



## Greenhouse Funding 5 (RF) Ltd

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

### Investor Report

31-Jul-2024

**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
<b>Programme Manager:</b>	Nedbank CIB: Specialised Funding Support	<b>Bank Account</b>	Nedbank	Aaa.za / P-1.za
<b>Servicer/ Originator</b>	Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b>	Nedbank	A3.za or P-1.za
<b>Rating Agency:</b>	Moody's Investor Services Ltd			
<b>Back-up Servicer:</b>	N/A			
<b>Administrator:</b>	Nedbank CIB: Specialised Funding Support			
<b>Single Issuance/ Programme</b>	Programme			
<b>Revolving / static securitisation:</b>	Revolving			
<b>Maximum programme size:</b>	R 5 000 000 000			

Reporting Period:	
<b>Inception Date</b>	5-Dec-19
<b>Determination Date</b>	31-Jul-24
<b>Report date</b>	31-Jul-24
<b>Payment Date</b>	26-Aug-24
<b>Reporting Period / Quarter</b>	18
<b>Reporting Month</b>	56
<b>Interest Period (from)</b>	26-Aug-24
<b>Interest Period (to)</b>	25-Nov-24
<b>Interest Days</b>	91
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Arranger</b>	<b>Servicer</b>
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 0102348562
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## Greenhouse Funding 5 (RF) Ltd

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### Outstanding Notes & Subordinated Loans

31-Jul-2024

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 (26 August 2024)	8,233%	8,233%	8,233%	8,233%	8,233%
Total Rate	9,473%	9,653%	9,713%	10,033%	12,233%
Interest Days	91	91	91	91	91
Interest Payment Due (25 November 2024)	-	17 183 398	12 495 442	2 001 102	2 134 910
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-2024

	26 August 2024
<b>Funds available for distribution</b>	269 170 888
<b>Application of Funds</b>	
Senior fees and expenses	-3 299 831
Note Interest:	-
A1	-
A2	-17 377 430
A3	-12 635 667
Hedge Facility	-840 092
Note Interest:	-
B	-2 022 843
C	-2 153 933
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-129 671 999
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-5 303 211
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-814 861
Distributable Reserves	95 051 022



## Greenhouse Funding 5 (RF) Ltd

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### Portfolio Information

31-Jul-2024

	At Closing	Current		At Closing	Current
<b>Current Loan Balance:</b>	1 616 168 380	1 167 381 084	<b>Number of Loans</b>	3 258	2 692
<b>Weighted Average Original LTV:</b>	73,78%	76,23%	<b>Weighted Average Concession (Linked to Prime):</b>	0,22%	0,24%
<b>Weighted Average Current LTV:</b>	59,15%	55,64%	<b>Weighted Average PTI:</b>	18,85%	10,42%
<b>Weighted Average Time to maturity:</b>	15,05 years	12,73 years			
<b>Average Time to maturity:</b>	12.86 years	9,48 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	30-Apr-24	1 204 494 193	2 754
<b>Payments</b>			
Scheduled repayments		(39 642 653)	
Unscheduled repayments		(55 830 616)	(52)
Settlements / Foreclosure Proceeds		(24 533 259)	45
Non eligible loans removed		(14 143 073)	(55)
Loans sold during the reporting period			
Total Collections		(134 149 601)	(62)
<b>Disbursements</b>			
Further Advances		-	
Withdrawals		32 585 277	
New Loans added during the reporting period		25 844 804	
Total Disbursements		58 430 081	-
<b>Interest and Fees</b>			
Interest Charged		34 451 642	
Fees Charged		649 579	
Insurance Charged		3 505 190	
Total Charges		38 606 411	
Other			
Losses realised			
Total Pool at End of Period	31-Jul-24	1 167 381 084	2 692



## Greenhouse Funding 5 (RF) Ltd

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### Performance Data

31-Jul-2024

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 568	95,4%	1 099 202 797,23	94,2%
1-30 days delinquent	56	2,1%	22 146 635,64	1,9%
31-60 days delinquent	16	0,6%	10 088 945,89	0,9%
61-90 days delinquent	6	0,2%	4 457 715,86	0,4%
91-120 days delinquent	9	0,3%	4 136 668,73	0,35%
121 plus	37	1,4%	27 348 320,71	2,34%
<b>Total</b>	<b>2 692</b>	<b>100,0%</b>	<b>1 167 381 084,06</b>	<b>100,0%</b>
<b>Annualised Default Rate, on loans defaulted since issue date 05 December 2019</b>				<b>1,0%</b>

#### Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end of the month	46	31 484 989	Sales in Executions at the end the period		
Cumulative Defaults since closing	153	89 799 563	Cumulative Sales In Execution since closing		
Foreclosures at the end of the period	4	6 282 386	Losses at the end of the period		
Cumulative foreclosures since closing	84	52 627 101	Cumulative Losses since closing		



## Greenhouse Funding 5 (RF) Ltd

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### Arrears Reserve and PDL

31-Jul-2024

Reference	Current Level	Arrears Reserve Required Amount	Current amount	Unprovided due to Shortage of Funds
	<b>Proportion of loans in default i.e. 90 days plus *</b>			
1 Arrears Reserve	2,70%	5 303 211,23	5 303 211,23	

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	129 671 999
	Residual Cashflow after payment of or provision for items one to eight	231 480 903
	Principal Deficiency Value	-



## Greenhouse Funding 5 (RF) Ltd

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### Redraw and Liquidity position

