



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Jul-2022

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 Ratings			A3.za or P-1.za
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-22
Report date	31-Jul-22
Payment Date	25-Aug-22
Reporting Period / Quarter	10
Reporting Month	32
Interest Period (from)	25-Aug-22
Interest Period (to)	25-Nov-22
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Nhlanganiso Kunene	Gideon Botha
Tel: 010 234 8620	Tel: +27114959033
Email:NhlanganisoK@Nedbank.co.za	Email:GideonB@Nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Jul-2022

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	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 August 2022)	-	-	-	-	-
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 August 2022)	5.758%	5.758%	5.758%	5.758%	5.758%
Total Rate	6.998%	7.178%	7.238%	7.558%	9.758%
Interest Days	92	92	92	92	92
Interest Payment Due (25 November 2022)	5 344 555	12 918 040	9 413 763	1 524 024	1 721 685
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-2022

	25 August 2022
Funds available for distribution	190 800 565
Application of Funds	
Senior fees and expenses	-3 504 990
Note Interest:	-
A1	-4 683 168
A2	-11 359 525
A3	-8 287 441
Hedge Facility	-1 810 228
Note Interest:	-
B	-1 349 401
C	-1 568 890
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-65 122 321
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-2 055 173
Interest and Fees payable - Class D	-649 898
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	90 409 531



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Portfolio Information

31-Jul-2022

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 583 043 537	Number of Loans	3 258	3 294
Weighted Average Original LTV:	73.78%	74.65%	Weighted Average Concession (Linked to Prime):	0.22%	0.27%
Weighted Average Current LTV:	59.15%	56.55%	Weighted Average PTI:	18.85%	17.46%
Weighted Average Time to maturity:	15,05 years	14,14 years			
Average Time to maturity:	12.86 years	11,45 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	30-Apr-22	1 588 571 018	3 335
Payments			-
Scheduled repayments		(42 148 984)	
Unscheduled repayments		(90 982 855)	
Settlements / Foreclosure Proceeds		(43 936 540)	(86)
Non eligible loans removed		(2 467 578)	(3)
Total Collections		(179 535 956)	(89)
Disbursements			
Further Advances		10 257 633	
Withdrawals		69 168 615	
New Loans added during the reporting period		58 195 711	49
Total Disbursements		137 621 958	49
Interest and Fees			
Interest Charged		31 816 428	
Fees Charged		832 837	
Insurance Charged		3 733 232	
Total Charges		36 382 497	
Other		4 020	(1)
Losses realised			
Total Pool at End of Period	31-Jul-22	1 583 043 537	3 294



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Performance Data

31-Jul-2022

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 178	96.5%	1 516 855 611	95.8%
1-30 days delinquent	50	1.5%	27 413 480	1.7%
31-60 days delinquent	21	0.6%	12 966 649	0.8%
61-90 days delinquent	7	0.2%	3 481 954	0.2%
91-120 days delinquent	9	0.3%	6 507 037	0.41%
121 plus	29	0.9%	15 818 806	1.00%
Total	3 294	100.0%	1 583 043 537	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1.0%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	38	22 325 843	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	94	57 915 188	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	5	1 614 713	Losses at the end of the period		
Cumulative foreclosures since closing	36	20 243 447	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jul-2022

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	1.21%	2 055 173.36	2 055 173.36	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	65 122 321
	Residual Cashflow after payment of or provision for items one to eight	158 369 422
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Jul-2022

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jul-22	
Max Redraw	1 997 472	4 957 773	148.20%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	132 211	53.16%
Aggregate Redraw	281 232 638	435 636 582	54.90%

Liquidity and Redraw reserves / 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%	1.59%	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%	0.27%	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%	56.55%	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%	17.46%	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%	61.07%	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%	17.00%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jul-2022

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 583 043 537
Average Current Balance	480 584
Min Current Balance	(583 516)
Max Current Balance	3 370 621
Weighted Ave LTV (cur) (Including redraws)	56.55%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 571 447 248
Average Total Bond	780 646
Min Total Bond	51 823
Max Total Bond	5 000 000
Weighted Ave LTV (Original) (Including redraws)	74.65%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 294

