



## Greenhouse Funding 5 (RF) Ltd

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



### Investor Report

31-Oct-2020

**Asset Class:** Residential Mortgage Backed Securitisation

**Main objective of the programme:** To source funding in the Debt Capital markets via the issuance of Floating Rate Notes backed by Residential Mortgages.

Transaction Parties:		Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b>	Nedbank CIB Specialised Funding Support	<b>Bank Account</b> Nedbank	Baa3 P-3	Aa3.za or P-1.za
<b>Servicer/ Originator</b>	Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b> Nedbank	Aa1.za P-1.za	A3.za or P-1.za
<b>Rating Agency:</b>	Moody's Ratings			
<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>	Static			
<b>Maximum programme size:</b>	R 5 000 000 000			

Reporting Period:	
<b>Inception Date</b>	5-Dec-19
<b>Determination Date</b>	31-Oct-20
<b>Report date</b>	31-Oct-20
<b>Payment Date</b>	25-Nov-20
<b>Reporting Period / Quarter</b>	3
<b>Reporting Month</b>	11
<b>Interest Period (from)</b>	25-Nov-20
<b>Interest Period (to)</b>	25-Feb-21
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

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

**Outstanding Notes & Subordinated Loans**
**31-Oct-2020**

Note Class	Class A1	Class A2	Class A3	Class B	Class C
ISIN Code	ZAG000165002	ZAG000165010	ZAG000165028	ZAG000165036	ZAG000165044
Initial Tranche Thickness	17,79%	41,93%	30,30%	4,70%	4,11%
Legal Final Maturity	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53
Rating [Original // Current]	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	B2 (sf) / Baa3.za(sf)	Not Rated
Credit Enhancement %	9,98%	9,98%	9,98%	5,28%	5,28%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	-	-	-	-	-
Principal Outstanding Balance Beginning of Period	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note	-	-	-	-	-
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 Nov 2020)	3,358%	3,358%	3,358%	3,358%	3,358%
Total Rate	4,598%	4,778%	4,838%	5,158%	7,358%
Interest Days	92	92	92	92	92
Interest Payment Due (25 Feb 2021)	3 511 612	8 598 829	6 292 316	1 040 079	1 298 233
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-Oct-2020

	25 November 2020
<b>Funds available for distribution</b>	94 568 396
<b>Application of Funds</b>	
Senior fees and expenses	-939 227
Note Interest:	-
A1	-3 575 765
A2	-8 750 002
A3	-6 401 567
Hedge Facility	-1 461 817
Note Interest:	-
B	-1 040 079
C	-1 313 054
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-63 694 469
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-334 485
Expenses in excess of Issuer Expense cap	-339 765
1st lossCredit Enhancement interest & fees due	-576 802
Distributable Reserves	-6 124 425



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### Portfolio Information

31-Oct-2020

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 605 516 245	Number of Loans	3 258	3 398
Weighted Average Original LTV:	73,78%	71,15%	Weighted Average Concession (Linked to Prime):	0,22%	0,20%
Weighted Average Current LTV:	59,15%	58,46%	Weighted Average PTI:	18,85%	18,58%
Weighted Average Time to maturity:	15,05 years	14,72 years			
Average Time to maturity:	12,86 years	12,46 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	31-Jul-20	1 562 090 238	3 257
<b>Payments</b>			
Scheduled repayments		(48 934 636)	-
Unscheduled repayments		(55 718 811)	
Settlements / Foreclosure Proceeds		(32 943 366)	(94)
Non eligible loans removed		-	
Total Collections		(137 596 813)	(94)
<b>Disbursements</b>			
Further Advances		8 152 162	
Withdrawals		35 143 426	
New Loans added during the reporting period		105 608 643	235
Total Disbursements		148 904 231	235
<b>Interest and Fees</b>			
Interest Charged		27 670 942	
Fees Charged		783 549	
Insurance Charged		3 664 085	
Total Charges		32 118 576	
Other		13	
Losses realised			
Total Pool at End of Period	31-Oct-20	1 605 516 245	3 398

