



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jul-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	Aa1.za / P-1.za
Rating Agency:	Moody's Investor Services Ltd			
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-Jul-23
Report date	31-Jul-23
Payment Date	25-Aug-23
Reporting Period / Quarter	14
Reporting Month	44
Interest Period (from)	25-Aug-23
Interest Period (to)	27-Nov-23
Interest Days	94
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



Greenhouse Funding 5 (RF) Ltd

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

Outstanding Notes & Subordinated Loans

31-Jul-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 (25 November 2022)	-	-	-	-	-
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 (25 August 2023)	8,367%	8,367%	8,367%	8,367%	8,367%
Total Rate	9,607%	9,787%	9,847%	10,167%	12,367%
Interest Days	94	94	94	94	94
Interest Payment Due (27 November 2023)	-	17 996 282	13 085 449	2 094 681	2 229 448
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



Greenhouse Funding 5 (RF) Ltd

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

Allocation of Priority of Payments Funds

31-Jul-2023

	25 August 2023
Funds available for distribution	262 622 975
Application of Funds	
Senior fees and expenses	-3 050 369
Note Interest:	-
A1	-
A2	-17 192 259
A3	-12 502 694
Hedge Facility	-1 680 539
Note Interest:	-
B	-2 002 928
C	-2 140 727
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-139 472 474
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-3 502 583
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-813 280
Distributable Reserves	80 265 121



Greenhouse Funding 5 (RF) Ltd

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

Portfolio Information

31-Jul-2023

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 201 282 529	Number of Loans	3 258	2 896
Weighted Average Original LTV:	73,78%	74,73%	Weighted Average Concession (Linked to Prime):	0,22%	0,21%
Weighted Average Current LTV:	59,15%	54,50%	Weighted Average PTI:	18,85%	19,3%
Weighted Average Time to maturity:	15,05 years	12,90 years			
Average Time to maturity:	12.86 years	10,04 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	30-Apr-23	1 198 853 010	2 942
Payments			
Scheduled repayments		(39 923 518)	
Unscheduled repayments		(61 419 410)	
Settlements / Foreclosure Proceeds		(28 358 143)	(78)
Non eligible loans removed		(5 619 580)	(9)
Loans sold during the reporting period			
Total Collections		(135 320 651)	(87)
Disbursements			
Further Advances		3 820 896	
Withdrawals		37 441 593	
New Loans added during the reporting period		57 744 632	41
Total Disbursements		99 007 121	41
Interest and Fees			
Interest Charged		34 408 271	
Fees Charged		745 952	
Insurance Charged		3 584 879	
Total Charges		38 739 102	
Other			
Losses realised			
Total Pool at End of Period	31-Jul-23	1 201 278 581	2 896



Greenhouse Funding 5 (RF) Ltd

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

Performance Data

31-Jul-2023

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 774	95,8%	1 126 904 851,40	93,8%
1-30 days delinquent	44	1,5%	25 523 902,25	2,1%
31-60 days delinquent	22	0,8%	12 477 284,03	1,0%
61-90 days delinquent	14	0,5%	9 428 440,98	0,8%
91-120 days delinquent	5	0,2%	2 945 209,41	0,25%
121 plus	37	1,3%	24 002 840,44	2,00%
Total	2 896	100,0%	1 201 282 528,51	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0,7%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	42	26 948 050	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	130	75 900 056	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	6	2 972 982	Losses at the end of the period		
Cumulative foreclosures since closing	64	36 147 154	Cumulative Losses since closing		



Greenhouse Funding 5 (RF) Ltd

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

Arrears Reserve and PDL

31-Jul-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	1,40%	3 502 583	3 502 583	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	139 472 474
	Residual Cashflow after payment of or provision for items one to eight	224 669 205
	Principal Deficiency Value	-



