



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Oct-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 Investor Services Ltd			
Back-up Servicer:	N/A			
Administrator:	Nedbank CIB: Specialised Funding Support			
Single Issuance/ Programme	Programme			
Revolving / static securitisation:	Revolving			
Maximum programme size:	R 5 000 000 000			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Oct-22
Report date	31-Oct-22
Payment Date	25-Nov-22
Reporting Period / Quarter	11
Reporting Month	35
Interest Period (from)	25-Nov-22
Interest Period (to)	27-Feb-23
Interest Days	94
Reporting Currency	South African Rand

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



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Outstanding Notes & Subordinated Loans

31-Oct-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 November 2022)	303 000 000	-	-	-	-
Principal Outstanding Balance End of Period	-	714 000 000	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0.00%	51.00%	36.86%	5.71%	5.00%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1.240%	1.420%	1.480%	1.800%	4.000%
Current 3m Jibar Rate (25 November 2022)	7.200%	7.200%	7.200%	7.200%	7.200%
Total Rate	8.440%	8.620%	8.680%	9.000%	11.200%
Interest Days	94	94	94	94	94
Interest Payment Due (25 February 2022)	-	15 850 409	11 534 650	1 854 247	2 019 068
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

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	25 November 2022
Funds available for distribution	445 576 275
Application of Funds	
Senior fees and expenses	-782 097
Note Interest:	-
A1	-5 344 555
A2	-12 918 040
A3	-9 413 763
Hedge Facility	-2 268 621
Note Interest:	-
B	-1 524 024
C	-1 721 685
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-52 706 871
Redemption on A1 notes	-303 000 000
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-1 258 004
Interest and Fees payable - Class D	-693 554
1st lossCredit Enhancement interest & fees due	-
Distributable Reserves	53 945 061



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Portfolio Information

31-Oct-2022

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 243 667 469	Number of Loans	3 258	3 048
Weighted Average Original LTV:	73.78%	74.05%	Weighted Average Concession (Linked to Prime):	0.22%	0.20%
Weighted Average Current LTV:	59.15%	54.36%	Weighted Average PTI:	18.85%	18.54%
Weighted Average Time to maturity:	15,05 years	13,12 years			
Average Time to maturity:	12.86 years	10,52 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Jul-22	1 583 043 537	3 294
Payments			-
Scheduled repayments		(36 035 998)	
Unscheduled repayments		(82 069 609)	
Settlements / Foreclosure Proceeds		(41 837 667)	
Non eligible loans removed		-	
Loans sold during the reporting period		(297 846 139)	(261)
Total Collections		(457 789 412)	(261)
Disbursements			
Further Advances		5 849 900	
Withdrawals		62 899 434	
New Loans added during the reporting period		16 374 778	15
Total Disbursements		85 124 112	15
Interest and Fees			
Interest Charged		31 279 933	
Fees Charged		742 891	
Insurance Charged		1 270 430	
Total Charges		33 293 254	
Other		(4 021)	
Losses realised			
Total Pool at End of Period	31-Oct-22	1 243 667 469	3 048



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Performance Data

31-Oct-2022

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 929	96.1%	1 181 683 905	95.0%
1-30 days delinquent	53	1.7%	22 091 735	1.8%
31-60 days delinquent	22	0.7%	14 416 027	1.2%
61-90 days delinquent	15	0.5%	9 128 439	0.7%
91-120 days delinquent	6	0.2%	2 179 012	0.18%
121 plus	23	0.8%	14 168 351	1.14%
Total	3 048	100.0%	1 243 667 469	100.0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0.9%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	29	16 347 363	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	97	59 560 515	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	6	3 878 886	Losses at the end of the period		
Cumulative foreclosures since closing	42	24 122 333	Cumulative Losses since closing		



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Arrears Reserve and PDL

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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	1.18%	1 258 003.59	1 258 003.59	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	355 706 871
	Residual Cashflow after payment of or provision for items one to eight	411 702 701
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2022