31-Jul-2024

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-24	
Max Redraw	1 997 472	-	-100,00%
Min Redraw	-	156 200	0,00%
Ave. Redraw	86 321	420 490 795	487026,61%
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 <b>self-employed</b> Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 10%</b> .	1,06%	2,51%	N
2	The <b>Weighted Average Concession</b> 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%	0,24%	N
3	The <b>Weighted Average LTV</b> 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%	55,64%	N
4	The <b>Weighted Average PTI</b> 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%	10,42%	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 <b>AVM</b> relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 75%</b> ; 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%	61,43%	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 <b>not owner-occupied</b> relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is <b>not more than 35%</b> . 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%	14,49%	N

\* Note -The WALTV includes the potential REDRAWS





## Greenhouse Funding 5 (RF) Ltd

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### Loan Pool Characteristics

31-Jul-2024

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1 167 381 084
Average Current Balance	433 648
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	55,64%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 159 262 487
Average Total Bond	802 103
Min Total Bond	1
Max Total Bond	51 823
Weighted Ave LTV (Original) (Including redraws)	76,23%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	2 692

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1,55%
Treshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



**Greenhouse Funding 5 (RF) Ltd**  
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**Loan Pool Characteristics**

**31-Jul-2024**

**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	644	23,92%	529	5 743 313	16 442 051	1,41%	10 698 738
100001 - 200000	632	419	15,56%	(213)	93 940 260	62 260 597	5,33%	(31 679 663)
200001 - 300000	566	285	10,59%	(281)	140 224 540	70 200 531	6,01%	(70 024 009)
300001 - 400000	368	221	8,21%	(147)	128 213 407	77 038 256	6,60%	(51 175 151)
400001 - 500000	318	230	8,54%	(88)	142 741 198	103 294 427	8,85%	(39 446 771)
500001 - 600000	272	158	5,87%	(114)	149 112 539	87 073 987	7,46%	(62 038 552)
600001 - 700000	197	130	4,83%	(67)	127 212 282	84 583 025	7,25%	(42 629 257)
700001 - 800000	173	107	3,97%	(66)	129 441 899	80 461 075	6,89%	(48 980 825)
800001 - 900000	162	100	3,71%	(62)	137 538 620	84 510 134	7,24%	(53 028 485)
900001 - 1000000	144	83	3,08%	(61)	136 262 319	78 784 338	6,75%	(57 477 981)
1000001 - 1100000	67	102	3,79%	35	70 221 079	108 025 861	9,25%	37 804 782
1100001 - 1200000	54	70	2,60%	16	62 088 093	80 490 543	6,89%	18 402 450
1200001 - 1300000	45	36	1,34%	(9)	55 696 558	45 004 765	3,86%	(10 691 793)
1300001 - 1400000	26	20	0,74%	(6)	35 307 111	27 027 993	2,32%	(8 279 118)
1400001 - 1500000	38	16	0,59%	(22)	54 976 363	23 072 317	1,98%	(31 904 047)
1500001 - 1600000	16	10	0,37%	(6)	24 706 030	15 438 731	1,32%	(9 267 299)
1600001 - 1700000	18	16	0,59%	(2)	29 680 940	26 536 665	2,27%	(3 144 275)
1700001 - 1800000	14	9	0,33%	(5)	24 440 248	15 734 884	1,35%	(8 705 364)
1800001 - 1900000	14	3	0,11%	(11)	25 938 926	5 466 550	0,47%	(20 472 376)
1900001 - 2000000	8	7	0,26%	(1)	15 685 375	13 599 316	1,16%	(2 086 059)
> 2000000	11	26	0,97%	15	26 997 279	62 335 037	5,34%	35 337 758
<b>Totals</b>	<b>3 258</b>	<b>2 692</b>	<b>100%</b>	<b>(566)</b>	<b>1 616 168 380</b>	<b>1 167 381 084</b>	<b>100%</b>	<b>(448 787 296)</b>



## Greenhouse Funding 5 (RF) Ltd

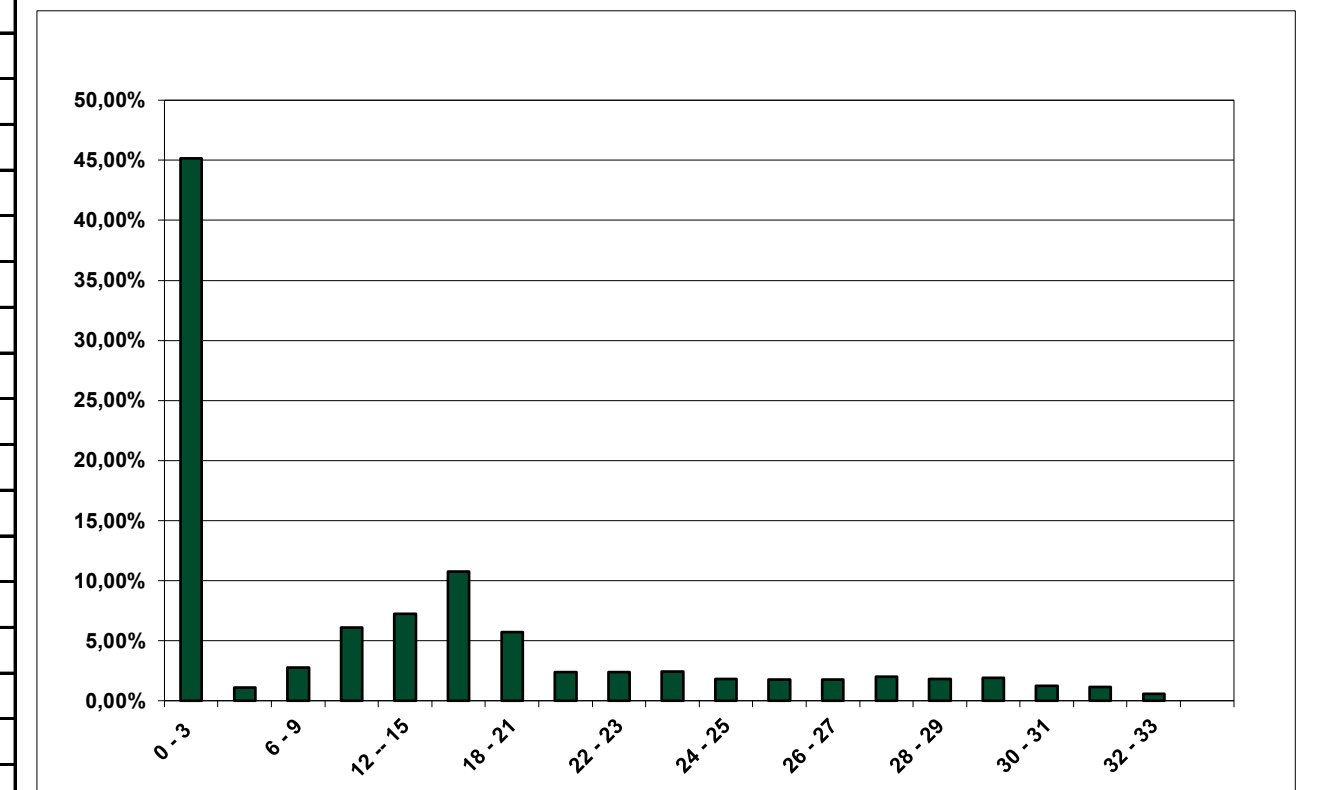
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### Loan Pool Characteristics