Greenhouse Funding 5 (RF) Ltd

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

Redraw and Liquidity position

31-Jul-2023

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-23	
Max Redraw	1 997 472	-	-100,00%
Min Redraw	-	142 200	0,00%
Ave. Redraw	86 321	411 811 422	476971,80%
Aggregate Redraw	281 232 638	1	-100,00%

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%	1,16%	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%	0,21%	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%	54,50%	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%	19,33%	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%	60,58%	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%	17,27%	N

* Note -The WALTV includes the potential REDRAWS



Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

31-Jul-2023

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 201 282 529
Average Current Balance	414 808
Min Current Balance	(1 009 969)
Max Current Balance	3 304 920
Weighted Ave LTV (cur) (Including redraws)	54,50%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 158 635 068
Average Total Bond	745 385
Min Total Bond	1
Max Total Bond	51 823
Weighted Ave LTV (Original) (Including redraws)	74,73%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	2 896

Fixed Rate Loans:

Proportion of Fixed Rate loans	1,08%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

31-Jul-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	587	20,27%	472	5 743 313	17 088 843	1,42%	11 345 529
100001 - 200000	632	505	17,44%	(127)	93 940 260	74 988 418	6,24%	(18 951 841)
200001 - 300000	566	359	12,40%	(207)	140 224 540	88 709 543	7,38%	(51 514 997)
300001 - 400000	368	270	9,32%	(98)	128 213 407	94 146 188	7,84%	(34 067 218)
400001 - 500000	318	227	7,84%	(91)	142 741 198	102 355 812	8,52%	(40 385 386)
500001 - 600000	272	201	6,94%	(71)	149 112 539	110 116 918	9,17%	(38 995 621)
600001 - 700000	197	170	5,87%	(27)	127 212 282	109 860 169	9,15%	(17 352 113)
700001 - 800000	173	115	3,97%	(58)	129 441 899	86 671 879	7,21%	(42 770 020)
800001 - 900000	162	124	4,28%	(38)	137 538 620	105 161 592	8,75%	(32 377 027)
900001 - 1000000	144	80	2,76%	(64)	136 262 319	75 634 402	6,30%	(60 627 918)
1000001 - 1100000	67	69	2,38%	2	70 221 079	72 595 452	6,04%	2 374 373
1100001 - 1200000	54	77	2,66%	23	62 088 093	87 361 369	7,27%	25 273 276
1200001 - 1300000	45	40	1,38%	(5)	55 696 558	49 784 931	4,14%	(5 911 628)
1300001 - 1400000	26	16	0,55%	(10)	35 307 111	21 457 923	1,79%	(13 849 188)
1400001 - 1500000	38	16	0,55%	(22)	54 976 363	23 173 154	1,93%	(31 803 210)
1500001 - 1600000	16	5	0,17%	(11)	24 706 030	7 743 872	0,64%	(16 962 159)
1600001 - 1700000	18	7	0,24%	(11)	29 680 940	11 527 256	0,96%	(18 153 684)
1700001 - 1800000	14	5	0,17%	(9)	24 440 248	8 902 742	0,74%	(15 537 506)
1800001 - 1900000	14	3	0,10%	(11)	25 938 926	5 571 634	0,46%	(20 367 292)
1900001 - 2000000	8	20	0,69%	12	15 685 375	48 430 432	4,03%	32 745 058
> 2000000	11	-	0,00%	(11)	26 997 279	-	0,00%	(26 997 279)
Totals	3 258	2 896	100%	(362)	1 616 168 380	1 201 282 529	100%	(414 885 851)