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.73%
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	530	16.09%	415	5 743 313	16 934 665	1.07%	11 191 351
100001 - 200000	632	544	16.51%	(88)	93 940 260	81 856 023	5.17%	(12 084 237)
200001 - 300000	566	442	13.42%	(124)	140 224 540	109 323 172	6.91%	(30 901 369)
300001 - 400000	368	310	9.41%	(58)	128 213 407	107 805 821	6.81%	(20 407 586)
400001 - 500000	318	261	7.92%	(57)	142 741 198	117 176 317	7.40%	(25 564 881)
500001 - 600000	272	254	7.71%	(18)	149 112 539	139 039 755	8.78%	(10 072 784)
600001 - 700000	197	180	5.46%	(17)	127 212 282	116 897 109	7.38%	(10 315 173)
700001 - 800000	173	142	4.31%	(31)	129 441 899	106 135 537	6.70%	(23 306 362)
800001 - 900000	162	135	4.10%	(27)	137 538 620	113 921 711	7.20%	(23 616 909)
900001 - 1000000	144	97	2.94%	(47)	136 262 319	91 987 013	5.81%	(44 275 306)
1000001 - 1100000	67	71	2.16%	4	70 221 079	74 236 040	4.69%	4 014 961
1100001 - 1200000	54	54	1.64%	-	62 088 093	62 029 124	3.92%	(58 968)
1200001 - 1300000	45	52	1.58%	7	55 696 558	65 020 842	4.11%	9 324 283
1300001 - 1400000	26	43	1.31%	17	35 307 111	58 059 954	3.67%	22 752 842
1400001 - 1500000	38	40	1.21%	2	54 976 363	57 802 546	3.65%	2 826 182
1500001 - 1600000	16	29	0.88%	13	24 706 030	45 298 912	2.86%	20 592 882
1600001 - 1700000	18	26	0.79%	8	29 680 940	42 822 493	2.71%	13 141 553
1700001 - 1800000	14	18	0.55%	4	24 440 248	31 410 632	1.98%	6 970 384
1800001 - 1900000	14	14	0.43%	-	25 938 926	25 775 412	1.63%	(163 515)
1900001 - 2000000	8	7	0.21%	(1)	15 685 375	13 664 368	0.86%	(2 021 006)
> 2000000	11	45	1.37%	34	26 997 279	105 846 094	6.69%	78 848 814
Totals	3 258	3 294	100%	36	1 616 168 380	1 583 043 537	100%	(33 124 843)



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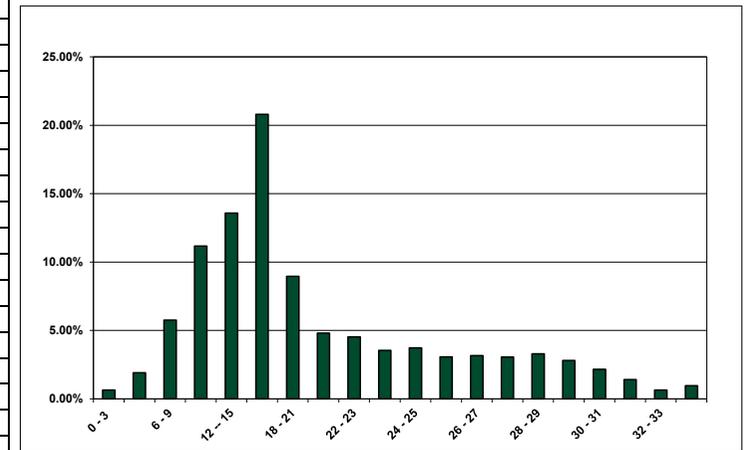
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Loan Pool Characteristics