**Performance Data**
**31-Oct-2020**
**Accounts in Arrears:**

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 355	98,7%	1 584 034 170	98,7%
1-30 days delinquent	20	0,6%	9 955 308	0,6%
31-60 days delinquent	7	0,2%	4 163 538	0,3%
61-90 days delinquent	5	0,1%	2 069 378	0,1%
91-120 days delinquent	2	0,1%	869 250	0,05%
121 plus	9	0,3%	4 424 601	0,28%
<b>Total</b>	<b>3 398</b>	<b>100,0%</b>	<b>1 605 516 245</b>	<b>100,0%</b>
<b>Annualised Default Rate, on loans defaulted since issue date 30 April 2020</b>				<b>0,00%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	11	5 293 851	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	40	23 657 171	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	4	1 400 155	Losses at the end of the period		
Cumulative foreclosures since closing	4	1 400 155	Cumulative Losses since closing		

**Arrears Reserve and PDL**
**31-Oct-2020**

Reference	Current Level	Arrears Reserve Required Amount	Current amount	Unprovided due to Shortage of Funds
1 Arrears Reserve	Proportion of loans in default i.e. 90 days plus *			
	0,30%	334 484,97	334 484,97	

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	63 694 469
	Residual Cashflow after payment of or provision for items one to eight	71 086 885
	Principal Deficiency Value	-



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### Redraw and Liquidity position

31-Oct-2020

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Oct-20	
Max Redraw	1 997 472	2 089 017	4,58%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	96 326	11,59%
Aggregate Redraw	281 232 638	327 314 449	16,39%

Liquidity and Redraw reseves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	46 282 500	46 282 500	46 282 500	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	38 317 500	38 317 500	38 317 500	N

**Portfolio Covenants**
**31-Oct-2020**

#	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%	1,06%	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. <b>(0.64%)</b>	0,22%	0,20%	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. <b>(71.58%)</b>	59,15%	58,46%	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. <b>(19.91%)</b>	18,85%	18,58%	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%	45,40%	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%	21,62%	N

\* Note -The WALTV includes the potential REDRAWS



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### Loan Pool Characteristics

31-Oct-2020

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 605 516 245
<b>Average Current Balance</b>	472 489
<b>Min Current Balance</b>	(239 835)
<b>Max Current Balance</b>	3 309 490
<b>Weighted Ave LTV (cur) (Including redraws)</b>	58,46%
<b>Original Balance (Total Bond Registered):</b>	

<b>Aggregate Total Bond</b>	2 344 339 778
<b>Average Total Bond</b>	689 918
<b>Min Total Bond</b>	109 733
<b>Max Total Bond</b>	3 483 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	71,15%

<b>Number of Accounts (at Closing):</b>	-
<b>Number of Accounts (Current):</b>	3 398

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	0,24%
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**  
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**Loan Pool Characteristics**