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Oct-22	
Max Redraw	1 997 472	4 936 863	147.16%
Min Redraw	-	-	0.00%
Ave. Redraw	86 321	132 752	53.79%
Aggregate Redraw	281 232 638	404 628 709	43.88%

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

#	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%	1.04%	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%	0.20%	N
3	The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	59.15%	54.36%	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%	18.54%	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%	57.23%	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%	18.25%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1 243 667 469
Average Current Balance	408 027
Min Current Balance	(609 012)
Max Current Balance	3 079 944
Weighted Ave LTV (cur) (Including redraws)	54.36%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 170 569 813
Average Total Bond	712 129
Min Total Bond	51 823
Max Total Bond	5 000 000
Weighted Ave LTV (Original) (Including redraws)	74.05%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	3 048

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.91%
Treshold 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	557	18.27%	442	5 743 313	17 818 240	1.43%	12 074 927
100001 - 200000	632	528	17.32%	(104)	93 940 260	79 117 842	6.36%	(14 822 418)
200001 - 300000	566	426	13.98%	(140)	140 224 540	105 230 376	8.46%	(34 994 165)
300001 - 400000	368	291	9.55%	(77)	128 213 407	101 617 031	8.17%	(26 596 376)
400001 - 500000	318	253	8.30%	(65)	142 741 198	114 221 549	9.18%	(28 519 649)
500001 - 600000	272	239	7.84%	(33)	149 112 539	130 816 115	10.52%	(18 296 424)
600001 - 700000	197	173	5.68%	(24)	127 212 282	112 225 633	9.02%	(14 986 649)
700001 - 800000	173	137	4.49%	(36)	129 441 899	103 030 520	8.28%	(26 411 379)
800001 - 900000	162	139	4.56%	(23)	137 538 620	117 512 342	9.45%	(20 026 278)
900001 - 1000000	144	91	2.99%	(53)	136 262 319	86 425 383	6.95%	(49 836 936)
1000001 - 1100000	67	75	2.46%	8	70 221 079	78 964 922	6.35%	8 743 843
1100001 - 1200000	54	42	1.38%	(12)	62 088 093	48 404 188	3.89%	(13 683 905)
1200001 - 1300000	45	44	1.44%	(1)	55 696 558	55 011 727	4.42%	(684 831)
1300001 - 1400000	26	11	0.36%	(15)	35 307 111	14 708 499	1.18%	(20 598 612)
1400001 - 1500000	38	9	0.30%	(29)	54 976 363	13 154 848	1.06%	(41 821 515)
1500001 - 1600000	16	5	0.16%	(11)	24 706 030	7 767 115	0.62%	(16 938 915)
1600001 - 1700000	18	9	0.30%	(9)	29 680 940	14 917 716	1.20%	(14 763 225)
1700001 - 1800000	14	1	0.03%	(13)	24 440 248	1 799 153	0.14%	(22 641 095)
1800001 - 1900000	14	4	0.13%	(10)	25 938 926	7 378 030	0.59%	(18 560 897)
1900001 - 2000000	8	2	0.07%	(6)	15 685 375	3 876 406	0.31%	(11 808 968)
> 2000000	11	12	0.39%	1	26 997 279	29 669 835	2.39%	2 672 556
Totals	3 258	3 048	100%	(210)	1 616 168 380	1 243 667 469	100%	(372 500 911)