Greenhouse Funding 5 (RF) Ltd

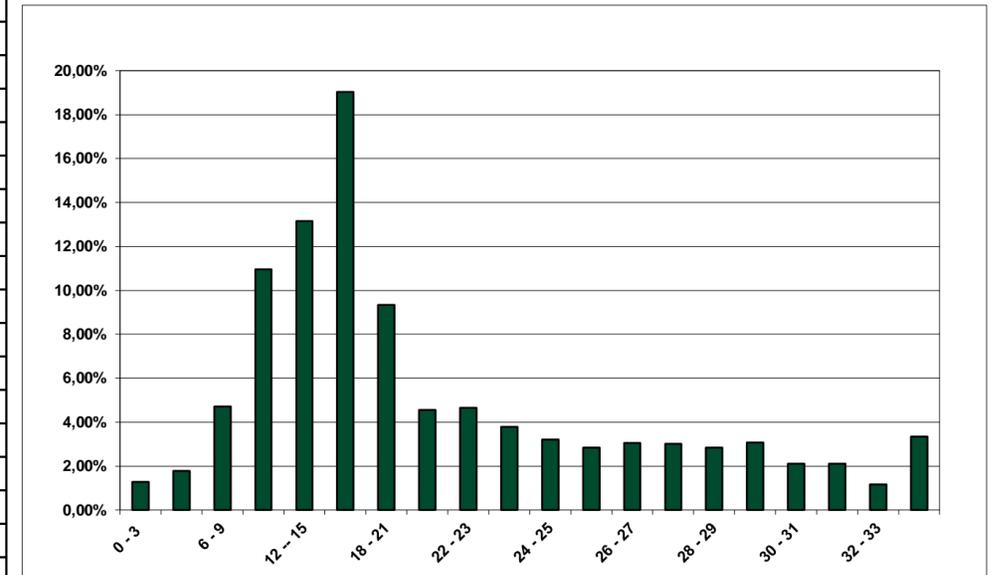
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-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	67	2,31%	15 443 040	1,29%
3 - 6	114	3,94%	21 300 139	1,77%
6 - 9	223	7,70%	56 521 178	4,71%
9 - 12	350	12,09%	131 510 229	10,95%
12 -- 15	358	12,36%	157 881 474	13,14%
15 - 18	528	18,23%	228 552 059	19,03%
18 - 21	250	8,63%	112 206 069	9,34%
21 - 22	108	3,73%	54 813 973	4,56%
22 - 23	107	3,69%	55 861 702	4,65%
23 - 24	92	3,18%	45 482 243	3,79%
24 - 25	85	2,94%	38 482 081	3,20%
25 - 26	79	2,73%	34 000 745	2,83%
26 - 27	86	2,97%	36 769 409	3,06%
27 - 28	90	3,11%	36 252 948	3,02%
28 - 29	75	2,59%	34 214 937	2,85%
29 - 30	98	3,38%	36 958 936	3,08%
30 - 31	66	2,28%	25 413 310	2,12%
31 - 32	51	1,76%	25 401 839	2,11%
32 - 33	27	0,93%	13 989 597	1,16%
> 33	42	1,45%	40 226 618	3,35%
Totals	2 896	100%	1 201 282 529	100%





Greenhouse Funding 5 (RF) Ltd

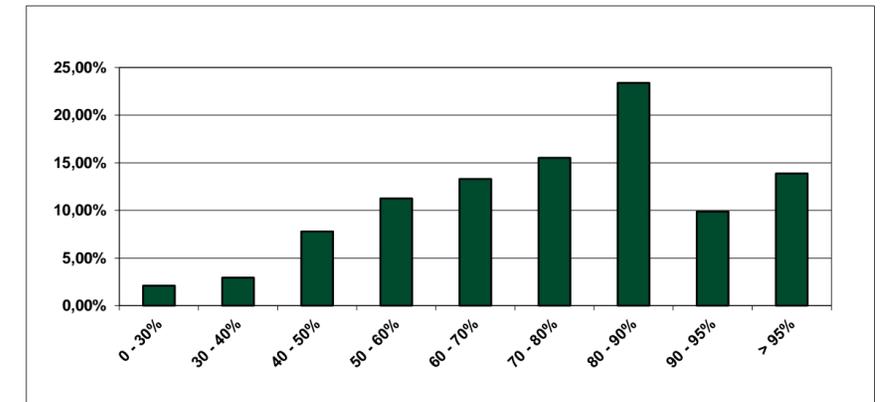
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-2023