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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	59	1.79%	10 277 865	0.65%
3 - 6	131	3.98%	30 318 338	1.92%
6 - 9	273	8.29%	91 149 049	5.76%
9 - 12	411	12.48%	176 866 458	11.17%
12 -- 15	434	13.18%	214 965 499	13.58%
15 - 18	628	19.06%	329 207 819	20.80%
18 - 21	277	8.41%	141 826 162	8.96%
21 - 22	121	3.67%	76 050 849	4.80%
22 - 23	122	3.70%	71 707 518	4.53%
23 - 24	104	3.16%	56 096 882	3.54%
24 - 25	109	3.31%	58 943 778	3.72%
25 - 26	89	2.70%	48 647 910	3.07%
26 - 27	93	2.82%	50 095 251	3.16%
27 - 28	102	3.10%	48 359 206	3.05%
28 - 29	85	2.58%	52 055 443	3.29%
29 - 30	99	3.01%	44 326 137	2.80%
30 - 31	69	2.09%	34 284 593	2.17%
31 - 32	50	1.52%	22 352 701	1.41%
32 - 33	24	0.73%	10 221 807	0.65%
> 33	14	0.43%	15 290 272	0.97%
Totals	3 294	100%	1 583 043 537	100%

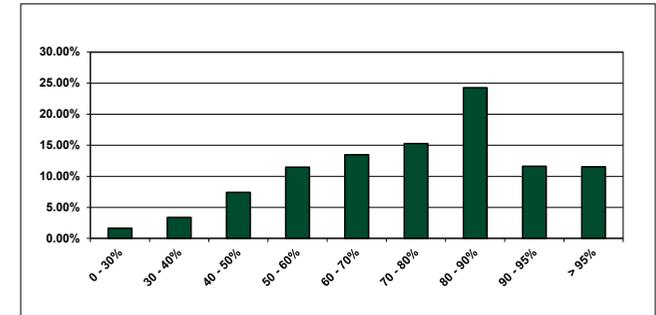


Loan Pool Characteristics

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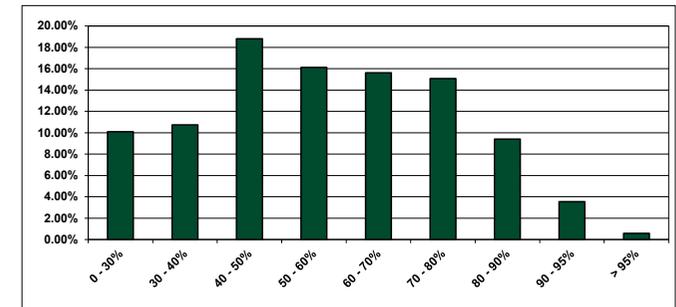
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	133	4.04%	25 609 771	1.62%
30 - 40%	156	4.74%	53 123 804	3.36%
40 - 50%	297	9.02%	117 062 480	7.39%
50 - 60%	380	11.54%	181 319 344	11.45%
60 - 70%	430	13.05%	213 372 981	13.48%
70 - 80%	485	14.72%	241 912 096	15.28%
80 - 90%	652	19.79%	384 181 801	24.27%
90 - 95%	382	11.60%	183 843 955	11.61%
> 95%	379	11.51%	182 617 305	11.54%
Totals	3 294	100%	1 583 043 537	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%	1 045	31.72%	159 805 256	10.09%
30 - 40%	457	13.87%	170 124 744	10.75%
40 - 50%	562	17.06%	297 849 287	18.81%
50 - 60%	414	12.57%	255 232 143	16.12%
60 - 70%	358	10.87%	247 249 385	15.62%
70 - 80%	272	8.26%	238 669 286	15.08%
80 - 90%	130	3.95%	148 826 112	9.40%
90 - 95%	49	1.49%	56 203 440	3.55%
> 95%	7	0.21%	9 083 884	0.57%
Totals	3 294	100%	1 583 043 537	100%

