



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Oct-2023

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			A3.za or P-1.za
Back-up Servicer:	N/A			A3.za or P-1.za
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-23
Report date	31-Oct-23
Payment Date	27-Nov-23
Reporting Period / Quarter	15
Reporting Month	47
Interest Period (from)	27-Nov-23
Interest Period (to)	26-Feb-24
Interest Days	91
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-2023

Note Class	Class A1	Class A2	Class A3	Class B	Class C
ISIN Code	ZAG000165002	ZAG000165010	ZAG000165028	ZAG000165036	ZAG000165044
Initial Tranche Thickness	17,79%	41,93%	30,30%	4,70%	4,11%
Legal Final Maturity	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53
Rating [Original // Current]	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	B2 (sf) / Baa3.za(sf)	Not Rated
Credit Enhancement %	9,98%	9,98%	9,98%	5,28%	1,17%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	-	-	-	-	-
Principal Outstanding Balance Beginning of Period	-	714 000 000	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 November 2022)	-	-	-	-	-
Principal Outstanding Balance End of Period	-	714 000 000	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0,00%	51,00%	36,86%	5,71%	5,00%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1,240%	1,420%	1,480%	1,800%	4,000%
Current 3m Jibar Rate (27 November 2023)	8,367%	8,367%	8,367%	8,367%	8,367%
Total Rate	9,607%	9,787%	9,847%	10,167%	12,367%
Interest Days	91	91	91	91	91
Interest Payment Due (26 February 2024)	-	17 421 933	12 667 828	2 027 829	2 158 296
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-2023

	27 November 2023
Funds available for distribution	255 138 720
Application of Funds	
Senior fees and expenses	-612 358
Note Interest:	-
A1	-
A2	-17 996 282
A3	-13 085 449
Hedge Facility	-763 486
Note Interest:	-
B	-2 094 681
C	-2 229 448
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-144 501 626
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-4 453 650
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-843 013
Distributable Reserves	68 558 727



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Portfolio Information

31-Oct-2023

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	1 199 090 648	Number of Loans	3 258	2 850
Weighted Average Original LTV:	73,78%	75,07%	Weighted Average Concession (Linked to Prime):	0,22%	0,21%
Weighted Average Current LTV:	59,15%	55,09%	Weighted Average PTI:	18,85%	19,54%
Weighted Average Time to maturity:	15,05 years	13,36 years			
Average Time to maturity:	12.86 years	10,37 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	31-Jul-23	1 201 282 529	2 896
Payments			
Scheduled repayments		(40 746 739)	-
Unscheduled repayments		(60 163 597)	
Settlements / Foreclosure Proceeds		(24 282 087)	(58)
Non eligible loans removed		(5 889 100)	(26)
Loans sold during the reporting period			
Total Collections		(131 081 522)	(84)
Disbursements			
Further Advances			
Withdrawals		40 509 203	
New Loans added during the reporting period		49 234 620	38
Total Disbursements		89 743 824	38
Interest and Fees			
Interest Charged		34 805 840	
Fees Charged		671 786	
Insurance Charged		3 668 192	
Total Charges		39 145 818	
Other			
Losses realised			
Total Pool at End of Period	31-Oct-23	1 199 090 648	2 850



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Performance Data

31-Oct-2023

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	2 732	95,9%	1 128 843 772,50	94,1%
1-30 days delinquent	51	1,8%	27 851 620,29	2,3%
31-60 days delinquent	24	0,8%	10 953 887,21	0,9%
61-90 days delinquent	6	0,2%	3 041 889,22	0,3%
91-120 days delinquent	5	0,2%	6 553 423,31	0,55%
121 plus	32	1,1%	21 846 055,32	1,82%
Total	2 850	100,0%	1 199 090 647,85	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1,2%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	37	28 399 479	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	131	76 021 082	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	5	3 255 932	Losses at the end of the period		
Cumulative foreclosures since closing	69	39 403 086	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Oct-2023

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	2,14%	4 453 650,32	4 453 650,32	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	144 501 626
	Residual Cashflow after payment of or provision for items one to eight	218 478 135
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2023

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Oct-23	
Max Redraw	1 997 472	-	-100,00%
Min Redraw	-	143 058	0,00%
Ave. Redraw	86 321	407 715 240	472226,49%
Aggregate Redraw	281 232 638	1	-100,00%

Liquidity and Redraw reseves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	46 282 500	37 950 000	37 950 000	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	38 317 500	38 317 500	38 317 500	N

