



## Greenhouse Funding 5 (RF) Ltd

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

### Investor Report

31-Oct-2021

**Asset Class:** Residential Mortgage Backed Securitisation

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

Transaction Parties:		Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b>	Nedbank CIB Specialised Funding Support	<b>Bank Account</b> Nedbank		Aa3.za or P-1.za
<b>Servicer/ Originator</b>	Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b> Nedbank	Ba2 / NP	A3.za or P-1.za
<b>Rating Agency:</b>	Moody's Ratings		Aa1.za P-1.za	A3.za or P-1.za
<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-21
<b>Report date</b>	31-Oct-21
<b>Payment Date</b>	25-Nov-21
<b>Reporting Period / Quarter</b>	7
<b>Reporting Month</b>	23
<b>Interest Period (from)</b>	25-Nov-21
<b>Interest Period (to)</b>	25-Feb-22
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Arranger</b>	<b>Servicer</b>
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

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### Outstanding Notes & Subordinated Loans

31-Oct-2021

Note Class	Class A1	Class A2	Class A3	Class B	Class C
ISIN Code	ZAG000165002	ZAG000165010	ZAG000165028	ZAG000165036	ZAG000165044
Initial Tranche Thickness	17.79%	41.93%	30.30%	4.70%	4.11%
Legal Final Maturity	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53
Rating [Original // Current]	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	B2 (sf) / Baa3.za(sf)	Not Rated
Credit Enhancement %	9.98%	9.98%	9.98%	5.28%	5.28%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	-	-	-	-	-
Principal Outstanding Balance Beginning of Period	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 November 2021)	-	-	-	-	-
Principal Outstanding Balance End of Period	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	17.79%	41.93%	30.30%	4.70%	4.11%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1.240%	1.420%	1.480%	1.800%	4.000%
Current 3m Jibar Rate (25 November 2021)	3.858%	3.858%	3.858%	3.858%	3.858%
Total Rate	5.098%	5.278%	5.338%	5.658%	7.858%
Interest Days	92	92	92	92	92
Interest Payment Due (25 February 2021)	3 893 475	9 498 665	6 942 617	1 140 901	1 386 453
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

### Allocation of Priority of Payments Funds

31-Oct-2021

	25 November 2021
Funds available for distribution	166 083 362
Application of Funds	



## Greenhouse Funding 5 (RF) Ltd

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Senior fees and expenses	-678 866
Note Interest:	-
A1	-3 753 713
A2	-9 169 325
A3	-6 704 607
Hedge Facility	-576 986
Note Interest:	-
B	-1 104 000
C	-1 354 164
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-73 388 790
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-1 119 936
Interest and Fees payable - Class D	-588 548
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	67 644 426



## Greenhouse Funding 5 (RF) Ltd

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### Portfolio Information

31-Oct-2021

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 582 128 513	Number of Loans	3 258	3 386
Weighted Average Original LTV:	73.78%	75.33%	Weighted Average Concession (Linked to Prime):	0.22%	0.20%
Weighted Average Current LTV:	59.15%	58.95%	Weighted Average PTI:	18.85%	18.67%
Weighted Average Time to maturity:	15,05 years	13,83 years			
Average Time to maturity:	12.86 years	11,40 years			

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of their period	1 573 662 037	3 426
<b>Payments</b>		
Scheduled repayments	(31 140 908)	-
Unscheduled repayments	(76 473 412)	
Settlements / Foreclosure Proceeds	(43 365 768)	(82)
Non eligible loans removed	0.00	
Total Collections	(150 980 089)	(82)
<b>Disbursements</b>		
Further Advances	6 532 636	
Withdrawals	40 469 375	
New Loans added during the reporting period	80 569 376	42
Total Disbursements	127 571 387	42
<b>Interest and Fees</b>		
Interest Charged	27 244 904	
Fees Charged	786 257	
Insurance Charged	3 844 016	
Total Charges	31 875 177	
Other	1	
Losses realised		
Total Pool at End of Period	1 582 128 513	3 386