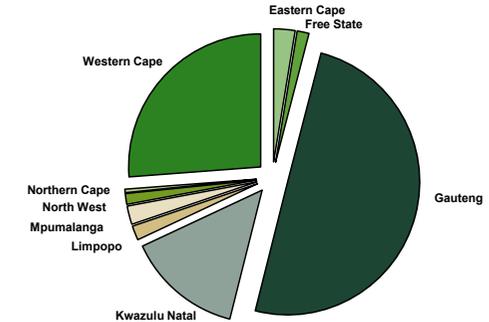


Loan Pool Characteristics

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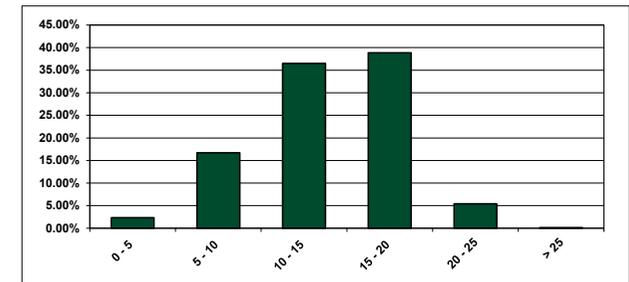
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	114	3.46%	41 419 032	2.62%
Free State	74	2.25%	23 055 748	1.46%
Gauteng	1 662	50.46%	789 526 378	49.87%
Kwazulu Natal	489	14.85%	223 779 099	14.14%
Limpopo	72	2.19%	27 648 890	1.75%
Mpumalanga	95	2.88%	35 500 800	2.24%
North West	71	2.16%	20 702 465	1.31%
Northern Cape	24	0.73%	6 739 396	0.43%
Western Cape	693	21.04%	414 671 730	26.19%
Totals	3 294	100%	1 583 043 537	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	291	8.83%	36 987 447	2.34%
5 - 10	1 098	33.33%	264 759 819	16.72%
10 - 15	1 022	31.03%	578 176 009	36.52%
15 - 20	803	24.38%	614 985 075	38.85%
20 - 25	78	2.37%	85 762 937	5.42%
> 25	2	0.06%	2 372 250	0.15%
Totals	3 294	100%	1 583 043 537	100%





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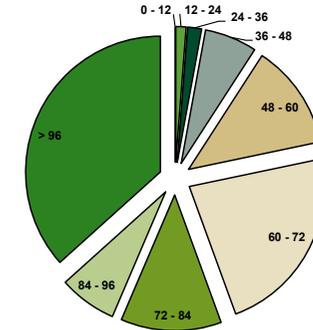
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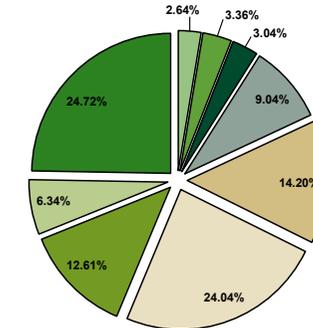
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%	
12 - 24	13	0.39%	19 547 866	1.23%	
24 - 36	20	0.61%	26 457 608	1.67%	
36 - 48	87	2.64%	99 423 020	6.28%	
48 - 60	269	8.17%	198 682 009	12.55%	
60 - 72	473	14.36%	358 719 656	22.66%	
72 - 84	267	8.11%	191 203 908	12.08%	
84 - 96	156	4.74%	109 529 199	6.92%	
> 96	2 009	60.99%	579 480 271	36.61%	
Totals	3 294	100%	1 583 043 537	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	40	1.21%	41 852 362	2.64%	
12 - 24	50	1.52%	53 261 068	3.36%	
24 - 36	52	1.58%	48 092 420	3.04%	
36 - 48	156	4.74%	143 134 587	9.04%	
48 - 60	340	10.32%	224 823 019	14.20%	
60 - 72	534	16.21%	380 553 208	24.04%	
72 - 84	319	9.68%	199 588 671	12.61%	
84 - 96	162	4.92%	100 423 508	6.34%	
> 96	1 641	49.82%	391 314 694	24.72%	
Totals	3 294	100%	1 583 043 537	100%	