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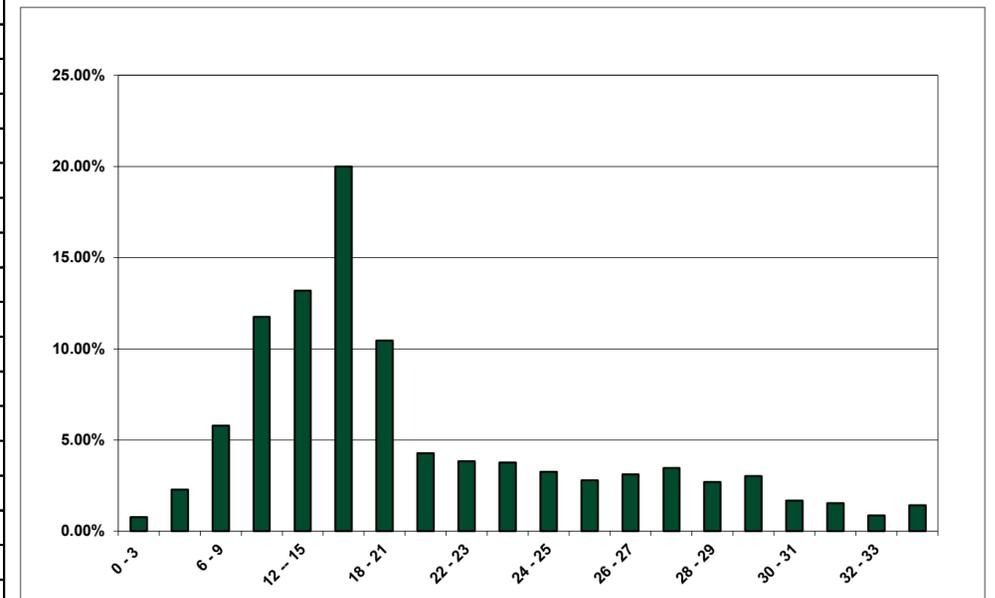
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Loan Pool Characteristics

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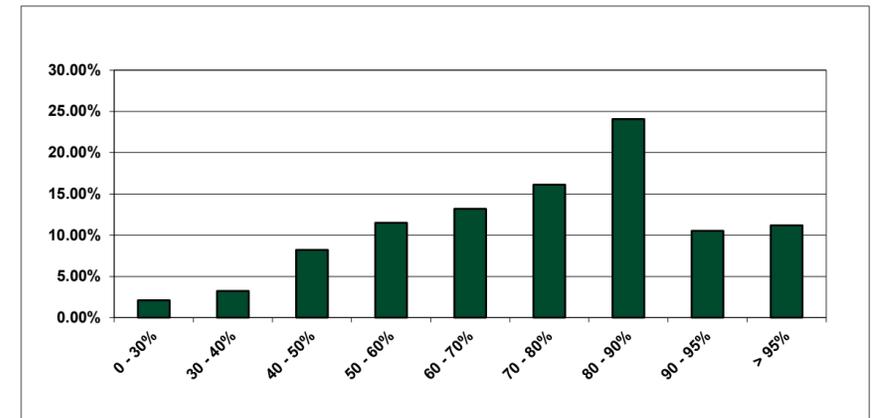
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	61	2.00%	9 666 210	0.78%
3 - 6	124	4.07%	28 345 108	2.28%
6 - 9	250	8.20%	71 823 686	5.78%
9 - 12	384	12.60%	146 312 933	11.76%
12 -- 15	394	12.93%	164 138 210	13.20%
15 - 18	558	18.31%	248 772 847	20.00%
18 - 21	277	9.09%	130 017 227	10.45%
21 - 22	114	3.74%	53 320 306	4.29%
22 - 23	99	3.25%	47 759 391	3.84%
23 - 24	100	3.28%	46 884 186	3.77%
24 - 25	93	3.05%	40 501 347	3.26%
25 - 26	83	2.72%	34 739 257	2.79%
26 - 27	88	2.89%	38 842 736	3.12%
27 - 28	97	3.18%	43 039 419	3.46%
28 - 29	72	2.36%	33 487 842	2.69%
29 - 30	99	3.25%	37 646 201	3.03%
30 - 31	65	2.13%	20 935 966	1.68%
31 - 32	47	1.54%	19 074 976	1.53%
32 - 33	25	0.82%	10 606 214	0.85%
> 33	18	0.59%	17 753 406	1.43%
Totals	3 048	100%	1 243 667 469	100%