## Greenhouse Funding 5 (RF) Ltd

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### Performance Data

31-Oct-2021

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 313	97.8%	1 540 923 680	97.4%
1-30 days delinquent	26	0.8%	11 931 852	0.8%
31-60 days delinquent	15	0.4%	8 726 560	0.6%
61-90 days delinquent	12	0.4%	8 979 636	0.6%
91-120 days delinquent	9	0.3%	5 943 072	0.38%
121 plus	11	0.3%	5 623 712	0.36%
<b>Total</b>	<b>3 386</b>	<b>100.0%</b>	<b>1 582 128 513</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since issue date 05 December 2019</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	20	11 566 784	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	65	38 723 388	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	4	1 408 297	Losses at the end of the period		
Cumulative foreclosures since closing	18	7 879 267	Cumulative Losses since closing		



## Greenhouse Funding 5 (RF) Ltd

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### Arrears Reserve and PDL

31-Oct-2021

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	0.60%	1 119 935.52	1 119 935.52	

\* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	73 388 790
	Residual Cashflow after payment of or provision for items one to eight	142 741 700
	Principal Deficiency Value	-



## Greenhouse Funding 5 (RF) Ltd

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### Redraw and Liquidity position

31-Oct-2021

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Oct-21	
Max Redraw	1 997 472	2 148 823	7.58%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	108 220	25.37%
Aggregate Redraw	281 232 638	366 431 976	30.29%

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



## Greenhouse Funding 5 (RF) Ltd

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### Portfolio Covenants

31-Oct-2021

#	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%	1.08%	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%	58.95%	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%	18.67%	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%	46.87%	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%	18.81%	N

\* Note -The WALTV includes the potential REDRAWS



## Greenhouse Funding 5 (RF) Ltd

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### Loan Pool Characteristics

31-Oct-2021

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1 582 128 513
Average Current Balance	467 256
Min Current Balance	(583 516)
Max Current Balance	3 293 125
Weighted Ave LTV (cur) (Including redraws)	58.95%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 442 529 782
Average Total Bond	721 361
Min Total Bond	109 733
Max Total Bond	3 483 000
Weighted Ave LTV (Original) (Including redraws)	75.33%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 386

#### Fixed Rate Loans:

Proportion of Fixed Rate loans	0.43%
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-2021

#### 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	455	13.44%	(340)	5 743 313	15 949 644	1.01%	(10 206 331)		
100001 - 200000	632	570	16.83%	62	93 940 260	85 966 488	5.43%	7 973 772		
200001 - 300000	566	489	14.44%	77	140 224 540	120 642 399	7.63%	19 582 141		
300001 - 400000	368	365	10.78%	3	128 213 407	126 778 393	8.01%	1 435 014		
400001 - 500000	318	307	9.07%	11	142 741 198	137 623 408	8.70%	5 117 790		
500001 - 600000	272	248	7.32%	24	149 112 539	135 880 508	8.59%	13 232 031		
600001 - 700000	197	198	5.85%	(1)	127 212 282	127 607 745	8.07%	(395 463)		
700001 - 800000	173	176	5.20%	(3)	129 441 899	131 960 618	8.34%	(2 518 719)		
800001 - 900000	162	155	4.58%	7	137 538 620	131 576 313	8.32%	5 962 307		
900001 - 1000000	144	100	2.95%	44	136 262 319	94 633 697	5.98%	41 628 623		
1000001 - 1100000	67	58	1.71%	9	70 221 079	60 723 792	3.84%	9 497 287		
1100001 - 1200000	54	35	1.03%	19	62 088 093	40 060 098	2.53%	22 027 995		
1200001 - 1300000	45	45	1.33%	-	55 696 558	55 909 741	3.53%	(213 183)		
1300001 - 1400000	26	38	1.12%	(12)	35 307 111	51 118 775	3.23%	(15 811 663)		
1400001 - 1500000	38	27	0.80%	11	54 976 363	39 112 209	2.47%	15 864 154		
1500001 - 1600000	16	23	0.68%	(7)	24 706 030	35 622 625	2.25%	(10 916 595)		
1600001 - 1700000	18	28	0.83%	(10)	29 680 940	46 234 825	2.92%	(16 553 884)		
1700001 - 1800000	14	19	0.56%	(5)	24 440 248	33 149 217	2.10%	(8 708 969)		
1800001 - 1900000	14	6	0.18%	8	25 938 926	11 144 001	0.70%	14 794 925		
1900001 - 2000000	8	4	0.12%	4	15 685 375	7 685 655	0.49%	7 999 719		
> 2000000	11	40	1.18%	(29)	26 997 279	92 748 364	5.86%	(65 751 084)		
<b>Totals</b>	<b>3 258</b>	<b>3 386</b>	<b>100%</b>	<b>(128)</b>	<b>1 616 168 380</b>	<b>1 582 128 513</b>	<b>100%</b>	<b>34 039 867</b>		