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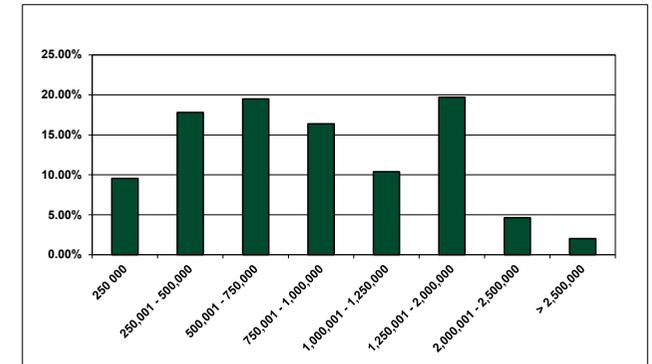
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Loan Pool Characteristics

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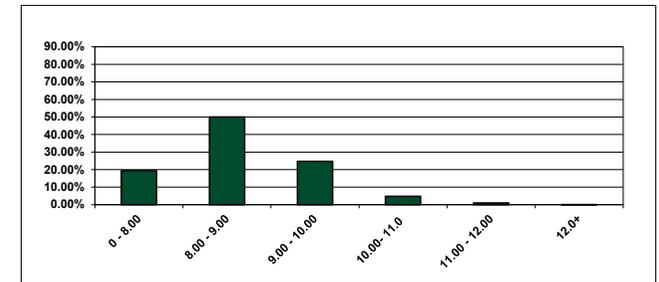
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 308	39.71%	151 239 807	9.55%
250,001 - 500,000	779	23.65%	281 856 190	17.80%
500,001 - 750,000	507	15.39%	308 546 518	19.49%
750,001 - 1,000,000	301	9.14%	259 434 607	16.39%
1,000,001 - 1,250,000	148	4.49%	164 381 080	10.38%
1,250,001 - 2,000,000	206	6.25%	311 739 242	19.69%
2,000,001 - 2,500,000	34	1.03%	73 667 591	4.65%
> 2,500,000	11	0.33%	32 178 502	2.03%
Totals	3 294	100%	1 583 043 537	100%



Interest Rate Distribution (Prime =9,00%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	832	25.26%	306 839 849	19.38%
8.00 - 9.00	1 401	42.53%	791 242 323	49.98%
9.00 - 10.00	787	23.89%	391 267 383	24.72%
10.00 - 11.0	217	6.59%	76 365 152	4.82%
11.00 - 12.00	50	1.52%	15 677 538	0.99%
12.0+	7	0.21%	1 651 292	0.10%
Totals	3 294	100%	1 583 043 537	100%





Greenhouse Funding 5 (RF) Ltd

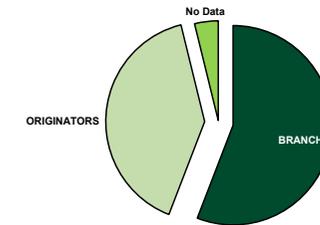
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

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	2 007	60.93%	884 864 952	55.90%
ORIGINATORS	903	27.41%	637 089 983	40.24%
No Data	384	11.66%	61 088 602	3.86%
Totals	3 294	100%	1 583 043 537	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	735	22.31%	269 141 669	17.00%
Owner Occupied	2 423	73.56%	1 281 460 852	80.95%
No Data	136	4.13%	32 441 016	2.05%
Totals	3 294	100%	1 583 043 537	100%