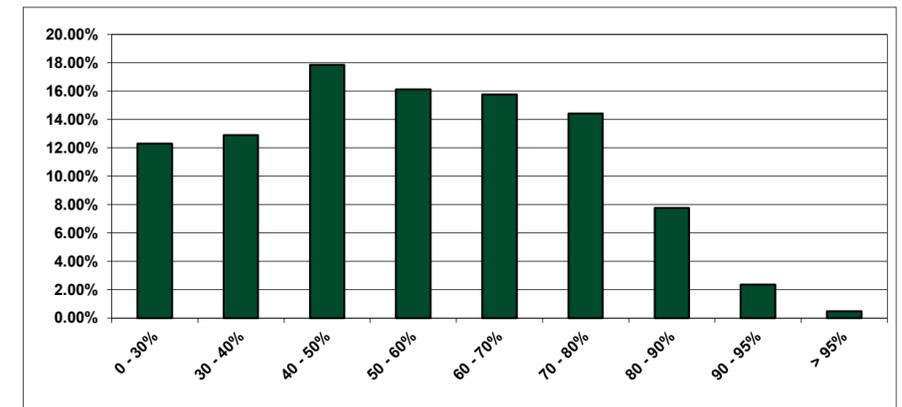


Loan Pool Characteristics
31-Oct-2022
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	135	4.43%	25 855 552	2.08%
30 - 40%	142	4.66%	39 893 478	3.21%
40 - 50%	280	9.19%	101 827 339	8.19%
50 - 60%	355	11.65%	142 915 113	11.49%
60 - 70%	397	13.02%	163 715 457	13.16%
70 - 80%	458	15.03%	200 411 590	16.11%
80 - 90%	589	19.32%	299 115 859	24.05%
90 - 95%	345	11.32%	130 809 262	10.52%
> 95%	347	11.38%	139 123 820	11.19%
Totals	3 048	100%	1 243 667 469	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%	1 056	34.65%	153 056 600	12.31%
30 - 40%	454	14.90%	160 652 798	12.92%
40 - 50%	491	16.11%	222 076 250	17.86%
50 - 60%	362	11.88%	200 450 079	16.12%
60 - 70%	310	10.17%	196 053 661	15.76%
70 - 80%	238	7.81%	179 485 098	14.43%
80 - 90%	101	3.31%	96 596 839	7.77%
90 - 95%	31	1.02%	29 285 483	2.35%
> 95%	5	0.16%	6 010 661	0.48%
Totals	3 048	100%	1 243 667 469	100%





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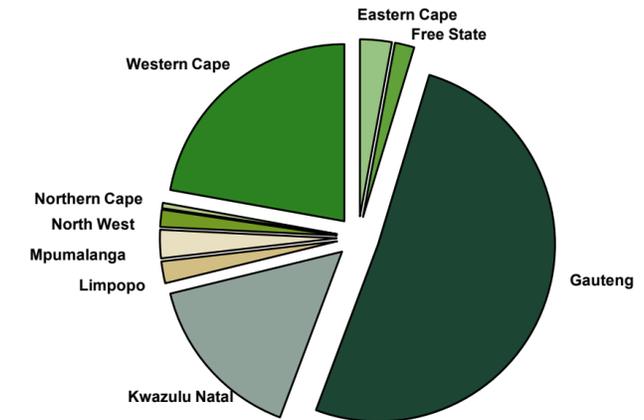
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Loan Pool Characteristics