## Greenhouse Funding 5 (RF) Ltd

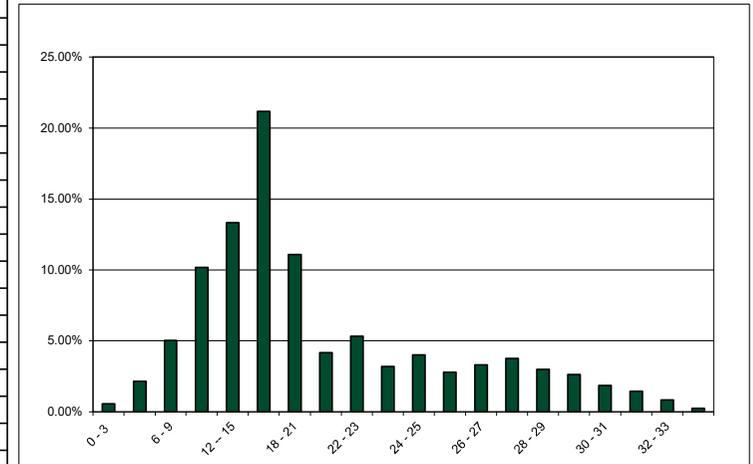
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### Loan Pool Characteristics

31-Oct-2021

#### Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	38	1.12%	8 731 556	0.55%
3 - 6	140	4.13%	33 865 289	2.14%
6 - 9	270	7.97%	79 674 988	5.04%
9 - 12	413	12.20%	160 766 152	10.16%
12 - 15	444	13.11%	210 839 627	13.33%
15 - 18	657	19.40%	335 121 545	21.18%
18 - 21	309	9.13%	175 335 154	11.08%
21 - 22	128	3.78%	65 886 232	4.16%
22 - 23	132	3.90%	84 168 827	5.32%
23 - 24	101	2.98%	50 318 272	3.18%
24 - 25	112	3.31%	63 144 101	3.99%
25 - 26	91	2.69%	44 147 360	2.79%
26 - 27	101	2.98%	52 311 457	3.31%
27 - 28	111	3.28%	59 594 728	3.77%
28 - 29	84	2.48%	47 310 874	2.99%
29 - 30	100	2.95%	41 447 584	2.62%
30 - 31	74	2.19%	29 411 175	1.86%
31 - 32	50	1.48%	22 773 824	1.44%
32 - 33	27	0.80%	13 317 054	0.84%
> 33	4	0.12%	3 962 715	0.25%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>