#	Reference	Initial Level	Current Level	Breached
1	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio concluded by self-employed Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 10% .	1,06%	0,73%	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%	0,21%	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%	55,09%	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%	19,54%	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%	46,15%	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%	16,26%	N

* Note -The WALTIV includes the potential REDRAWS



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Loan Pool Characteristics

31-Oct-2023

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 199 090 648
Average Current Balance	420 734
Min Current Balance	(886 235)
Max Current Balance	3 289 952
Weighted Ave LTV (cur) (Including redraws)	55,09%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 158 558 103
Average Total Bond	757 389
Min Total Bond	1
Max Total Bond	51 823
Weighted Ave LTV (Original) (Including redraws)	75,07%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	2 850

Fixed Rate Loans:

Proportion of Fixed Rate loans	1,17%
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	619	21,72%	504	5 743 313	17 701 806	1,48%	11 958 493
100001 - 200000	632	470	16,49%	(162)	93 940 260	70 581 712	5,89%	(23 358 548)
200001 - 300000	566	332	11,65%	(234)	140 224 540	81 890 957	6,83%	(58 333 583)
300001 - 400000	368	265	9,30%	(103)	128 213 407	92 061 375	7,68%	(36 152 032)
400001 - 500000	318	236	8,28%	(82)	142 741 198	106 654 425	8,89%	(36 086 773)
500001 - 600000	272	183	6,42%	(89)	149 112 539	100 588 923	8,39%	(48 523 616)
600001 - 700000	197	148	5,19%	(49)	127 212 282	95 689 240	7,98%	(31 523 041)
700001 - 800000	173	113	3,96%	(60)	129 441 899	84 977 774	7,09%	(44 464 125)
800001 - 900000	162	123	4,32%	(39)	137 538 620	104 442 243	8,71%	(33 096 376)
900001 - 1000000	144	79	2,77%	(65)	136 262 319	74 731 518	6,23%	(61 530 802)
1000001 - 1100000	67	84	2,95%	17	70 221 079	88 701 630	7,40%	18 480 551
1100001 - 1200000	54	72	2,53%	18	62 088 093	81 706 893	6,81%	19 618 801
1200001 - 1300000	45	46	1,61%	1	55 696 558	57 350 554	4,78%	1 653 995
1300001 - 1400000	26	17	0,60%	(9)	35 307 111	22 963 925	1,92%	(12 343 187)
1400001 - 1500000	38	12	0,42%	(26)	54 976 363	17 296 777	1,44%	(37 679 587)
1500001 - 1600000	16	7	0,25%	(9)	24 706 030	10 822 575	0,90%	(13 883 455)
1600001 - 1700000	18	8	0,28%	(10)	29 680 940	13 246 945	1,10%	(16 433 995)
1700001 - 1800000	14	7	0,25%	(7)	24 440 248	12 294 582	1,03%	(12 145 666)
1800001 - 1900000	14	5	0,18%	(9)	25 938 926	9 280 948	0,77%	(16 657 978)
1900001 - 2000000	8	2	0,07%	(6)	15 685 375	3 875 428	0,32%	(11 809 946)
> 2000000	11	22	0,77%	11	26 997 279	52 230 417	4,36%	25 233 137
Totals	3 258	2 850	100%	(408)	1 616 168 380	1 199 090 648	100%	(417 077 732)



Greenhouse Funding 5 (RF) Ltd

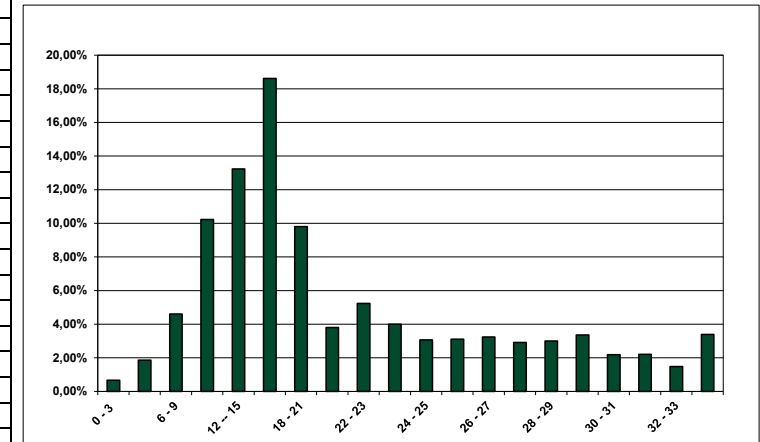
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Loan Pool Characteristics