**31-Oct-2020**

**Distribution of Home Loan Size:**

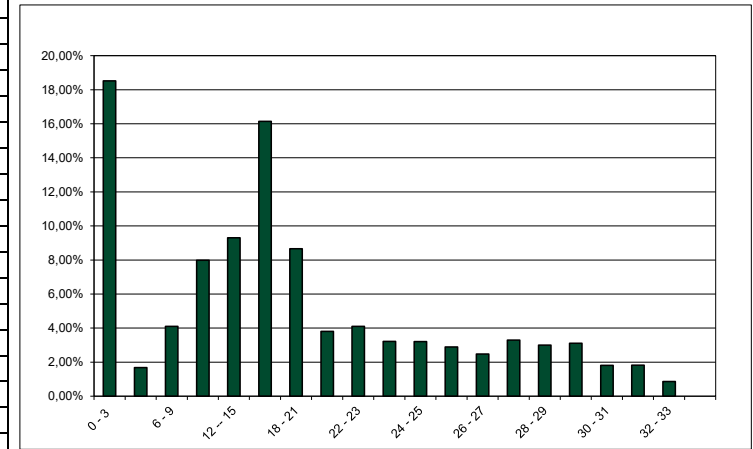
Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	115	234	6,89%	(119)	5 743 313	10 780 691	0,67%	(5 037 378)
100001 - 200000	632	645	18,98%	(13)	93 940 260	96 556 744	6,01%	(2 616 485)
200001 - 300000	566	581	17,10%	(15)	140 224 540	144 259 979	8,99%	(4 035 439)
300001 - 400000	368	399	11,74%	(31)	128 213 407	138 870 412	8,65%	(10 657 005)
400001 - 500000	318	321	9,45%	(3)	142 741 198	144 023 120	8,97%	(1 281 922)
500001 - 600000	272	253	7,45%	19	149 112 539	138 351 721	8,62%	10 760 818
600001 - 700000	197	201	5,92%	(4)	127 212 282	129 411 983	8,06%	(2 199 701)
700001 - 800000	173	167	4,91%	6	129 441 899	124 824 734	7,77%	4 617 166
800001 - 900000	162	165	4,86%	(3)	137 538 620	140 036 883	8,72%	(2 498 263)
900001 - 1000000	144	128	3,77%	16	136 262 319	121 103 084	7,54%	15 159 236
1000001 - 1100000	67	67	1,97%	-	70 221 079	69 808 963	4,35%	412 116
1100001 - 1200000	54	45	1,32%	9	62 088 093	51 390 878	3,20%	10 697 215
1200001 - 1300000	45	37	1,09%	8	55 696 558	45 862 489	2,86%	9 834 069
1300001 - 1400000	26	38	1,12%	(12)	35 307 111	51 316 266	3,20%	(16 009 155)
1400001 - 1500000	38	36	1,06%	2	54 976 363	51 963 500	3,24%	3 012 864
1500001 - 1600000	16	20	0,59%	(4)	24 706 030	30 966 630	1,93%	(6 260 600)
1600001 - 1700000	18	16	0,47%	2	29 680 940	26 328 152	1,64%	3 352 789
1700001 - 1800000	14	13	0,38%	1	24 440 248	22 915 143	1,43%	1 525 105
1800001 - 1900000	14	13	0,38%	1	25 938 926	23 932 233	1,49%	2 006 693
1900001 - 2000000	8	5	0,15%	3	15 685 375	9 694 969	0,60%	5 990 406
> 2000000	11	14	0,41%	(3)	26 997 279	33 117 673	2,06%	(6 120 393)
<b>Totals</b>	<b>3 258</b>	<b>3 398</b>	<b>100%</b>	<b>(140)</b>	<b>1 616 168 380</b>	<b>1 605 516 245</b>	<b>100%</b>	<b>10 652 135</b>

**Loan Pool Characteristics**

**31-Oct-2020**

**Payment to Income:**

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	643	18,92%	297 313 293	18,52%
3 - 6	97	2,85%	27 034 854	1,68%
6 - 9	228	6,71%	65 796 780	4,10%
9 - 12	334	9,83%	128 231 495	7,99%
12 - 15	336	9,89%	149 448 876	9,31%
15 - 18	502	14,77%	259 120 345	16,14%
18 - 21	252	7,42%	139 026 367	8,66%
21 - 22	104	3,06%	61 065 140	3,80%
22 - 23	113	3,33%	65 861 803	4,10%
23 - 24	95	2,80%	51 647 400	3,22%
24 - 25	89	2,62%	51 471 281	3,21%
25 - 26	80	2,35%	46 339 313	2,89%
26 - 27	85	2,50%	39 845 957	2,48%
27 - 28	102	3,00%	52 865 661	3,29%
28 - 29	80	2,35%	48 203 894	3,00%
29 - 30	108	3,18%	50 002 103	3,11%
30 - 31	69	2,03%	29 028 202	1,81%
31 - 32	52	1,53%	29 293 663	1,82%
32 - 33	29	0,85%	13 919 816	0,87%
> 33	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