31-Jul-2024

#### 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	854	31,72%	527 085 012	45,15%
3 - 6	69	2,56%	13 033 034	1,12%
6 - 9	153	5,68%	32 524 873	2,79%
9 - 12	227	8,43%	71 023 019	6,08%
12 -- 15	241	8,95%	84 271 744	7,22%
15 - 18	325	12,07%	125 809 510	10,78%
18 - 21	164	6,09%	66 502 531	5,70%
21 - 22	66	2,45%	27 582 892	2,36%
22 - 23	66	2,45%	28 037 821	2,40%
23 - 24	66	2,45%	28 287 612	2,42%
24 - 25	57	2,12%	20 921 620	1,79%
25 - 26	58	2,15%	20 620 130	1,77%
26 - 27	59	2,19%	20 633 009	1,77%
27 - 28	65	2,41%	23 129 026	1,98%
28 - 29	55	2,04%	20 961 879	1,80%
29 - 30	68	2,53%	22 393 027	1,92%
30 - 31	48	1,78%	14 617 935	1,25%
31 - 32	35	1,30%	13 481 544	1,15%
32 - 33	16	0,59%	6 464 865	0,55%
> 33	-	0,00%	-	0,00%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



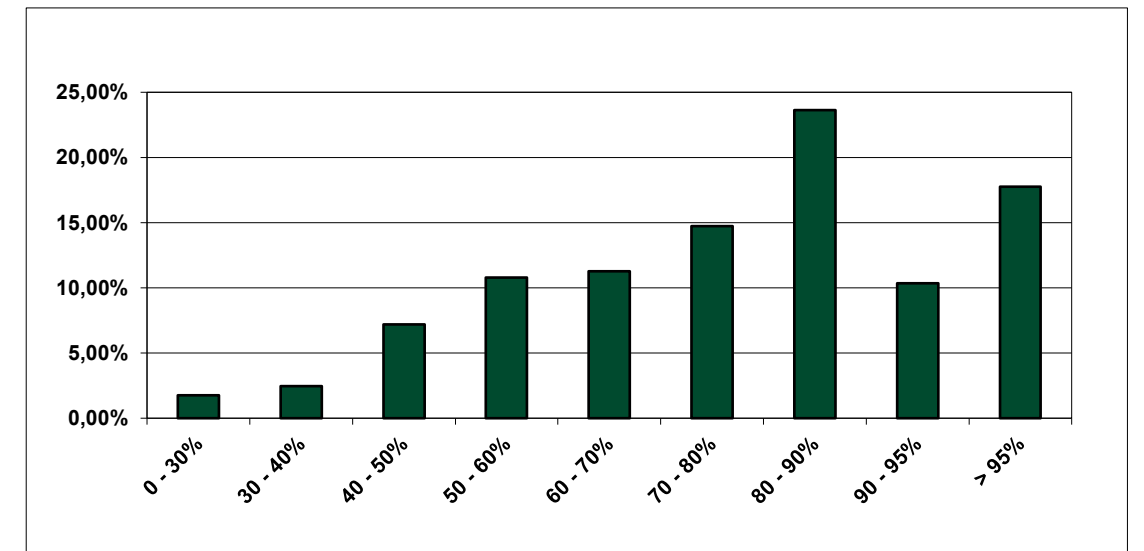


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**Loan Pool Characteristics** **31-Jul-2024**