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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	58	2,04%	7 965 140	0,66%
3 - 6	113	3,96%	22 329 462	1,86%
6 - 9	217	7,61%	55 188 593	4,60%
9 - 12	330	11,58%	122 581 443	10,22%
12 - 15	358	12,56%	158 655 916	13,23%
15 - 18	514	18,04%	223 275 378	18,62%
18 - 21	253	8,88%	117 581 560	9,81%
21 - 22	99	3,47%	45 665 871	3,81%
22 - 23	111	3,89%	62 836 638	5,24%
23 - 24	96	3,37%	47 943 736	4,00%
24 - 25	81	2,84%	36 755 654	3,07%
25 - 26	79	2,77%	37 240 796	3,11%
26 - 27	86	3,02%	38 829 148	3,24%
27 - 28	88	3,09%	34 921 988	2,91%
28 - 29	77	2,70%	35 926 333	3,00%
29 - 30	98	3,44%	40 231 013	3,36%
30 - 31	66	2,32%	26 242 991	2,19%
31 - 32	50	1,75%	26 451 310	2,21%
32 - 33	31	1,09%	17 792 924	1,48%
> 33	45	1,58%	40 674 754	3,39%
Totals	2 850	100%	1 199 090 648	100%

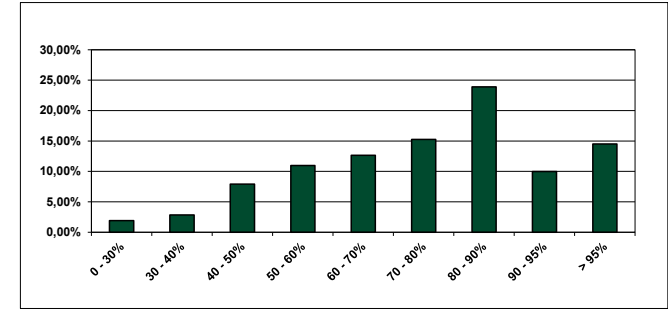


Loan Pool Characteristics

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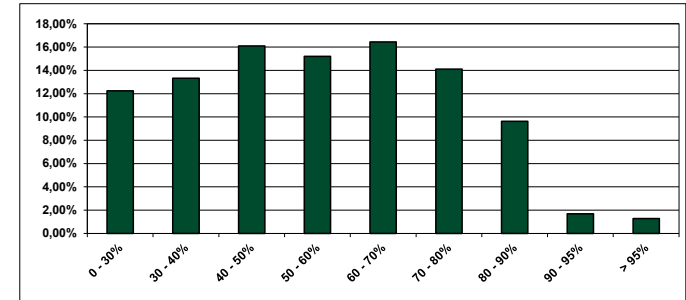
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	130	4,56%	22 914 934	1,91%
30 - 40%	132	4,63%	34 284 913	2,86%
40 - 50%	262	9,19%	94 953 386	7,92%
50 - 60%	321	11,26%	131 702 621	10,98%
60 - 70%	374	13,12%	151 717 435	12,65%
70 - 80%	404	14,18%	182 974 792	15,26%
80 - 90%	554	19,44%	286 706 623	23,91%
90 - 95%	319	11,19%	119 735 235	9,99%
> 95%	354	12,42%	174 100 709	14,52%
Totals	2 850	100%	1 199 090 648	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%	1 095	38,42%	146 802 786	12,24%
30 - 40%	439	15,40%	159 699 510	13,32%
40 - 50%	383	13,44%	193 026 284	16,10%
50 - 60%	290	10,18%	182 224 954	15,20%
60 - 70%	293	10,28%	197 142 050	16,44%
70 - 80%	206	7,23%	169 192 281	14,11%
80 - 90%	110	3,86%	115 429 582	9,63%
90 - 95%	20	0,70%	20 171 932	1,68%
> 95%	14	0,49%	15 401 269	1,28%
Totals	2 850	100%	1 199 090 648	100%