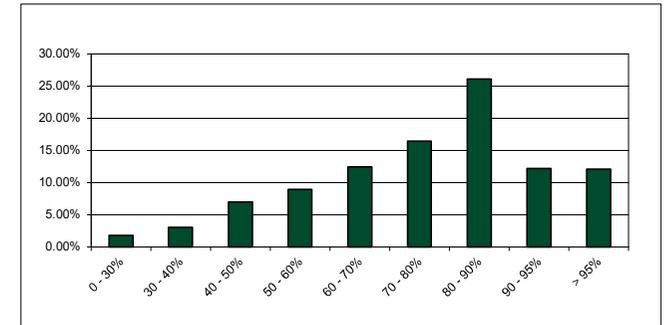
**Greenhouse Funding 5 (RF) Ltd**  
 (Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

**Loan Pool Characteristics**

**31-Oct-2021**

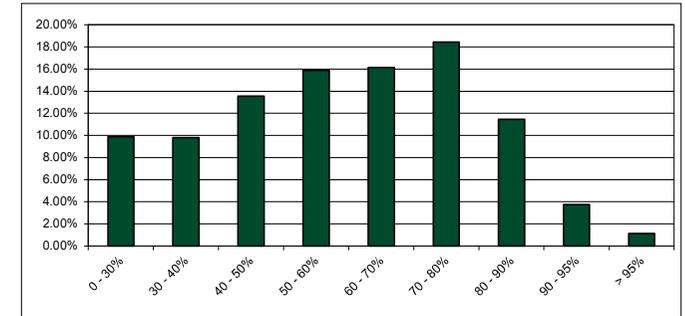
**Original Loan To Value Ratio :**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	134	3.96%	28 129 255	1.78%
30 - 40%	156	4.61%	47 967 461	3.03%
40 - 50%	296	8.74%	110 631 000	6.99%
50 - 60%	362	10.69%	141 166 839	8.92%
60 - 70%	434	12.82%	197 034 582	12.45%
70 - 80%	514	15.18%	259 894 485	16.43%
80 - 90%	684	20.20%	412 763 724	26.09%
90 - 95%	413	12.20%	193 204 156	12.21%
> 95%	393	11.61%	191 337 011	12.09%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>



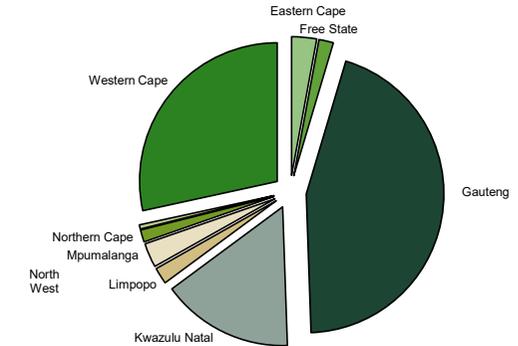
**Current Loan To Value Ratio: (LTV's calculated includes potential redraws)**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	984	29.06%	156 279 564	9.88%
30 - 40%	443	13.08%	154 851 906	9.79%
40 - 50%	518	15.30%	214 215 524	13.54%
50 - 60%	465	13.73%	251 125 600	15.87%
60 - 70%	390	11.52%	255 340 162	16.14%
70 - 80%	355	10.48%	291 794 704	18.44%
80 - 90%	164	4.84%	181 365 653	11.46%
90 - 95%	52	1.54%	59 080 205	3.73%
> 95%	15	0.44%	18 075 196	1.14%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>