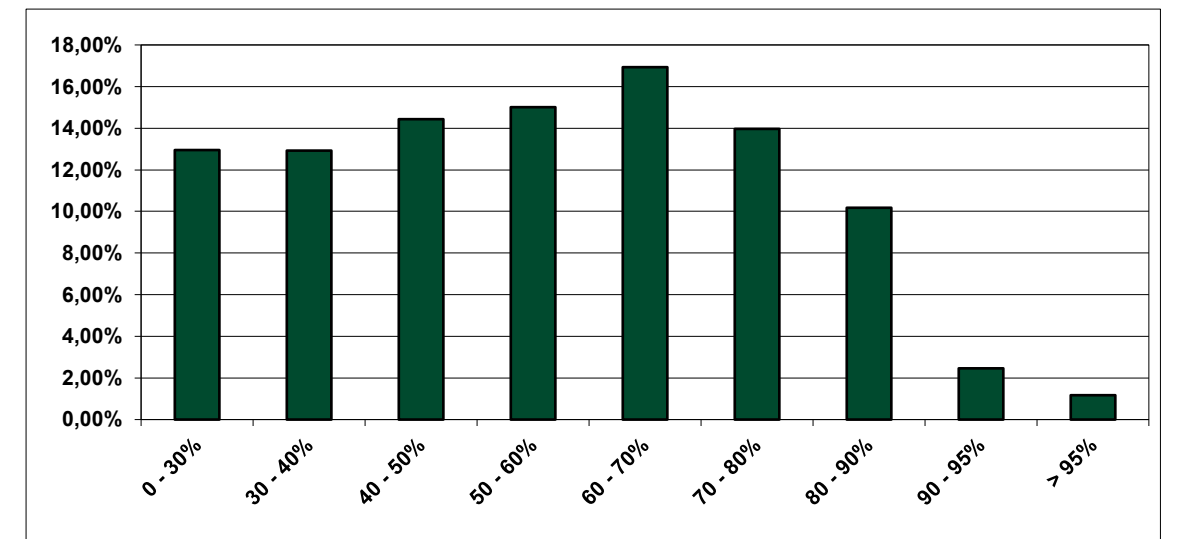
**Original Loan To Value Ratio :**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	118	4,38%	20 591 770	1,76%
30 - 40%	118	4,38%	28 642 402	2,45%
40 - 50%	240	8,92%	83 956 442	7,19%
50 - 60%	307	11,40%	126 157 840	10,81%
60 - 70%	340	12,63%	131 617 875	11,27%
70 - 80%	372	13,82%	172 237 507	14,75%
80 - 90%	529	19,65%	275 774 872	23,62%
90 - 95%	306	11,37%	120 945 571	10,36%
> 95%	362	13,45%	207 456 805	17,77%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



**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%	1 120	41,60%	151 292 229	12,96%
30 - 40%	379	14,08%	150 783 532	12,92%
40 - 50%	318	11,81%	168 476 375	14,43%
50 - 60%	275	10,22%	175 204 561	15,01%
60 - 70%	274	10,18%	197 523 121	16,92%
70 - 80%	184	6,84%	162 927 775	13,96%
80 - 90%	107	3,97%	118 856 966	10,18%
90 - 95%	24	0,89%	28 602 561	2,45%
> 95%	11	0,41%	13 713 965	1,17%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>





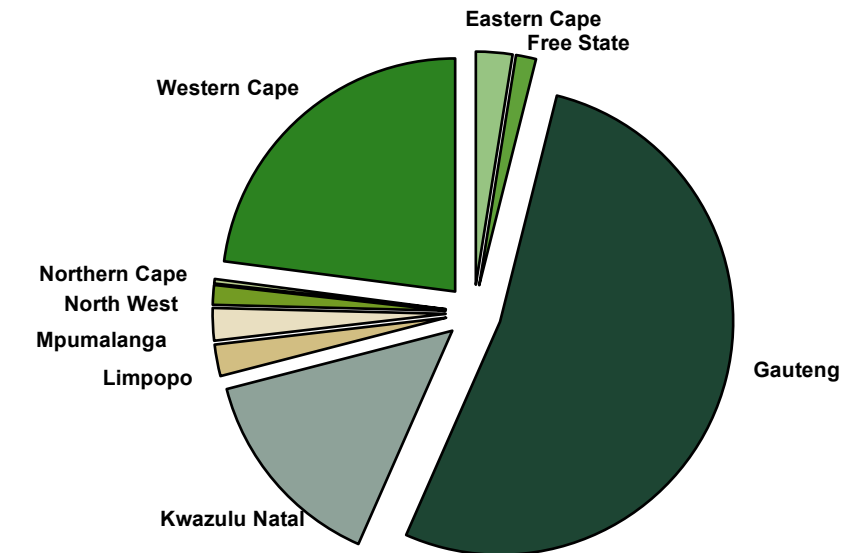
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**Loan Pool Characteristics**