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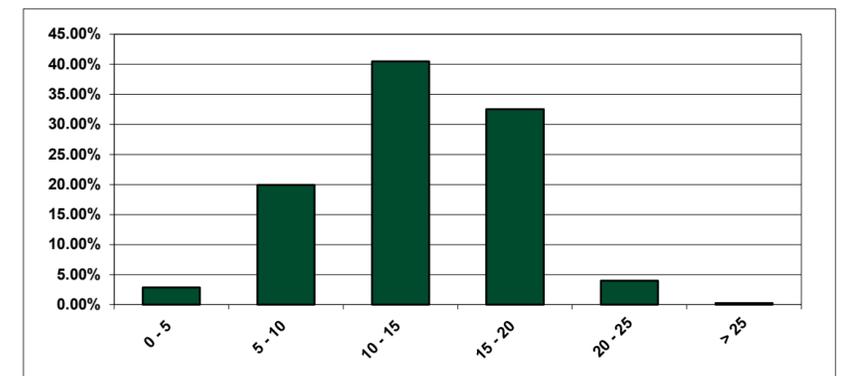
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	108	3.54%	36 092 628	2.90%
Free State	73	2.40%	22 121 558	1.78%
Gauteng	1 551	50.89%	634 655 865	51.03%
Kwazulu Natal	465	15.26%	192 461 568	15.48%
Limpopo	68	2.23%	24 815 377	2.00%
Mpumalanga	89	2.92%	32 122 618	2.58%
North West	70	2.30%	19 583 701	1.57%
Northern Cape	24	0.79%	6 065 019	0.49%
Western Cape	600	19.69%	275 749 134	22.17%
Totals	3 048	100%	1 243 667 469	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	304	9.97%	35 754 967	2.87%
5 - 10	1 071	35.14%	247 867 069	19.93%
10 - 15	1 015	33.30%	503 202 189	40.46%
15 - 20	605	19.85%	404 462 656	32.52%
20 - 25	51	1.67%	49 617 358	3.99%
> 25	2	0.07%	2 763 230	0.22%
Totals	3 048	100%	1 243 667 469	100%





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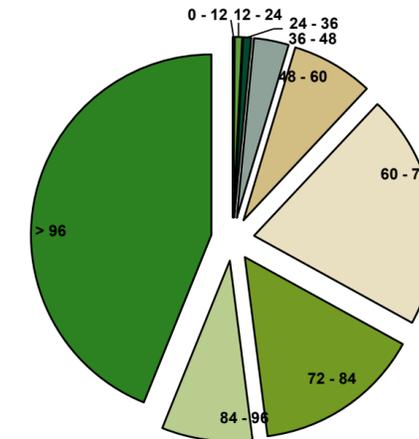
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Loan Pool Characteristics

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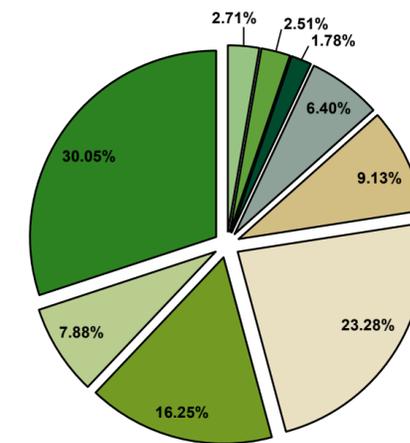
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	2	0.07%	1 663 113	0.13%	
12 - 24	9	0.30%	8 214 329	0.66%	
24 - 36	9	0.30%	9 015 936	0.72%	
36 - 48	40	1.31%	38 836 053	3.12%	
48 - 60	147	4.82%	91 404 218	7.35%	
60 - 72	415	13.62%	261 373 974	21.02%	
72 - 84	299	9.81%	186 335 426	14.98%	
84 - 96	154	5.05%	101 012 935	8.12%	
> 96	1 973	64.73%	545 811 486	43.89%	
Totals	3 048	100%	1 243 667 469	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	33	1.08%	33 735 185	2.71%	
12 - 24	39	1.28%	31 269 358	2.51%	
24 - 36	27	0.89%	22 144 864	1.78%	
36 - 48	111	3.64%	79 617 087	6.40%	
48 - 60	200	6.56%	113 589 923	9.13%	
60 - 72	484	15.88%	289 468 438	23.28%	
72 - 84	359	11.78%	202 036 331	16.25%	
84 - 96	174	5.71%	98 061 984	7.88%	
> 96	1 621	53.18%	373 744 299	30.05%	
Totals	3 048	100%	1 243 667 469	100%	