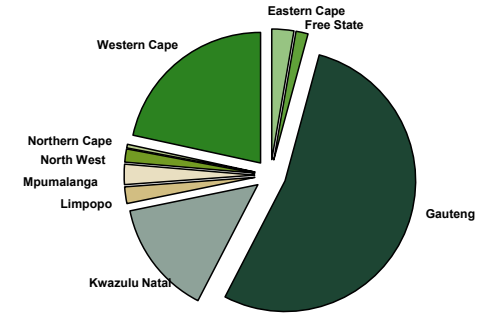


Loan Pool Characteristics

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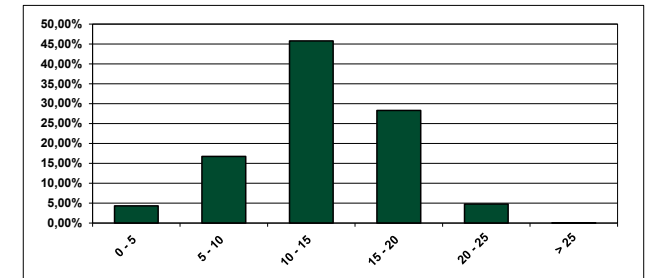
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	98	3,44%	32 679 876	2,73%
Free State	62	2,18%	17 960 856	1,50%
Gauteng	1 481	51,96%	639 966 634	53,37%
Kwazulu Natal	424	14,88%	170 119 775	14,19%
Limpopo	63	2,21%	24 665 837	2,06%
Mpumalanga	83	2,91%	30 022 694	2,50%
North West	66	2,32%	19 513 564	1,63%
Northern Cape	22	0,77%	5 363 486	0,45%
Western Cape	551	19,33%	258 797 925	21,58%
Totals	2 850	100%	1 199 090 648	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	514	18,04%	51 674 906	4,31%
5 - 10	815	28,60%	200 963 034	16,76%
10 - 15	1 026	36,00%	548 852 272	45,77%
15 - 20	445	15,61%	339 568 525	28,32%
20 - 25	49	1,72%	57 583 326	4,80%
> 25	1	0,04%	448 585	0,04%
Totals	2 850	100%	1 199 090 648	100%





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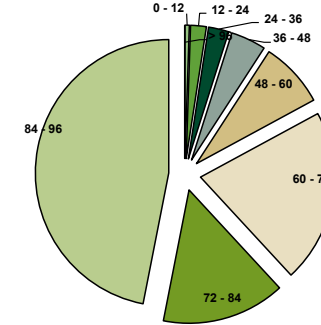
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Loan Pool Characteristics

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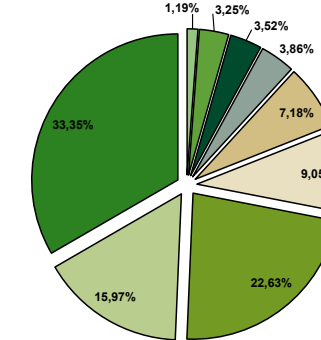
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	6	0,21%	6 305 819	0,53%	
12 - 24	21	0,74%	22 835 623	1,90%	
24 - 36	23	0,81%	29 580 363	2,47%	
36 - 48	50	1,75%	51 007 717	4,25%	
48 - 60	149	5,23%	95 291 714	7,95%	
60 - 72	396	13,89%	252 201 975	21,03%	
72 - 84	287	10,07%	179 351 097	14,96%	
84 - 96	1 918	67,30%	562 516 341	46,91%	
> 96	-	0,00%	-	0,00%	
Totals	2 850	100%	1 199 090 648	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	14	0,49%	14 270 931	1,19%	
12 - 24	36	1,26%	38 967 621	3,25%	
24 - 36	48	1,68%	42 175 640	3,52%	
36 - 48	44	1,54%	46 268 170	3,86%	
48 - 60	114	4,00%	86 070 833	7,18%	
60 - 72	189	6,63%	108 554 426	9,05%	
72 - 84	450	15,79%	271 305 895	22,63%	
84 - 96	340	11,93%	191 542 335	15,97%	
> 96	1 615	56,67%	399 934 798	33,35%	
Totals	2 850	100%	1 199 090 648	100%	