**31-Jul-2024**

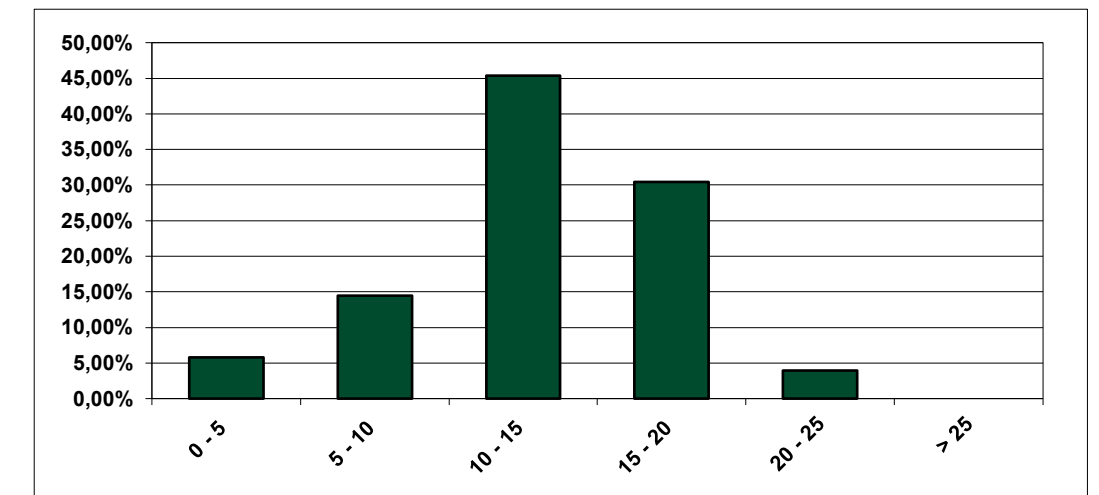
**Geographical Split by Province:**

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	91	3,38%	29 481 361	2,53%
Free State	59	2,19%	16 281 695	1,39%
Gauteng	1 390	51,63%	614 987 389	52,68%
Kwazulu Natal	405	15,04%	167 739 429	14,37%
Limpopo	62	2,30%	25 550 032	2,19%
Mpumalanga	77	2,86%	26 178 969	2,24%
North West	60	2,23%	15 872 731	1,36%
Northern Cape	19	0,71%	3 657 133	0,31%
Western Cape	529	19,65%	267 632 345	22,93%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



**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	638	23,70%	67 486 373	5,78%
5 - 10	640	23,77%	168 715 103	14,45%
10 - 15	970	36,03%	529 771 497	45,38%
15 - 20	406	15,08%	354 921 442	30,40%
20 - 25	38	1,41%	46 486 669	3,98%
> 25	-	0,00%	-	0,00%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>





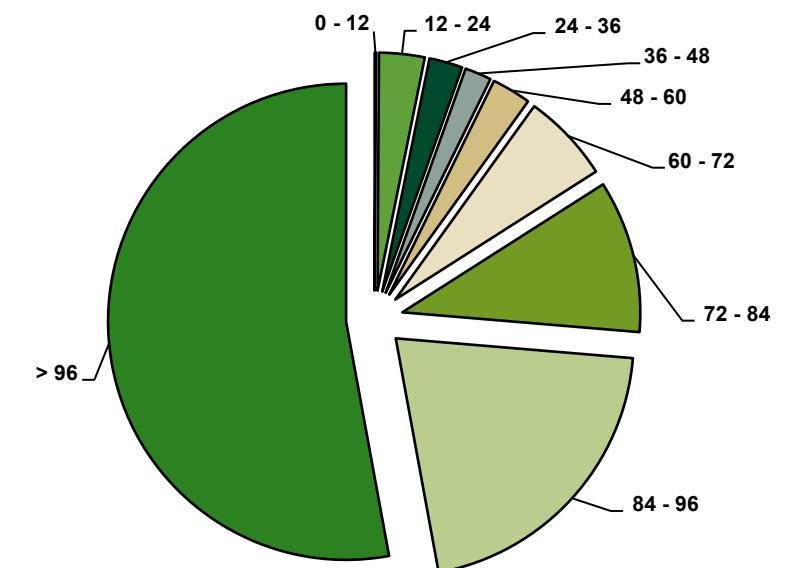
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**Loan Pool Characteristics**

**31-Jul-2024**

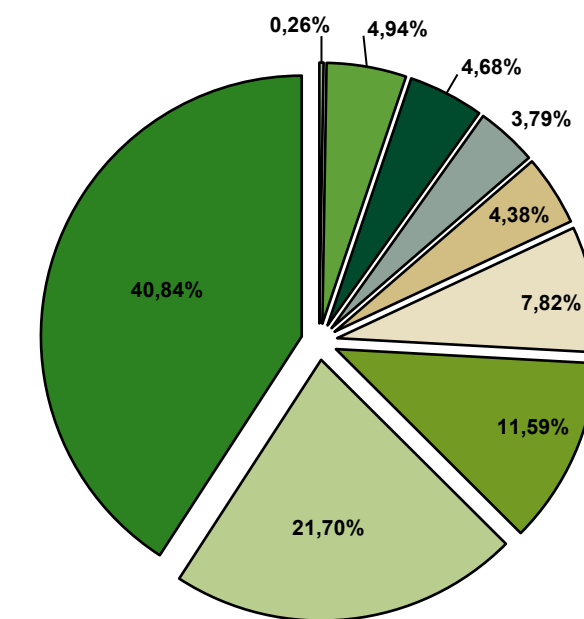
**Seasoning since inception: (time period the loan has been on Nedbanks books)**

<b>Weighted Average Seasoning Since Inception</b>					<b>88</b>
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	0,04%	1 161 882	0,10%	
12 - 24	26	0,97%	36 042 841	3,09%	
24 - 36	23	0,85%	26 467 496	2,27%	
36 - 48	20	0,74%	21 028 532	1,80%	
48 - 60	28	1,04%	31 064 699	2,66%	
60 - 72	69	2,56%	70 641 463	6,05%	
72 - 84	208	7,73%	120 939 213	10,36%	
84 - 96	367	13,63%	242 622 733	20,78%	
> 96	1 950	72,44%	617 412 226	52,89%	
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>	



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

<b>Weighted Average Seasoning Since Registration</b>					<b>61</b>
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	3	0,11%	3 025 526	0,26%	
12 - 24	47	1,75%	57 680 556	4,94%	
24 - 36	49	1,82%	54 576 870	4,68%	
36 - 48	48	1,78%	44 285 594	3,79%	
48 - 60	59	2,19%	51 165 640	4,38%	
60 - 72	117	4,35%	91 286 027	7,82%	
72 - 84	262	9,73%	135 344 931	11,59%	
84 - 96	412	15,30%	253 274 715	21,70%	
> 96	1 695	62,96%	476 741 225	40,84%	
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>	