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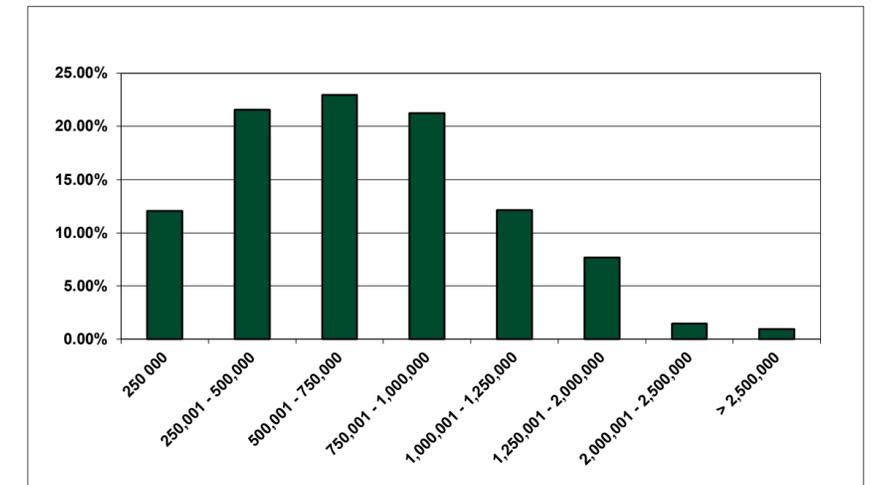
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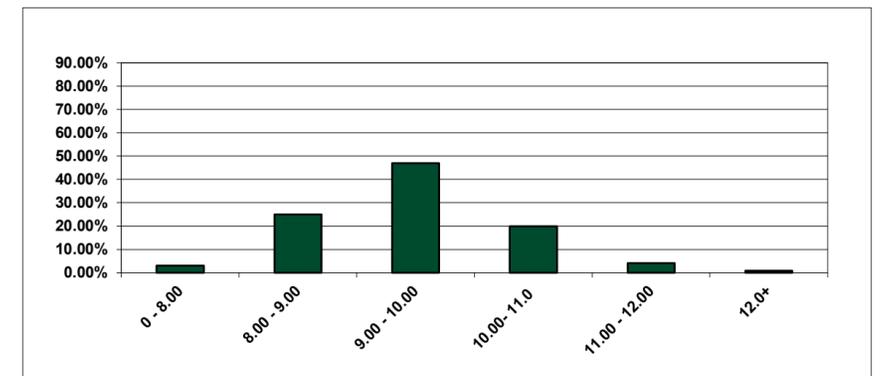
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 320	43.31%	149 675 422	12.04%
250,001 - 500,000	735	24.11%	268 329 616	21.58%
500,001 - 750,000	471	15.45%	285 651 731	22.97%
750,001 - 1,000,000	308	10.10%	264 358 262	21.26%
1,000,001 - 1,250,000	136	4.46%	150 650 834	12.11%
1,250,001 - 2,000,000	66	2.17%	95 331 770	7.67%
2,000,001 - 2,500,000	8	0.26%	18 030 159	1.45%
> 2,500,000	4	0.13%	11 639 676	0.94%
Totals	3 048	100%	1 243 667 469	100%