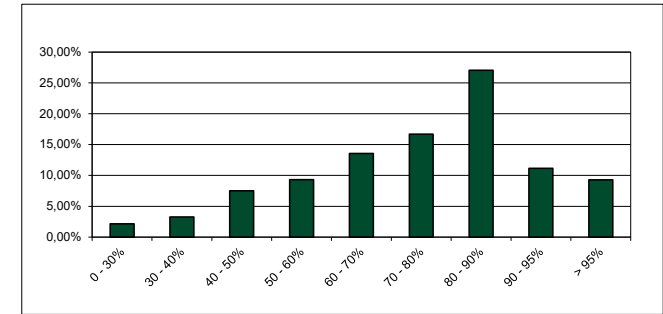


**Loan Pool Characteristics**

**31-Oct-2020**

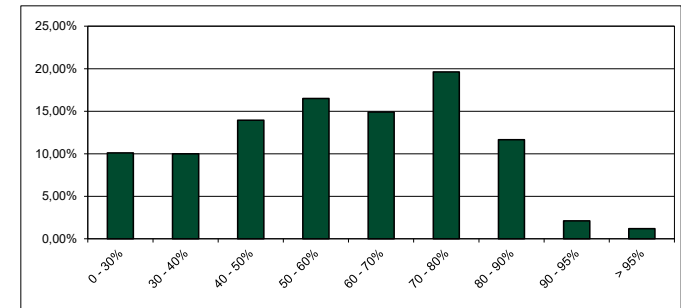
**Original Loan To Value Ratio :**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	140	4,12%	34 781 915	2,17%
30 - 40%	160	4,71%	52 391 118	3,26%
40 - 50%	294	8,65%	120 720 506	7,52%
50 - 60%	380	11,18%	149 463 147	9,31%
60 - 70%	451	13,27%	217 763 994	13,56%
70 - 80%	524	15,42%	267 948 802	16,69%
80 - 90%	701	20,63%	434 330 946	27,05%
90 - 95%	389	11,45%	179 066 186	11,15%
> 95%	359	10,57%	149 049 631	9,28%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>



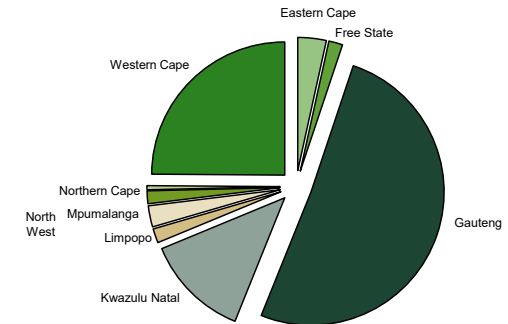
**Current Loan To Value Ratio: (LTV's calculated includes potential redraws)**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	828	24,37%	162 168 688	10,10%
30 - 40%	442	13,01%	160 335 428	9,99%
40 - 50%	532	15,66%	223 884 076	13,94%
50 - 60%	566	16,66%	264 824 159	16,49%
60 - 70%	400	11,77%	239 438 737	14,91%
70 - 80%	401	11,80%	314 822 489	19,61%
80 - 90%	173	5,09%	187 109 741	11,65%
90 - 95%	38	1,12%	33 841 330	2,11%
> 95%	18	0,53%	19 091 596	1,19%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

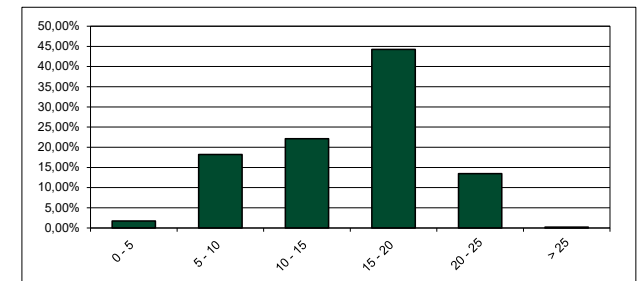


**Loan Pool Characteristics**
**31-Oct-2020**
**Geographical Split by Province:**

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	134	3,94%	55 493 340	3,46%
Free State	76	2,24%	27 100 780	1,69%
Gauteng	1 752	51,56%	818 142 783	50,96%
Kwazulu Natal	472	13,89%	203 309 667	12,66%
Limpopo	62	1,82%	27 690 557	1,72%
Mpumalanga	92	2,71%	41 221 870	2,57%
North West	70	2,06%	24 975 426	1,56%
Northern Cape	28	0,82%	8 081 284	0,50%
Western Cape	712	20,95%	399 500 536	24,88%
NO Data	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</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	170	5,00%	27 774 026	1,73%
5 - 10	1 171	34,46%	292 459 920	18,22%
10 - 15	762	22,42%	354 920 265	22,11%
15 - 20	1 042	30,67%	710 699 791	44,27%
20 - 25	250	7,36%	216 540 453	13,49%
> 25	3	0,09%	3 121 789	0,19%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