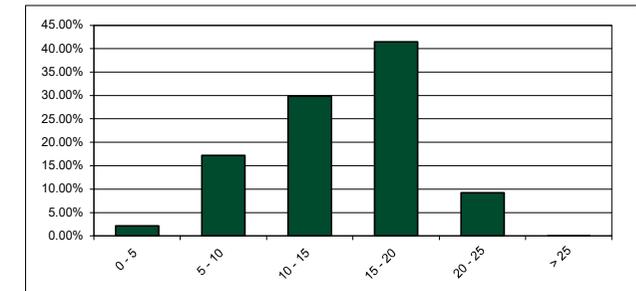


**Loan Pool Characteristics**
**31-Oct-2021**
**Geographical Split by Province:**

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	121	3.57%	46 448 980	2.94%
Free State	84	2.48%	26 683 544	1.69%
Gauteng	1 643	48.52%	709 166 562	44.82%
Kwazulu Natal	531	15.68%	245 089 171	15.49%
Limpopo	75	2.22%	30 642 226	1.94%
Mpumalanga	105	3.10%	44 739 823	2.83%
North West	73	2.16%	22 710 654	1.44%
Northern Cape	25	0.74%	7 681 424	0.49%
Western Cape	729	21.53%	448 966 129	28.38%
NO Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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	229	6.76%	34 269 687	2.17%
5 - 10	1 137	33.58%	272 173 841	17.20%
10 - 15	927	27.38%	472 441 628	29.86%
15 - 20	924	27.29%	656 621 944	41.50%
20 - 25	168	4.96%	146 096 346	9.23%
> 25	1	0.03%	525 067	0.03%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>





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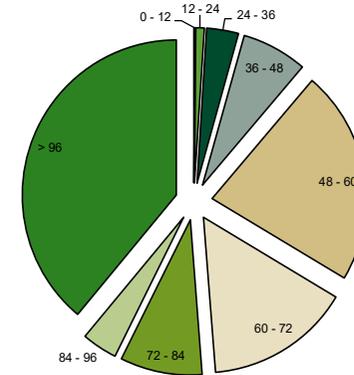
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### Loan Pool Characteristics

31-Oct-2021

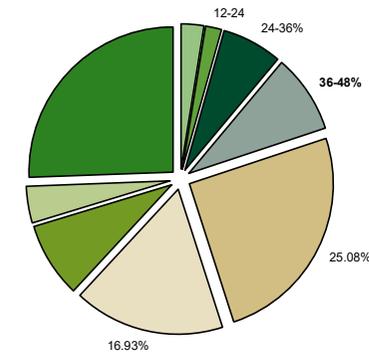
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception					88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	1	0.03%	2 254 681	0.14%	
12 - 24	7	0.21%	13 833 623	0.87%	
24 - 36	42	1.24%	52 870 053	3.34%	
36 - 48	148	4.37%	108 943 984	6.89%	
48 - 60	483	14.26%	353 091 624	22.32%	
60 - 72	339	10.01%	240 448 013	15.20%	
72 - 84	179	5.29%	136 067 102	8.60%	
84 - 96	106	3.13%	58 882 953	3.72%	
> 96	2 081	61.46%	615 736 481	38.92%	
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>	



#### 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	42	1.24%	40 531 502	2.56%	
12 - 24	26	0.77%	29 019 959	1.83%	
24 - 36	122	3.60%	106 990 470	6.76%	
36 - 48	212	6.26%	138 570 026	8.76%	
48 - 60	566	16.72%	396 853 379	25.08%	
60 - 72	417	12.32%	267 893 889	16.93%	
72 - 84	201	5.94%	132 667 112	8.39%	
84 - 96	147	4.34%	64 872 988	4.10%	
> 96	1 653	48.82%	404 729 189	25.58%	
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>	





## Greenhouse Funding 5 (RF) Ltd

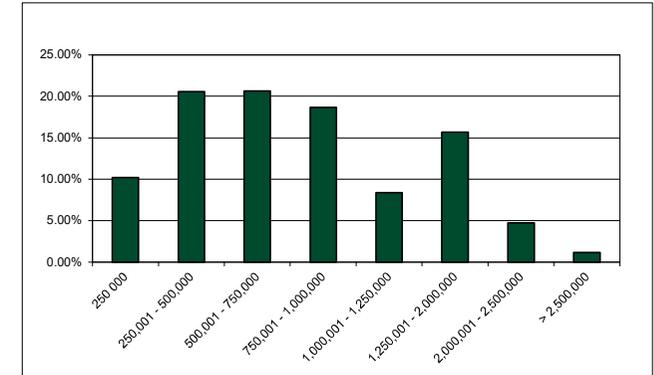
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