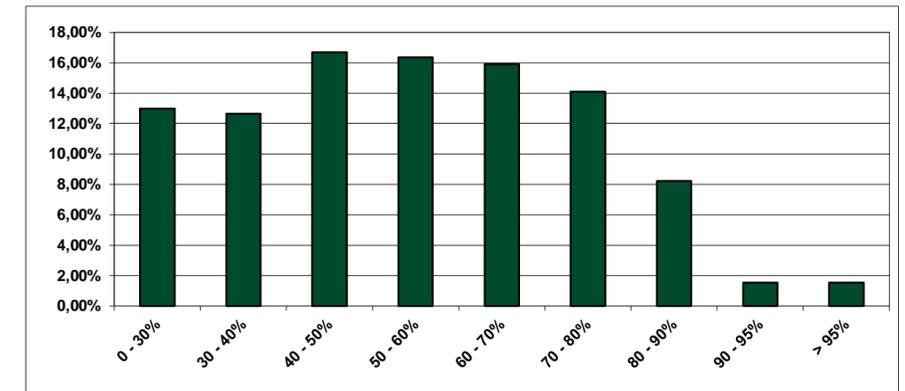
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	133	4,59%	25 037 357	2,08%
30 - 40%	133	4,59%	35 211 813	2,93%
40 - 50%	265	9,15%	93 813 848	7,81%
50 - 60%	333	11,50%	134 932 717	11,23%
60 - 70%	382	13,19%	159 759 042	13,30%
70 - 80%	416	14,36%	186 261 211	15,51%
80 - 90%	558	19,27%	281 068 593	23,40%
90 - 95%	324	11,19%	118 518 587	9,87%
> 95%	352	12,15%	166 679 360	13,88%
Totals	2 896	100%	1 201 282 529	100%



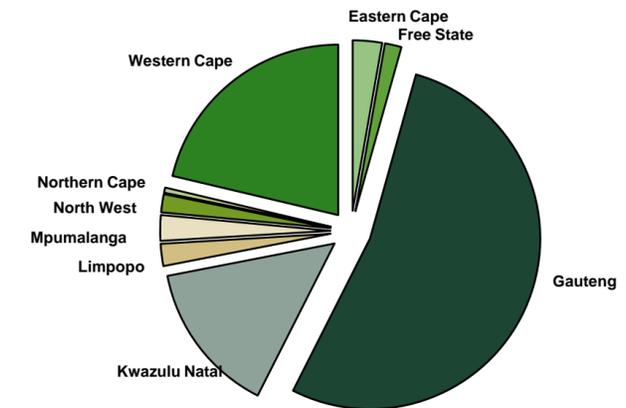
Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	1 104	38,12%	155 999 170	12,99%
30 - 40%	419	14,47%	151 887 479	12,64%
40 - 50%	414	14,30%	200 560 830	16,70%
50 - 60%	316	10,91%	196 533 263	16,36%
60 - 70%	298	10,29%	191 028 940	15,90%
70 - 80%	211	7,29%	169 516 099	14,11%
80 - 90%	100	3,45%	98 866 953	8,23%
90 - 95%	19	0,66%	18 555 711	1,54%
> 95%	15	0,52%	18 334 084	1,53%
Totals	2 896	100%	1 201 282 529	100%