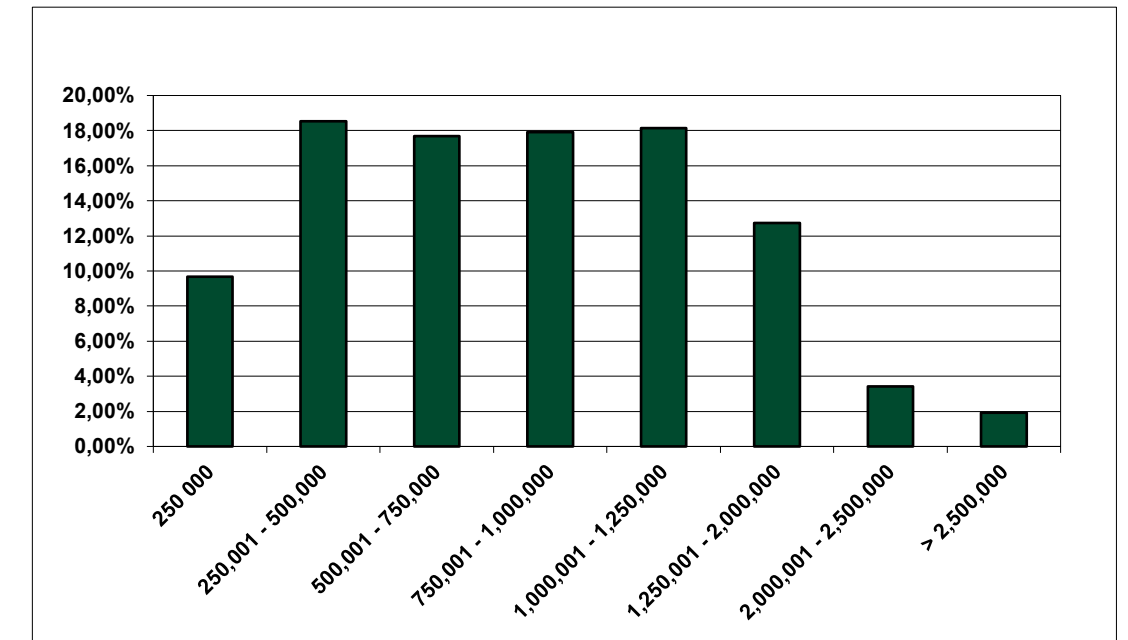
**Greenhouse Funding 5 (RF) Ltd**  
 (Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

**Loan Pool Characteristics**

**31-Jul-2024**

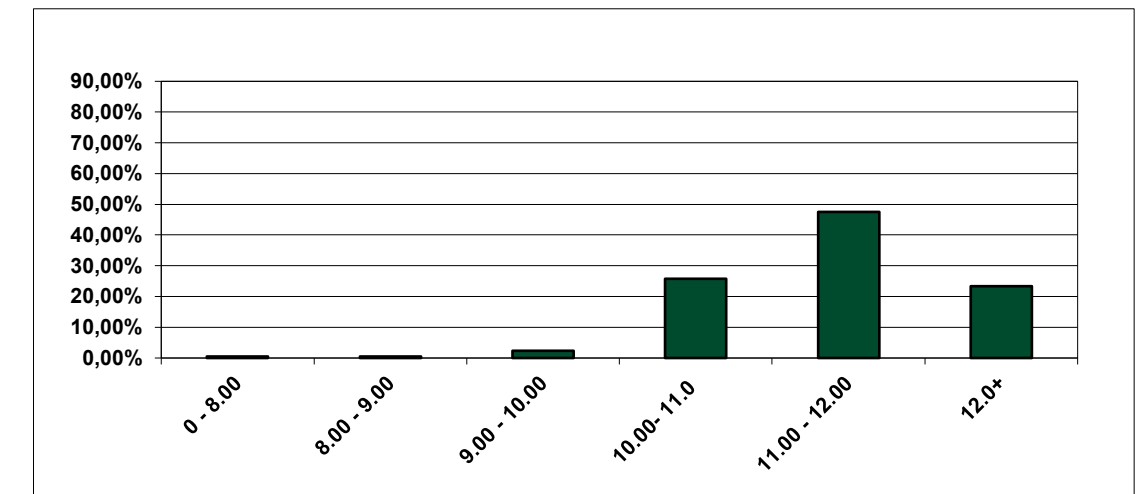
**Outstanding Balance:**

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 217	45,21%	112 997 366	9,68%
250,001 - 500,000	582	21,62%	216 238 497	18,52%
500,001 - 750,000	336	12,48%	206 462 798	17,69%
750,001 - 1,000,000	242	8,99%	208 949 762	17,90%
1,000,001 - 1,250,000	191	7,10%	211 909 949	18,15%
1,250,001 - 2,000,000	98	3,64%	148 487 676	12,72%
2,000,001 - 2,500,000	18	0,67%	39 785 203	3,41%
> 2,500,000	8	0,30%	22 549 834	1,93%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



**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	0,74%	5 377 594	0,46%
8.00 - 9.00	10	0,37%	4 989 193	0,43%
9.00 - 10.00	89	3,31%	27 870 313	2,39%
10.00- 11.0	824	30,61%	301 963 768	25,87%
11.00 - 12.00	1 088	40,42%	554 624 901	47,51%
12.0+	661	24,55%	272 555 314	23,35%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>