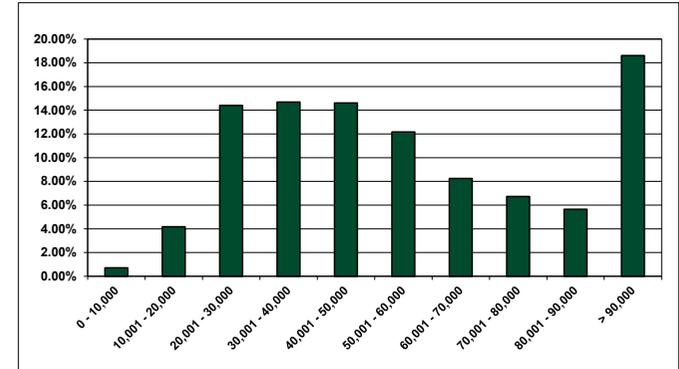


Loan Pool Characteristics

31-Jul-2022

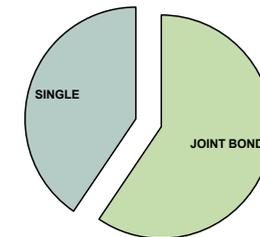
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	50	1.52%	11 183 917	0.71%
10,001 - 20,000	399	12.11%	66 083 940	4.17%
20,001 - 30,000	764	23.19%	228 093 252	14.41%
30,001 - 40,000	581	17.64%	232 550 859	14.69%
40,001 - 50,000	452	13.72%	231 395 757	14.62%
50,001 - 60,000	331	10.05%	192 724 659	12.17%
60,001 - 70,000	191	5.80%	130 477 605	8.24%
70,001 - 80,000	139	4.22%	106 551 754	6.73%
80,001 - 90,000	103	3.13%	89 368 646	5.65%
> 90,000	284	8.62%	294 613 148	18.61%
Totals	3 294	100%	1 583 043 537	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	1 786	54.22%	941 884 230	59.50%
SINGLE	1 508	45.78%	641 159 307	40.50%
Totals	3 294	100%	1 583 043 537	100%





Greenhouse Funding 5 (RF) Ltd

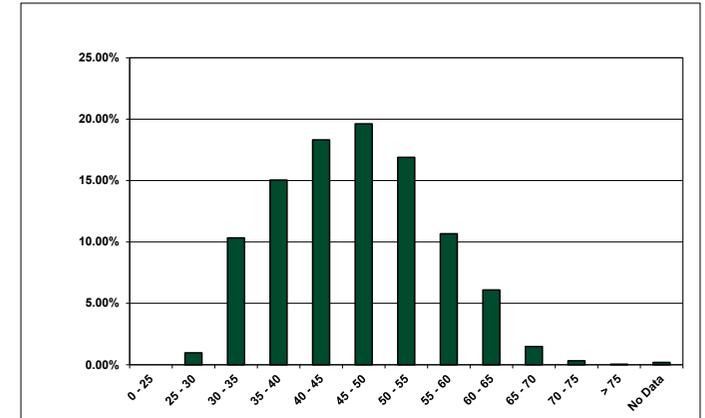
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Loan Pool Characteristics

31-Jul-2022

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	21	0.64%	15 384 213	0.97%
30 - 35	221	6.71%	163 589 133	10.33%
35 - 40	361	10.96%	238 181 673	15.05%
40 - 45	498	15.12%	289 843 678	18.31%
45 - 50	616	18.70%	310 581 887	19.62%
50 - 55	595	18.06%	267 497 768	16.90%
55 - 60	476	14.45%	168 912 645	10.67%
60 - 65	327	9.93%	96 458 779	6.09%
65 - 70	127	3.86%	23 527 049	1.49%
70 - 75	36	1.09%	5 110 853	0.32%
> 75	4	0.12%	819 401	0.05%
No Data	12	0.36%	3 136 458	0.20%
Totals	3 294	100%	1 583 043 537	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	3 113	94.51%	1 525 359 607	96.36%
Self Employed	61	1.85%	25 224 093	1.59%
No Data	120	3.64%	32 459 837	2.05%
Totals	3 294	100%	1 583 043 537	100%





Greenhouse Funding 5 (RF) Ltd

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Loan Pool Characteristics

31-Jul-2022

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 733	52.61%	269 141 669	17.00%
Physical	1 520	46.14%	1 281 460 852	80.95%
No Data	41	1.24%	32 441 016	2.05%
Totals	3 294	100%	1 583 043 537	100%