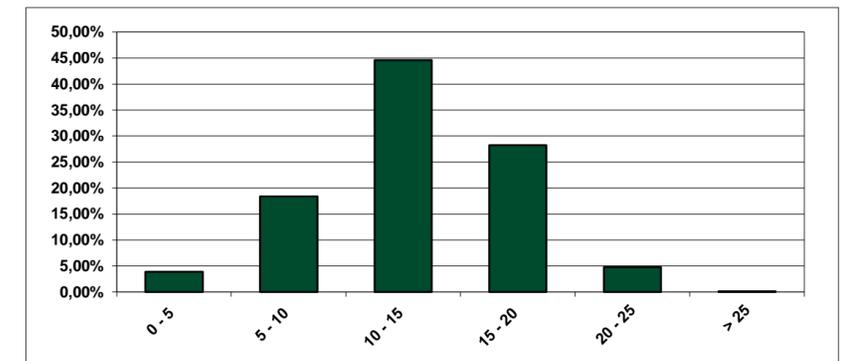


Loan Pool Characteristics
31-Jul-2023
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	99	3,42%	33 344 506	2,78%
Free State	64	2,21%	18 996 650	1,58%
Gauteng	1 502	51,86%	637 911 874	53,10%
Kwazulu Natal	430	14,85%	174 108 112	14,49%
Limpopo	64	2,21%	25 260 630	2,10%
Mpumalanga	84	2,90%	29 141 656	2,43%
North West	69	2,38%	20 711 356	1,72%
Northern Cape	23	0,79%	5 880 521	0,49%
Western Cape	561	19,37%	255 927 224	21,30%
Totals	2 896	100%	1 201 282 529	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	452	15,61%	47 178 458	3,93%
5 - 10	898	31,01%	220 672 639	18,37%
10 - 15	1 032	35,64%	536 107 000	44,63%
15 - 20	462	15,95%	338 695 681	28,19%
20 - 25	51	1,76%	57 153 172	4,76%
> 25	1	0,03%	1 475 579	0,12%
Totals	2 896	100%	1 201 282 529	100%





Greenhouse Funding 5 (RF) Ltd

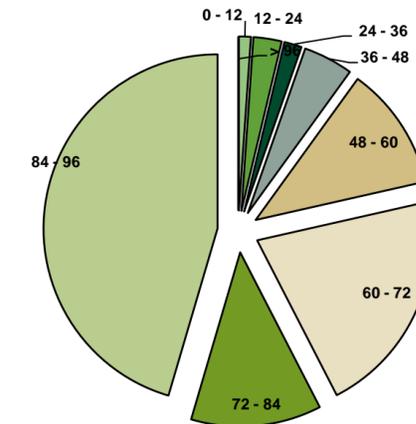
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-2023

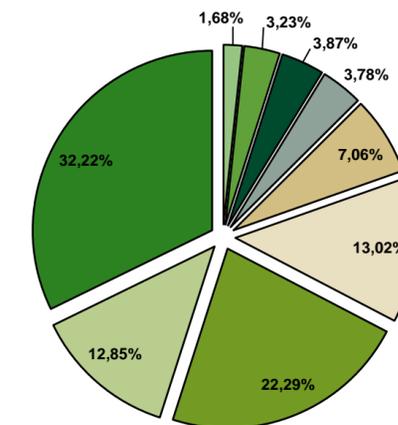
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	14	0,48%	13 268 201	1,10%	
12 - 24	23	0,79%	31 502 030	2,62%	
24 - 36	20	0,69%	19 516 313	1,62%	
36 - 48	61	2,11%	55 512 078	4,62%	
48 - 60	227	7,84%	138 030 418	11,49%	
60 - 72	392	13,54%	251 934 940	20,97%	
72 - 84	233	8,05%	145 561 426	12,12%	
84 - 96	1 926	66,51%	545 957 122	45,45%	
> 96	-	0,00%	-	0,00%	
Totals	2 896	100%	1 201 282 529	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	20	0,69%	20 197 736	1,68%	
12 - 24	39	1,35%	38 743 917	3,23%	
24 - 36	48	1,66%	46 484 849	3,87%	
36 - 48	54	1,86%	45 405 389	3,78%	
48 - 60	119	4,11%	84 868 892	7,06%	
60 - 72	284	9,81%	156 420 094	13,02%	
72 - 84	442	15,26%	267 824 742	22,29%	
84 - 96	278	9,60%	154 313 866	12,85%	
> 96	1 612	55,66%	387 023 044	32,22%	
Totals	2 896	100%	1 201 282 529	100%	