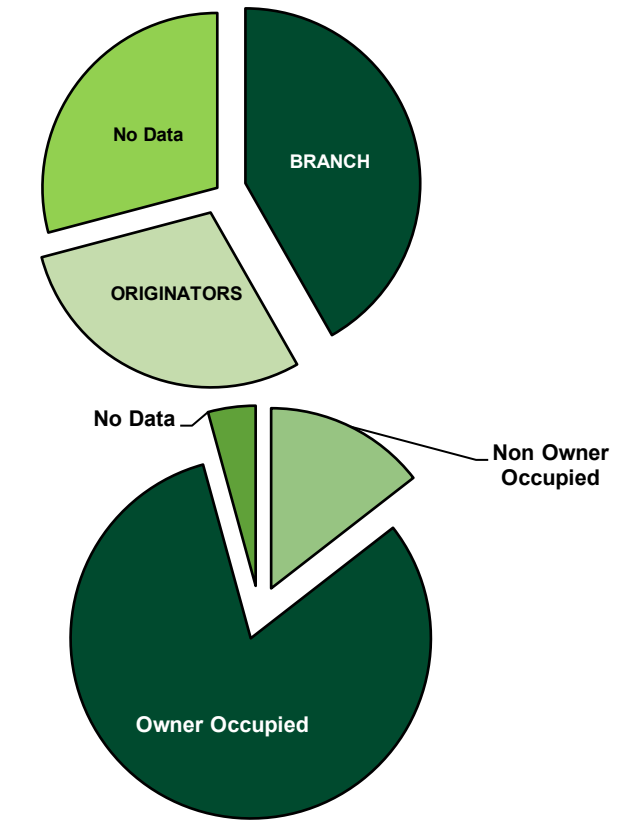
**Greenhouse Funding 5 (RF) Ltd**  
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**Loan Pool Characteristics**

**31-Jul-2024**

**Loan Originator Channel:**

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 640	60,92%	666 604 960	57,10%
ORIGINATORS	741	27,53%	464 858 985	39,82%
No Data	311	11,55%	464 858 985	39,82%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



**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	564	20,95%	169 124 288	14,49%
Owner Occupied	2 001	74,33%	948 453 679	81,25%
No Data	127	4,72%	49 803 117	4,27%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>





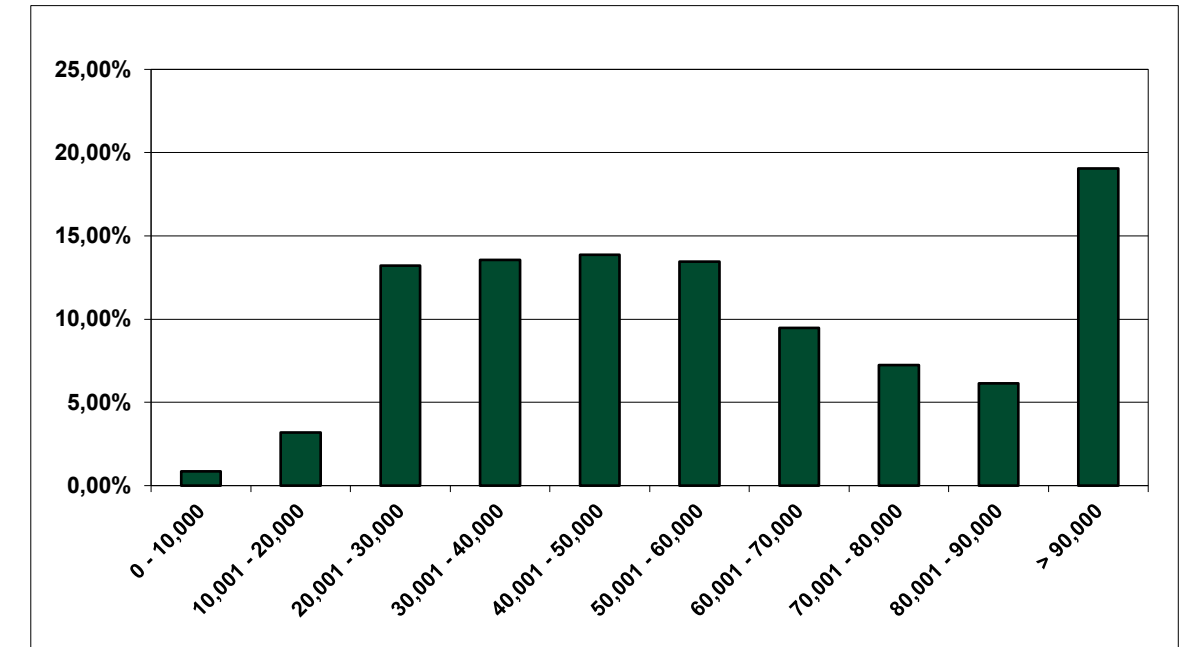
**Greenhouse Funding 5 (RF) Ltd**  
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**Loan Pool Characteristics**

**31-Jul-2024**

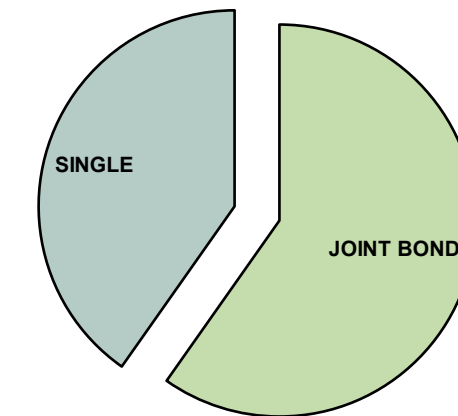
**Borrower's Income:**

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	42	1,56%	10 038 471	0,86%
10,001 - 20,000	302	11,22%	37 113 341	3,18%
20,001 - 30,000	594	22,07%	154 191 772	13,21%
30,001 - 40,000	456	16,94%	158 108 599	13,54%
40,001 - 50,000	359	13,34%	161 697 429	13,85%
50,001 - 60,000	286	10,62%	156 927 410	13,44%
60,001 - 70,000	168	6,24%	110 491 246	9,46%
70,001 - 80,000	123	4,57%	84 429 421	7,23%
80,001 - 90,000	93	3,45%	71 815 944	6,15%
> 90,000	269	9,99%	222 567 451	19,07%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>



