics

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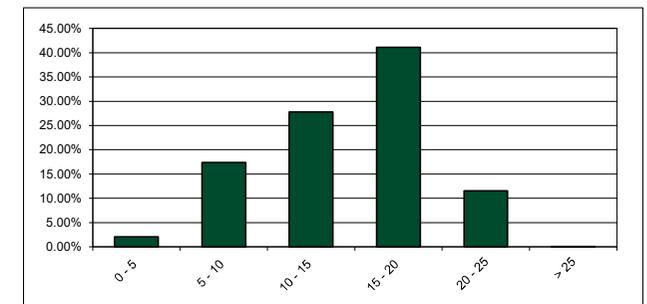
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	124	3.62%	47 817 636	3.04%
Free State	86	2.51%	28 087 670	1.78%
Gauteng	1 695	49.47%	743 031 935	47.22%
Kwazulu Natal	543	15.85%	257 559 815	16.37%
Limpopo	76	2.22%	31 193 656	1.98%
Mpumalanga	104	3.04%	47 009 349	2.99%
North West	74	2.16%	24 379 357	1.55%
Northern Cape	27	0.79%	7 951 337	0.51%
Western Cape	697	20.34%	386 631 283	24.57%
NO Data	-	0.00%	-	0.00%
Totals	3 426	100%	1 573 662 037	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	219	6.39%	32 527 921	2.07%
5 - 10	1 155	33.71%	273 404 190	17.37%
10 - 15	883	25.77%	437 503 626	27.80%
15 - 20	954	27.85%	646 929 574	41.11%
20 - 25	214	6.25%	182 005 991	11.57%
> 25	1	0.03%	1 290 735	0.08%
Totals	3 426	100%	1 573 662 037	100%





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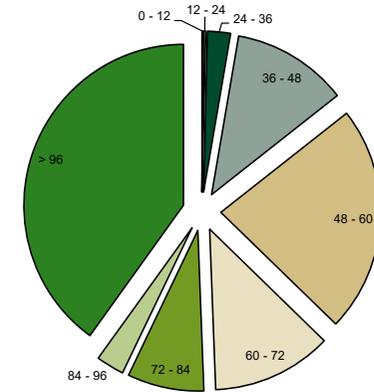
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Loan Pool Characteristics

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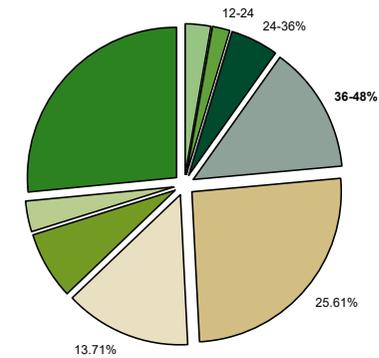
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	1	0.03%	2 243 698	0.14%	
12 - 24	2	0.06%	3 811 256	0.24%	
24 - 36	44	1.28%	36 570 321	2.32%	
36 - 48	253	7.38%	184 466 557	11.72%	
48 - 60	488	14.24%	358 826 837	22.80%	
60 - 72	268	7.82%	191 222 756	12.15%	
72 - 84	172	5.02%	122 276 930	7.77%	
84 - 96	90	2.63%	44 560 728	2.83%	
> 96	2 108	61.53%	629 682 953	40.01%	
Totals	3 426	100%	1 573 662 037	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	44	1.28%	43 984 069	2.80%	
12 - 24	36	1.05%	29 998 774	1.91%	
24 - 36	119	3.47%	81 470 795	5.18%	
36 - 48	330	9.63%	215 699 028	13.71%	
48 - 60	568	16.58%	402 938 039	25.61%	
60 - 72	338	9.87%	215 823 676	13.71%	
72 - 84	181	5.28%	114 663 116	7.29%	
84 - 96	144	4.20%	51 884 691	3.30%	
> 96	1 666	48.63%	417 199 851	26.51%	
Totals	3 426	100%	1 573 662 037	100%	