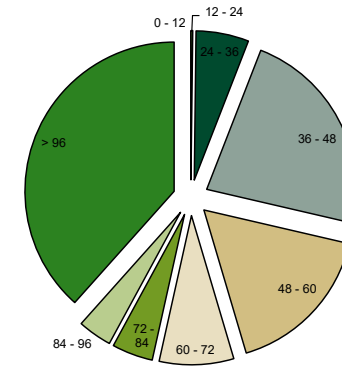


**Loan Pool Characteristics**

**31-Oct-2020**

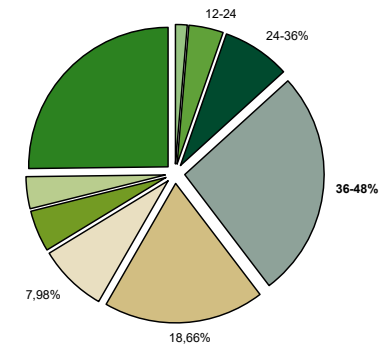
**Seasoning since inception: (time period the loan has been on Nedbanks books)**

<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	-	0,00%	-	0,00%	
12 - 24	8	0,24%	3 065 071	0,19%	
24 - 36	130	3,83%	91 868 563	5,72%	
36 - 48	477	14,04%	364 639 268	22,71%	
48 - 60	360	10,59%	269 588 926	16,79%	
60 - 72	173	5,09%	129 514 250	8,07%	
72 - 84	116	3,41%	71 252 523	4,44%	
84 - 96	114	3,35%	59 159 936	3,68%	
> 96	2 020	59,45%	616 427 709	38,39%	
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>	



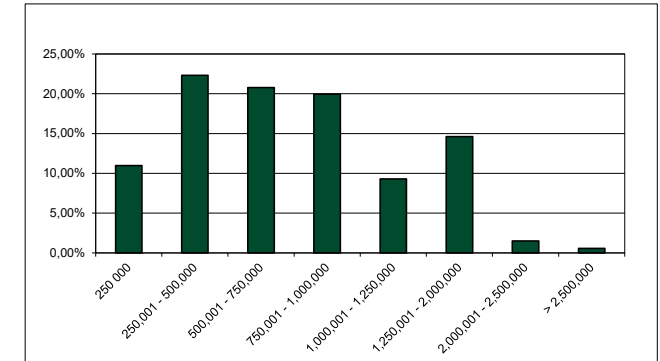
**Seasoning since registration: (time period since most recent registration)**

<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	26	0,77%	21 792 921	1,36%	
12 - 24	93	2,74%	64 240 699	4,00%	
24 - 36	198	5,83%	126 876 349	7,90%	
36 - 48	570	16,77%	423 723 799	26,39%	
48 - 60	445	13,10%	299 546 766	18,66%	
60 - 72	193	5,68%	128 167 131	7,98%	
72 - 84	157	4,62%	77 190 365	4,81%	
84 - 96	162	4,77%	59 449 660	3,70%	
> 96	1 554	45,73%	404 528 555	25,20%	
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>	

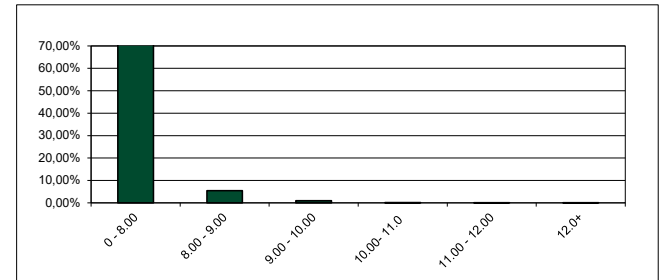


**Loan Pool Characteristics**
**31-Oct-2020**
**Outstanding Balance:**

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 185	34,87%	176 274 847	10,98%
250,001 - 500,000	995	29,28%	358 216 099	22,31%
500,001 - 750,000	545	16,04%	333 679 003	20,78%
750,001 - 1,000,000	369	10,86%	320 049 401	19,93%
1,000,001 - 1,250,000	135	3,97%	149 306 035	9,30%
1,250,001 - 2,000,000	155	4,56%	234 873 188	14,63%
2,000,001 - 2,500,000	11	0,32%	24 011 090	1,50%
> 2,500,000	3	0,09%	9 106 582	0,57%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