Greenhouse Funding 5 (RF) Ltd

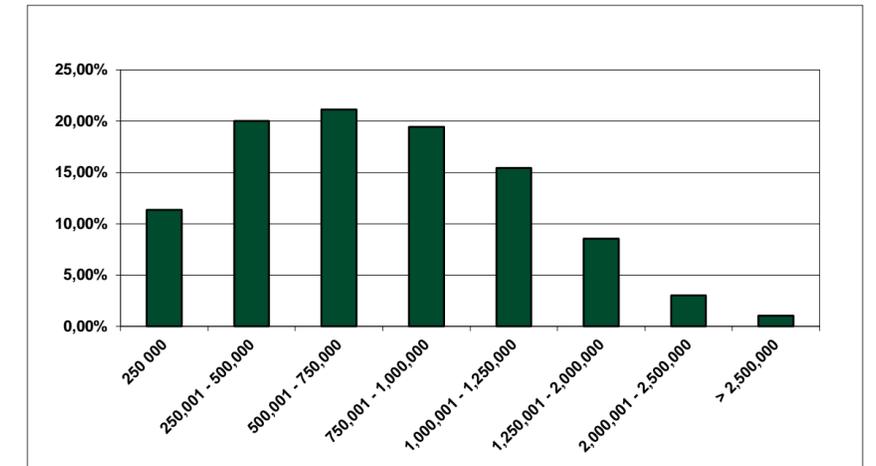
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-2023

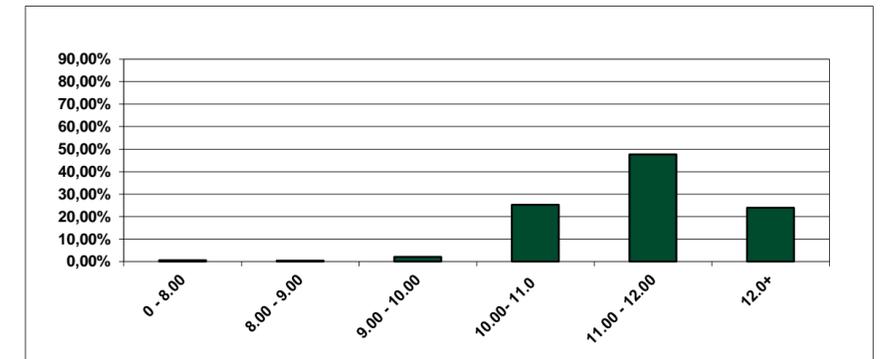
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 290	44,54%	136 545 377	11,37%
250,001 - 500,000	658	22,72%	240 743 428	20,04%
500,001 - 750,000	418	14,43%	253 956 848	21,14%
750,001 - 1,000,000	272	9,39%	233 488 111	19,44%
1,000,001 - 1,250,000	167	5,77%	185 659 703	15,46%
1,250,001 - 2,000,000	71	2,45%	102 458 628	8,53%
2,000,001 - 2,500,000	16	0,55%	36 108 260	3,01%
> 2,500,000	4	0,14%	12 322 172	1,03%
Totals	2 896	100%	1 201 282 529	100%



Interest Rate Distribution (Prime =11,25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	20	0,69%	6 576 954	0,55%
8.00 - 9.00	12	0,41%	5 482 662	0,46%
9.00 - 10.00	96	3,31%	25 704 525	2,14%
10.00- 11.0	877	30,28%	303 440 207	25,26%
11.00 - 12.00	1 179	40,71%	573 169 995	47,71%
12.0+	712	24,59%	286 908 186	23,88%
Totals	2 896	100%	1 201 282 529	100%