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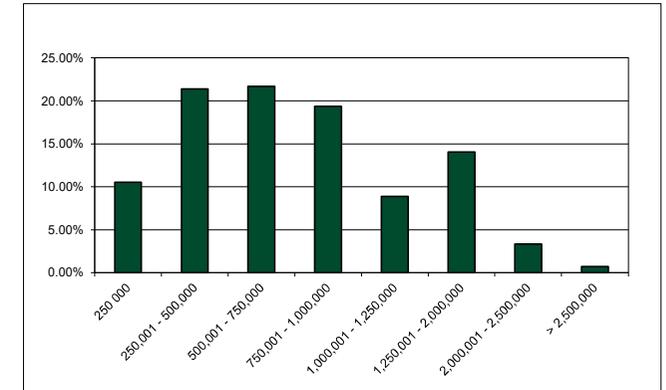
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Loan Pool Characteristics

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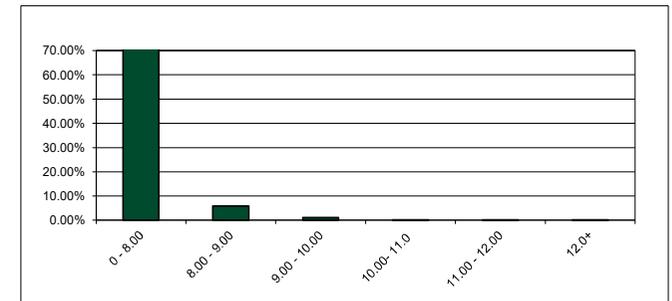
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 276	37.24%	165 792 585	10.54%
250,001 - 500,000	934	27.26%	336 414 578	21.38%
500,001 - 750,000	558	16.29%	341 416 617	21.70%
750,001 - 1,000,000	355	10.36%	305 029 896	19.38%
1,000,001 - 1,250,000	126	3.68%	139 983 311	8.90%
1,250,001 - 2,000,000	149	4.35%	220 940 418	14.04%
2,000,001 - 2,500,000	24	0.70%	52 404 250	3.33%
> 2,500,000	4	0.12%	11 680 382	0.74%
Totals	3 426	100%	1 573 662 037	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	3 102	90.54%	1 459 478 295	92.74%
8.00 - 9.00	255	7.44%	92 770 532	5.90%
9.00 - 10.00	57	1.66%	18 698 263	1.19%
10.00 - 11.0	9	0.26%	1 957 719	0.12%
11.00 - 12.00	1	0.03%	335 931	0.02%
12.0+	2	0.06%	421 298	0.03%
Totals	3 426	100%	1 573 662 037	100%





Greenhouse Funding 5 (RF) Ltd

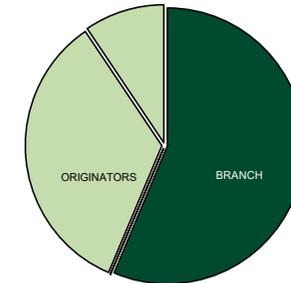
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Loan Pool Characteristics

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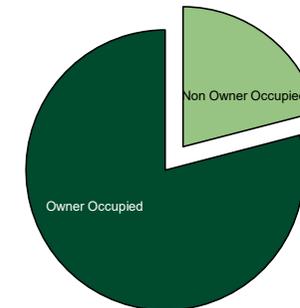
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 054	59.95%	887 335 451	56.39%
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	866	25.28%	537 390 014	34.15%
No Data	506	14.77%	148 936 572	9.46%
Totals	3 426	100%	1 573 662 037	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	795	23.20%	308 726 155	19.62%
Owner Occupied	2 427	70.84%	1 162 592 625	73.88%
No Data	204	5.95%	102 343 258	6.50%
Totals	3 426	100%	1 573 662 037	100%





Greenhouse Funding 5 (RF) Ltd

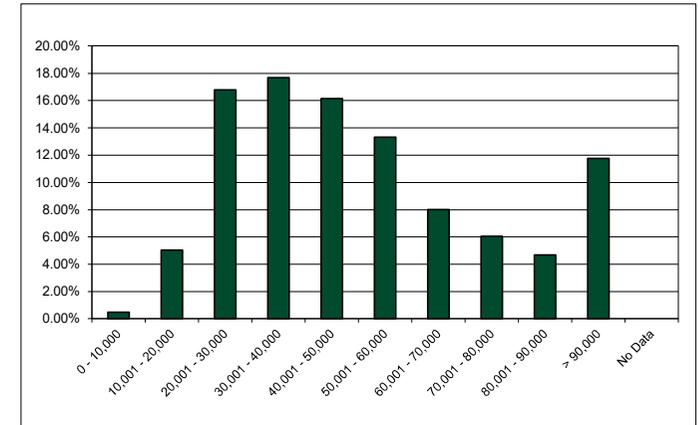
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Loan Pool Characteristics