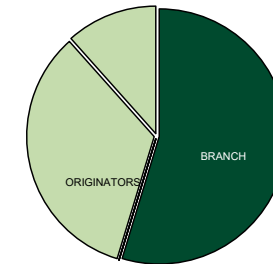

**Interest Rate Distribution (Prime = 7.00%):**

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	3 112	91,58%	1 500 054 149	93,43%
8.00 - 9.00	229	6,74%	87 559 280	5,45%
9.00 - 10.00	46	1,35%	15 469 170	0,96%
10.00 - 11.0	8	0,24%	1 674 138	0,10%
11.00 - 12.00	1	0,03%	339 849	0,02%
12.0+	2	0,06%	419 659	0,03%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

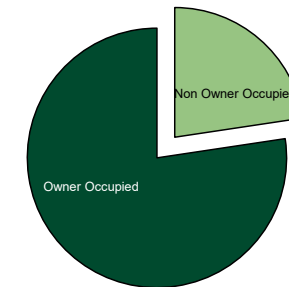


**Loan Pool Characteristics**
**31-Oct-2020**
**Loan Originator Channel:**

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 933	56,89%	878 217 385	54,70%
BUSINESS DIRECT	-	0,00%	-	0,00%
CONSULTANT	-	0,00%	-	0,00%
ELECTRONIC BANKING	-	0,00%	-	0,00%
HOMELOANS DIRECT	-	0,00%	-	0,00%
INTERMEDIARY	-	0,00%	-	0,00%
ORIGINATORS	979	28,81%	541 219 526	33,71%
No Data	486	14,30%	186 079 333	11,59%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</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	836	24,60%	347 108 032	21,62%
Owner Occupied	2 348	69,10%	1 186 576 158	73,91%
No Data	214	6,30%	71 832 055	4,47%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

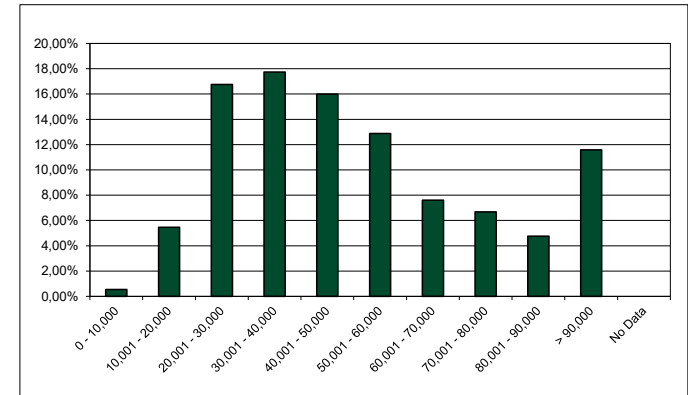


**Loan Pool Characteristics**

**31-Oct-2020**

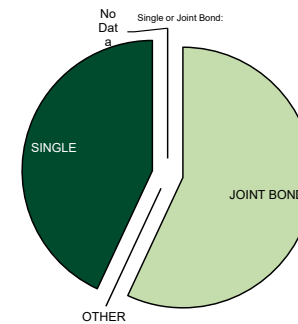
**Borrower's Income:**

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	54	1,59%	8 746 348	0,54%
10,001 - 20,000	443	13,04%	87 648 129	5,46%
20,001 - 30,000	828	24,37%	268 988 751	16,75%
30,001 - 40,000	634	18,66%	284 751 538	17,74%
40,001 - 50,000	485	14,27%	256 661 585	15,99%
50,001 - 60,000	341	10,04%	206 738 637	12,88%
60,001 - 70,000	176	5,18%	122 094 572	7,60%
70,001 - 80,000	140	4,12%	107 324 844	6,68%
80,001 - 90,000	91	2,68%	76 435 259	4,76%
> 90,000	206	6,06%	186 126 582	11,59%
No Data	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</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	1 815	53,41%	914 469 268	56,96%
OTHER	-	0,00%	-	0,00%
SINGLE	1 583	46,59%	691 046 976	43,04%
No Data	-	0,00%	-	0,00%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>