Greenhouse Funding 5 (RF) Ltd

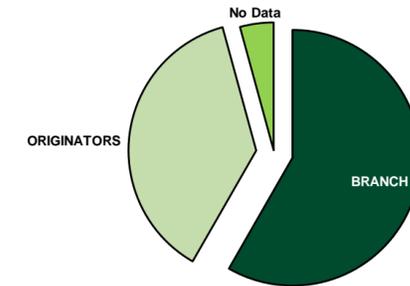
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-2023

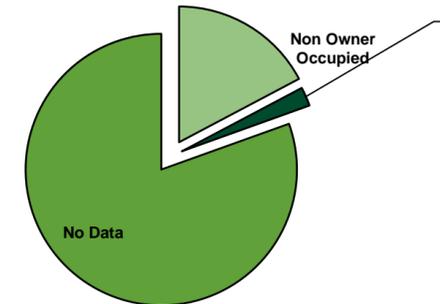
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 762	60,84%	700 300 494	58,30%
ORIGINATORS	775	26,76%	449 974 418	37,46%
No Data	359	12,40%	51 007 616	4,25%
Totals	2 896	100%	1 201 282 529	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	640	22,10%	207 421 515	17,27%
Owner Occupied	119	4,11%	27 132 805	2,26%
No Data	2 137	73,79%	966 728 208	80,47%
Totals	2 896	100%	1 201 282 529	100%





Greenhouse Funding 5 (RF) Ltd

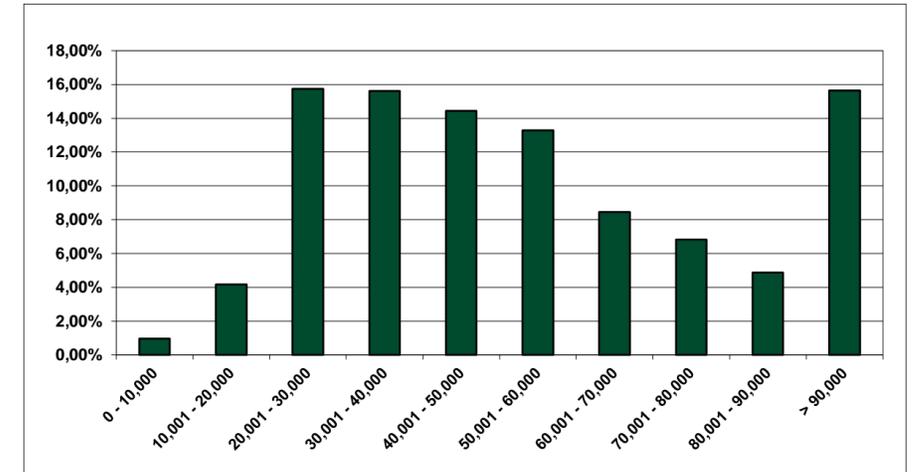
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jul-2023

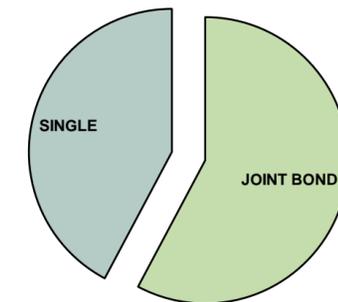
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	46	1,59%	11 445 573	0,95%
10,001 - 20,000	340	11,74%	49 991 768	4,16%
20,001 - 30,000	684	23,62%	189 110 764	15,74%
30,001 - 40,000	510	17,61%	187 611 936	15,62%
40,001 - 50,000	393	13,57%	173 383 450	14,43%
50,001 - 60,000	298	10,29%	159 684 932	13,29%
60,001 - 70,000	168	5,80%	101 568 459	8,46%
70,001 - 80,000	128	4,42%	82 017 110	6,83%
80,001 - 90,000	85	2,94%	58 558 133	4,87%
> 90,000	244	8,43%	187 910 404	15,64%
Totals	2 896	100%	1 201 282 529	100%