Interest Rate Distribution (Prime =9,75%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	124	4.07%	38 231 625	3.07%
8.00 - 9.00	929	30.48%	311 637 759	25.06%
9.00 - 10.00	1 232	40.42%	584 557 272	47.00%
10.00- 11.0	573	18.80%	246 695 322	19.84%
11.00 - 12.00	148	4.86%	51 014 583	4.10%
12.0+	42	1.38%	11 530 908	0.93%
Totals	3 048	100%	1 243 667 469	100%





Greenhouse Funding 5 (RF) Ltd

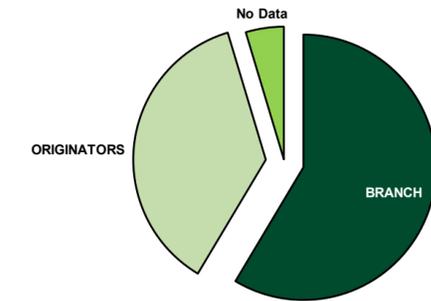
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Oct-2022

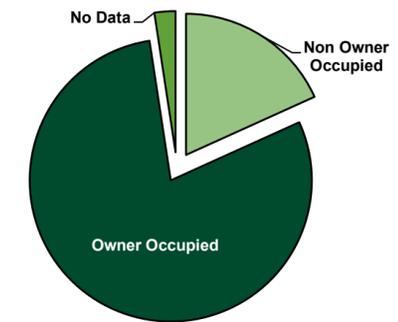
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 870	61.35%	728 460 086	58.57%
ORIGINATORS	799	26.21%	457 490 617	36.79%
No Data	379	12.43%	57 716 767	4.64%
Totals	3 048	100%	1 243 667 469	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	691	22.67%	226 933 391	18.25%
Owner Occupied	2 228	73.10%	986 788 960	79.35%
No Data	129	4.23%	29 945 119	2.41%
Totals	3 048	100%	1 243 667 469	100%





Greenhouse Funding 5 (RF) Ltd

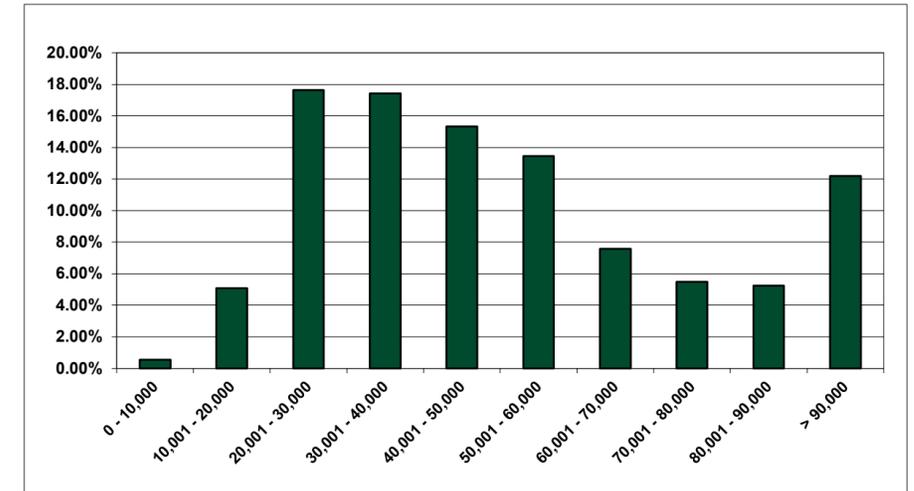
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Loan Pool Characteristics