31-Oct-2021

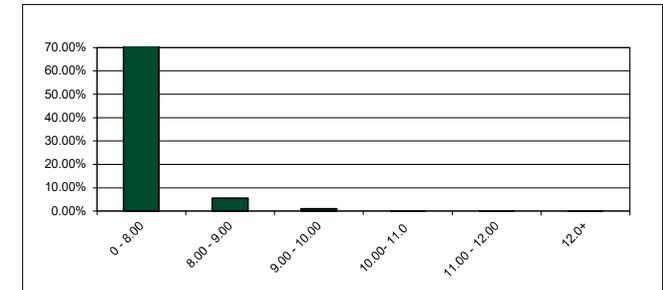
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 291	38.13%	161 718 350	10.22%
250,001 - 500,000	895	26.43%	325 241 982	20.56%
500,001 - 750,000	533	15.74%	326 442 313	20.63%
750,001 - 1,000,000	344	10.16%	295 216 567	18.66%
1,000,001 - 1,250,000	119	3.51%	132 457 031	8.37%
1,250,001 - 2,000,000	164	4.84%	248 303 907	15.69%
2,000,001 - 2,500,000	34	1.00%	74 738 757	4.72%
> 2,500,000	6	0.18%	18 009 607	1.14%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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	3 072	90.73%	1 474 550 373	93.20%
8.00 - 9.00	248	7.32%	87 868 680	5.55%
9.00 - 10.00	54	1.59%	17 049 622	1.08%
10.00 - 11.0	9	0.27%	1 912 234	0.12%
11.00 - 12.00	1	0.03%	336 128	0.02%
12.0+	2	0.06%	411 476	0.03%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>





## Greenhouse Funding 5 (RF) Ltd

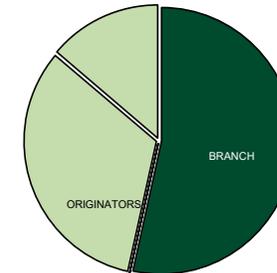
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

### Loan Pool Characteristics

31-Oct-2021

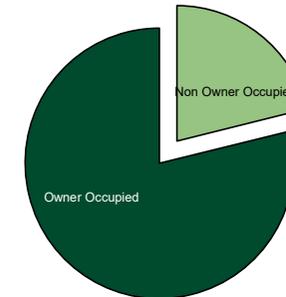
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 000	59.07%	845 929 753	53.47%
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	857	25.31%	517 341 340	32.70%
No Data	529	15.62%	218 857 420	13.83%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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	780	23.04%	297 631 100	18.81%
Owner Occupied	2 365	69.85%	1 108 065 254	70.04%
No Data	241	7.12%	176 432 160	11.15%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>