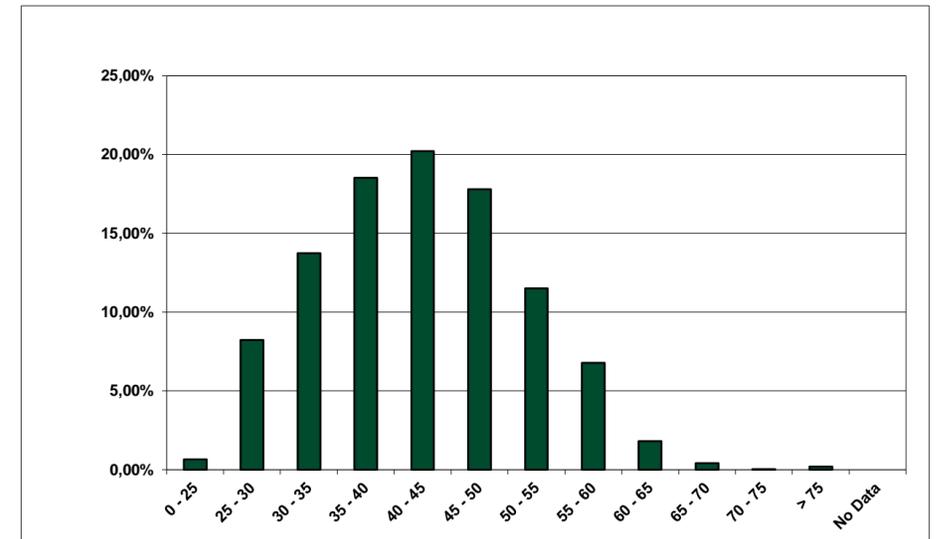
Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 551	53,56%	694 086 470	57,78%
SINGLE	1 345	46,44%	507 196 059	42,22%
Totals	2 896	100%	1 201 282 529	100%

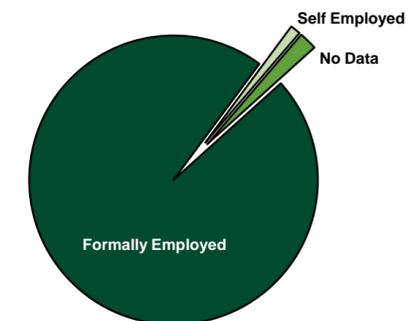


Loan Pool Characteristics
31-Jul-2023
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	11	0,38%	7 787 229	0,65%
25 - 30	150	5,18%	99 068 801	8,25%
30 - 35	269	9,29%	165 249 218	13,76%
35 - 40	434	14,99%	222 583 609	18,53%
40 - 45	539	18,61%	242 837 327	20,21%
45 - 50	558	19,27%	213 860 394	17,80%
50 - 55	404	13,95%	138 286 749	11,51%
55 - 60	337	11,64%	81 609 970	6,79%
60 - 65	137	4,73%	21 796 770	1,81%
65 - 70	41	1,42%	5 054 833	0,42%
70 - 75	5	0,17%	618 691	0,05%
> 75	11	0,38%	2 528 939	0,21%
No Data	-	0,00%	-	0,00%
Totals	2 896	100%	1 201 282 529	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	2 745	94,79%	1 163 032 318	96,82%
Self Employed	49	1,69%	13 881 334	1,16%
No Data	102	3,52%	24 368 877	2,03%
Totals	2 896	100%	1 201 282 529	100%





Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

31-Jul-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	1 539	53,14%	727 771 892,20	60,58%
Physical	1 316	45,44%	458 916 350,27	38,20%
No Data	41	1,42%	14 594 286,08	1,21%
Totals	2 896	100%	1 201 282 529	100%