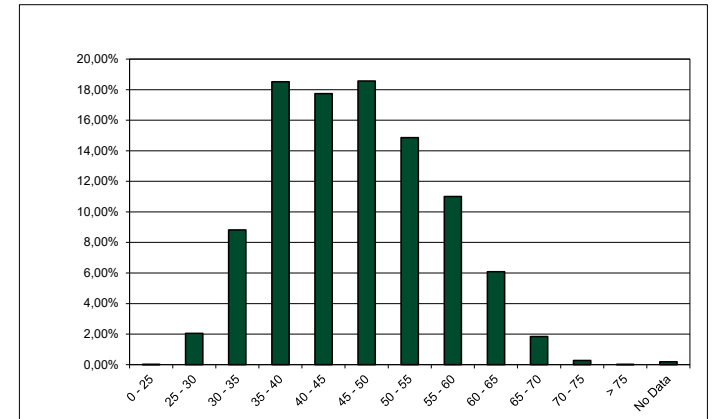


**Loan Pool Characteristics**

**31-Oct-2020**

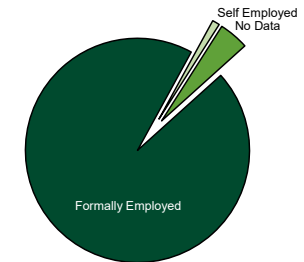
**Borrower's Age:**

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	1	0,03%	393 469	0,02%
25 - 30	47	1,38%	32 871 785	2,05%
30 - 35	212	6,24%	141 673 288	8,82%
35 - 40	460	13,54%	297 368 154	18,52%
40 - 45	522	15,36%	284 891 442	17,74%
45 - 50	639	18,81%	298 146 289	18,57%
50 - 55	552	16,24%	238 466 121	14,85%
55 - 60	489	14,39%	176 777 062	11,01%
60 - 65	336	9,89%	97 728 517	6,09%
65 - 70	105	3,09%	29 508 064	1,84%
70 - 75	25	0,74%	4 491 769	0,28%
> 75	1	0,03%	246 428	0,02%
No Data	9	0,26%	2 953 858	0,18%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</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	3 146	92,58%	1 519 389 739	94,64%
Self Employed	55	1,62%	17 010 062	1,06%
No Data	197	5,80%	69 116 443	4,30%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>

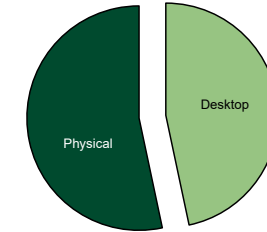


**Loan Pool Characteristics**

**31-Oct-2020**

**Property Valuation Method:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 497	44,06%	728 945 897	45,40%
Physical	1 802	53,03%	832 986 207	51,88%
No Data	99	2,91%	43 584 141	2,71%
<b>Totals</b>	<b>3 398</b>	<b>100%</b>	<b>1 605 516 245</b>	<b>100%</b>



**COVID - 19 Impact**

**31-Oct-2020**

**Impact on 28 Nov 2020:**

Reasons	Balance		Number of Home Loans	
retrenched	1 565 444	0,72%	3	0,80%
small business owner permanently closed	2 567 359	1,19%	5	1,33%
<b>Permanent</b>	<b>4 132 802</b>	<b>1,91%</b>	<b>8</b>	<b>2,13%</b>
reduced household income	187 458 245	86,60%	320	85,33%
reduced income	24 872 909	11,49%	47	12,53%
<b>Temporary</b>	<b>212 331 154</b>	<b>98,09%</b>	<b>367</b>	<b>97,87%</b>
<b>Grand Total</b>	<b>216 463 957</b>	<b>100%</b>	<b>375</b>	<b>100%</b>