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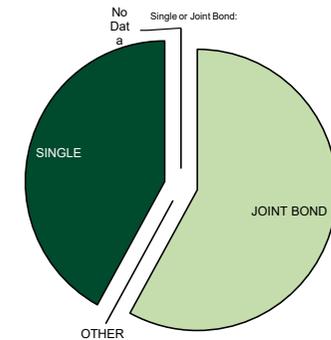
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	53	1.55%	7 804 629	0.50%
10,001 - 20,000	440	12.84%	79 286 281	5.04%
20,001 - 30,000	835	24.37%	264 014 167	16.78%
30,001 - 40,000	648	18.91%	278 420 130	17.69%
40,001 - 50,000	484	14.13%	253 968 999	16.14%
50,001 - 60,000	352	10.27%	209 750 661	13.33%
60,001 - 70,000	182	5.31%	126 201 378	8.02%
70,001 - 80,000	136	3.97%	95 440 401	6.06%
80,001 - 90,000	88	2.57%	73 750 051	4.69%
> 90,000	208	6.07%	185 025 341	11.76%
No Data	-	0.00%	-	0.00%
Totals	3 426	100%	1 573 662 037	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	1 846	53.88%	913 061 256	58.02%
OTHER	-	0.00%	-	0.00%
SINGLE	1 580	46.12%	660 600 781	41.98%
No Data	-	0.00%	-	0.00%
Totals	3 426	100%	1 573 662 037	100%





Greenhouse Funding 5 (RF) Ltd

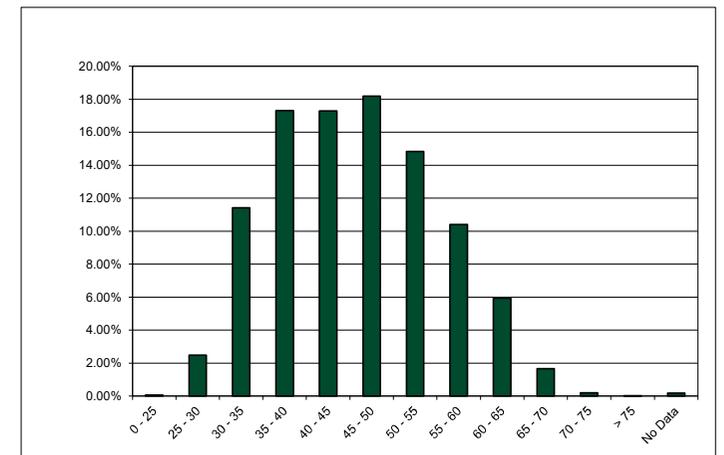
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Loan Pool Characteristics

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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	2	0.06%	922 307	0.06%
25 - 30	53	1.55%	39 073 214	2.48%
30 - 35	262	7.65%	179 788 950	11.42%
35 - 40	439	12.81%	272 550 239	17.32%
40 - 45	512	14.94%	272 136 697	17.29%
45 - 50	631	18.42%	286 330 042	18.20%
50 - 55	576	16.81%	233 370 983	14.83%
55 - 60	480	14.01%	163 801 224	10.41%
60 - 65	326	9.52%	93 308 079	5.93%
65 - 70	110	3.21%	26 048 489	1.66%
70 - 75	24	0.70%	3 274 740	0.21%
> 75	1	0.03%	203 640	0.01%
No Data	10	0.29%	2 853 435	0.18%
Totals	3 426	100%	1 573 662 037	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	3 182	92.88%	1 455 700 755	92.50%
Self Employed	55	1.61%	17 152 791	1.09%
No Data	189	5.52%	100 808 492	6.41%
Totals	3 426	100%	1 573 662 037	100%





Greenhouse Funding 5 (RF) Ltd

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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	1 644	47.99%	308 726 155	19.62%
Physical	1 682	49.10%	1 162 592 625	73.88%
No Data	100	2.92%	102 343 258	6.50%
Totals	3 426	100%	1 573 662 037	100%