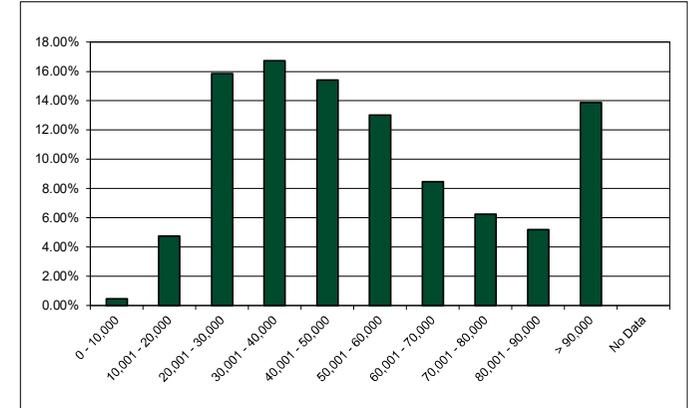


**Loan Pool Characteristics**

**31-Oct-2021**

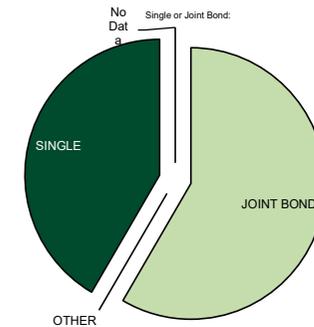
**Borrower's Income:**

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	52	1.54%	7 302 693	0.46%
10,001 - 20,000	426	12.58%	75 287 846	4.76%
20,001 - 30,000	813	24.01%	250 817 173	15.85%
30,001 - 40,000	633	18.69%	264 646 634	16.73%
40,001 - 50,000	473	13.97%	243 981 559	15.42%
50,001 - 60,000	349	10.31%	205 840 637	13.01%
60,001 - 70,000	188	5.55%	133 970 265	8.47%
70,001 - 80,000	136	4.02%	98 789 884	6.24%
80,001 - 90,000	92	2.72%	81 877 394	5.18%
> 90,000	224	6.62%	219 614 428	13.88%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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	1 820	53.75%	924 432 660	58.43%
OTHER	-	0.00%	-	0.00%
SINGLE	1 566	46.25%	657 695 854	41.57%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>



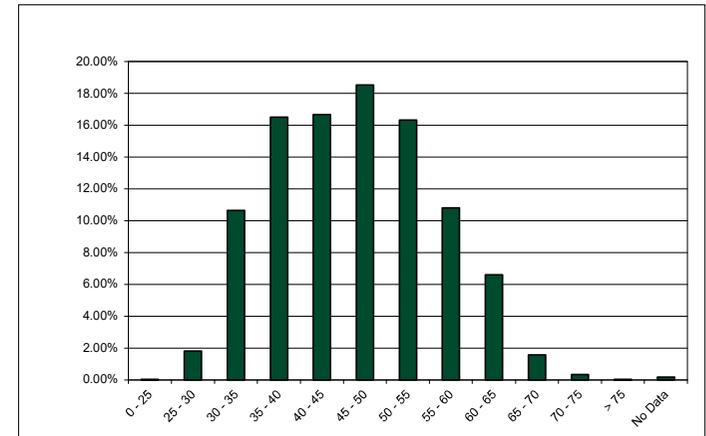


**Loan Pool Characteristics**

**31-Oct-2021**

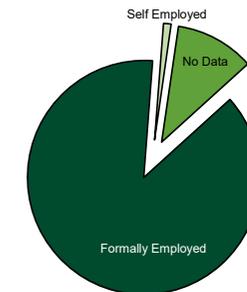
**Borrower's Age:**

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%	376 110	0.02%
25 - 30	41	1.21%	28 640 159	1.81%
30 - 35	243	7.18%	168 317 870	10.64%
35 - 40	421	12.43%	260 993 000	16.50%
40 - 45	491	14.50%	263 669 715	16.67%
45 - 50	618	18.25%	292 986 511	18.52%
50 - 55	597	17.63%	258 236 865	16.32%
55 - 60	481	14.21%	170 932 540	10.80%
60 - 65	339	10.01%	104 297 667	6.59%
65 - 70	109	3.22%	24 934 992	1.58%
70 - 75	32	0.95%	5 233 248	0.33%
> 75	3	0.09%	727 252	0.05%
No Data	10	0.30%	2 782 585	0.18%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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	3 106	91.73%	1 390 528 046	87.89%
Self Employed	55	1.62%	17 073 265	1.08%
No Data	225	6.65%	174 527 203	11.03%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</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-Oct-2021

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 610	47.55%	297 631 100	18.81%
Physical	1 636	48.32%	1 108 065 254	70.04%
No Data	140	4.13%	176 432 160	11.15%
<b>Totals</b>	<b>3 386</b>	<b>100%</b>	<b>1 582 128 513</b>	<b>100%</b>