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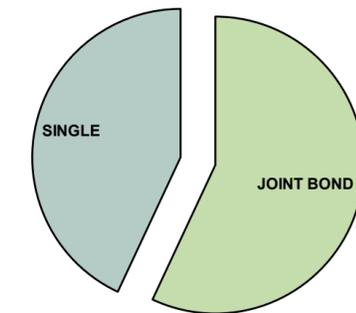
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	48	1.57%	7 006 151	0.56%
10,001 - 20,000	390	12.80%	63 251 232	5.09%
20,001 - 30,000	745	24.44%	219 231 829	17.63%
30,001 - 40,000	560	18.37%	216 776 317	17.43%
40,001 - 50,000	423	13.88%	190 637 457	15.33%
50,001 - 60,000	313	10.27%	167 449 495	13.46%
60,001 - 70,000	164	5.38%	94 159 061	7.57%
70,001 - 80,000	115	3.77%	68 392 412	5.50%
80,001 - 90,000	87	2.85%	65 078 604	5.23%
> 90,000	203	6.66%	151 684 910	12.20%
Totals	3 048	100%	1 243 667 469	100%



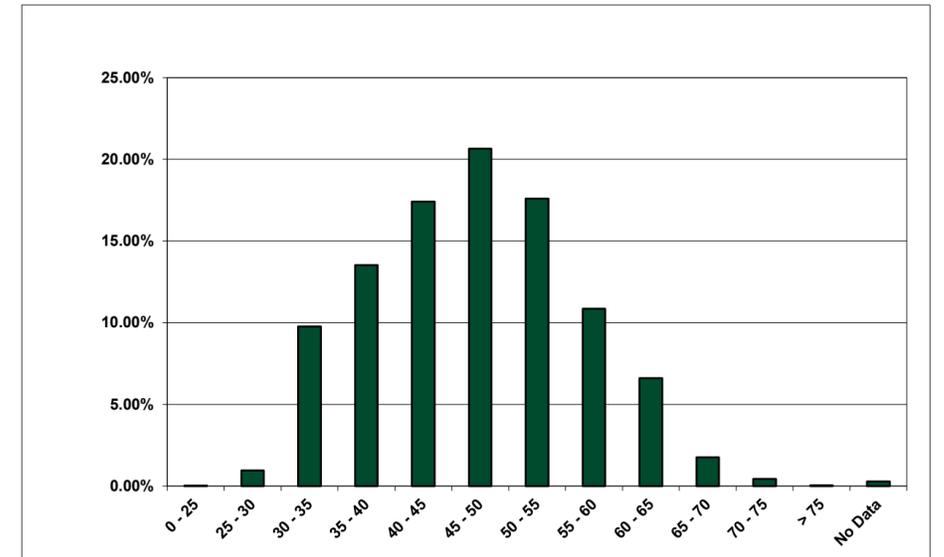
Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 627	53.38%	708 385 689	56.96%
SINGLE	1 421	46.62%	535 281 780	43.04%
Totals	3 048	100%	1 243 667 469	100%



Loan Pool Characteristics
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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%	325 665	0.03%
25 - 30	17	0.56%	11 872 388	0.95%
30 - 35	192	6.30%	121 598 277	9.78%
35 - 40	304	9.97%	168 372 003	13.54%
40 - 45	445	14.60%	216 551 353	17.41%
45 - 50	583	19.13%	257 021 720	20.67%
50 - 55	565	18.54%	218 756 887	17.59%
55 - 60	441	14.47%	135 062 422	10.86%
60 - 65	317	10.40%	82 298 569	6.62%
65 - 70	129	4.23%	21 910 331	1.76%
70 - 75	38	1.25%	5 502 944	0.44%
> 75	4	0.13%	780 590	0.06%
No Data	12	0.39%	3 614 318	0.29%
Totals	3 048	100%	1 243 667 469	100%


Owner Employment Status:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	2 884	94.62%	1 204 464 015	96.85%
Self Employed	52	1.71%	12 912 635	1.04%
No Data	112	3.67%	26 290 819	2.11%
Totals	3 048	100%	1 243 667 469	100%





Greenhouse Funding 5 (RF) Ltd

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Loan Pool Characteristics

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Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 561	51.21%	226 933 391	18.25%
Physical	1 446	47.44%	986 788 960	79.35%
No Data	41	1.35%	29 945 119	2.41%
Totals	3 048	100%	1 243 667 469	100%