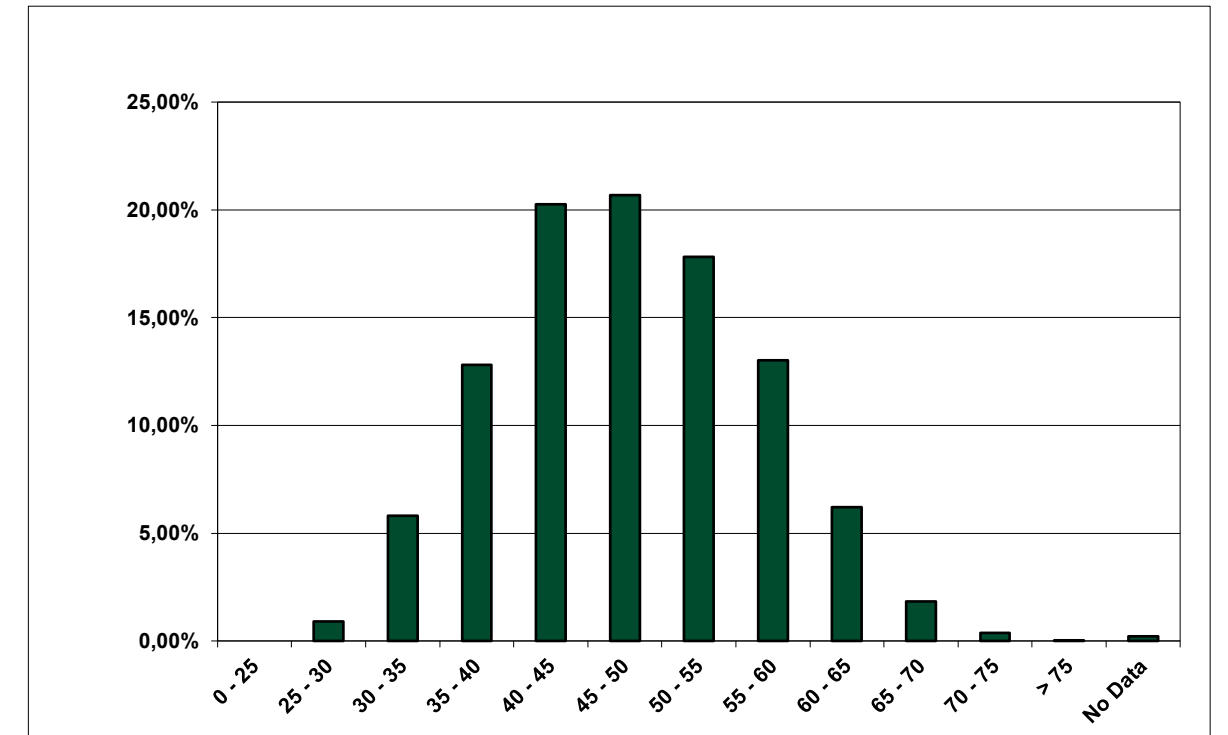
**Single or Joint Bond:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 455	54,05%	697 704 430	59,77%
SINGLE	1 237	45,95%	469 676 654	40,23%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>

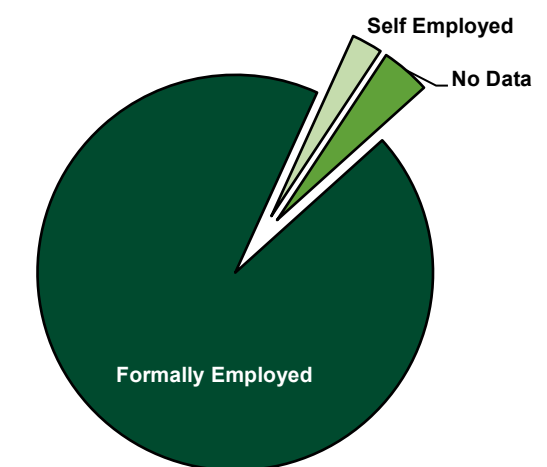


**Loan Pool Characteristics**
**31-Jul-2024**
**Borrower's Age:**

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	-	0,00%	-	0,00%
25 - 30	12	0,45%	10 683 644	0,92%
30 - 35	109	4,05%	67 886 991	5,82%
35 - 40	240	8,92%	149 631 614	12,82%
40 - 45	406	15,08%	236 573 030	20,27%
45 - 50	475	17,64%	241 556 527	20,69%
50 - 55	531	19,73%	208 126 578	17,83%
55 - 60	403	14,97%	151 904 505	13,01%
60 - 65	307	11,40%	72 317 679	6,19%
65 - 70	150	5,57%	21 356 245	1,83%
70 - 75	44	1,63%	4 330 495	0,37%
> 75	4	0,15%	414 966	0,04%
No Data	11	0,41%	2 598 812	0,22%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>


**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	2 279	84,66%	1 090 980 628	93,46%
Self Employed	60	2,23%	29 329 443	2,51%
No Data	353	13,11%	47 071 013	4,03%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>





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**Loan Pool Characteristics**

**31-Jul-2024**

**Property Valuation Method:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 454	54,01%	717 152 856,57	61,43%
Physical	1 165	43,28%	384 994 606,95	32,98%
No Data	73	2,71%	65 233 620,54	5,59%
<b>Totals</b>	<b>2 692</b>	<b>100%</b>	<b>1 167 381 084</b>	<b>100%</b>