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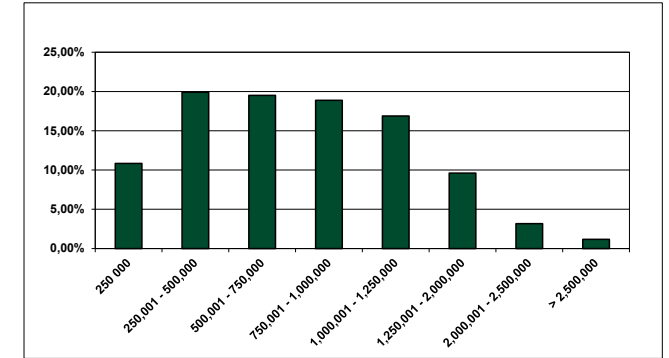
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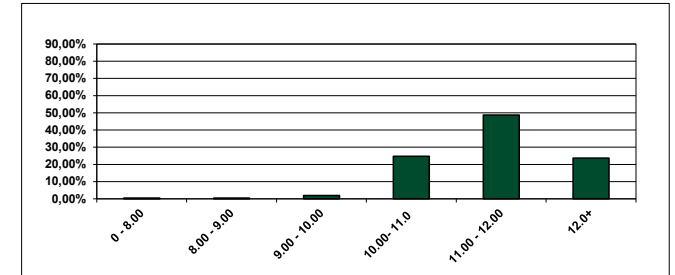
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 275	44,74%	130 130 149	10,85%
250,001 - 500,000	647	22,70%	238 760 127	19,91%
500,001 - 750,000	383	13,44%	233 945 968	19,51%
750,001 - 1,000,000	263	9,23%	226 483 730	18,89%
1,000,001 - 1,250,000	182	6,39%	202 290 668	16,87%
1,250,001 - 2,000,000	78	2,74%	115 249 589	9,61%
2,000,001 - 2,500,000	17	0,60%	38 038 914	3,17%
> 2,500,000	5	0,18%	14 191 503	1,18%
Totals	2 850	100%	1 199 090 648	100%



Interest Rate Distribution (Prime =11,25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	18	0,63%	5 545 780	0,46%
8.00 - 9.00	12	0,42%	5 450 909	0,45%
9.00 - 10.00	91	3,19%	23 377 281	1,95%
10.00 - 11.0	854	29,96%	296 594 589	24,73%
11.00 - 12.00	1 177	41,30%	584 668 611	48,76%
12.0+	698	24,49%	283 453 478	23,64%
Totals	2 850	100%	1 199 090 648	100%





Greenhouse Funding 5 (RF) Ltd

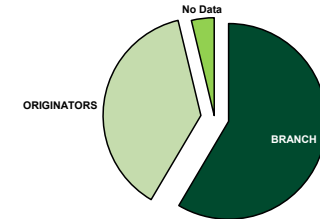
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Oct-2023

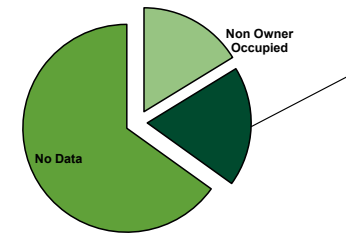
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 744	61,19%	701 472 269	58,50%
ORIGINATORS	763	26,77%	452 606 286	37,75%
No Data	343	12,04%	45 012 092	3,75%
Totals	2 850	100%	1 199 090 648	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	619	21,72%	194 948 282	16,26%
Owner Occupied	288	10,11%	223 652 921	18,65%
No Data	1 943	68,18%	780 489 445	65,09%
Totals	2 850	100%	1 199 090 648	100%





Greenhouse Funding 5 (RF) Ltd

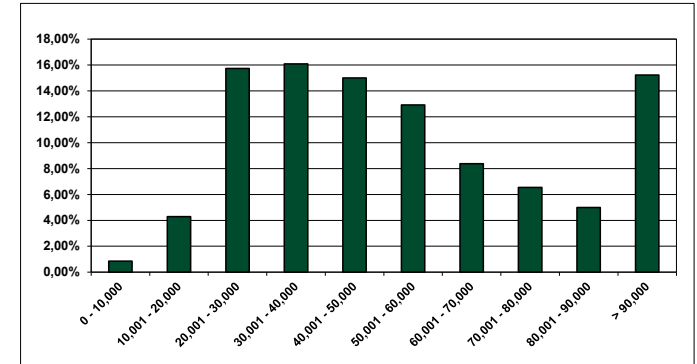
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Loan Pool Characteristics

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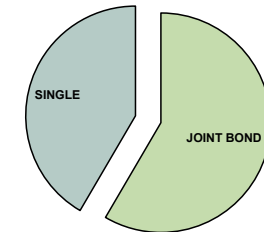
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	46	1,61%	10 201 992	0,85%
10,001 - 20,000	341	11,96%	51 367 395	4,28%
20,001 - 30,000	678	23,79%	188 719 340	15,74%
30,001 - 40,000	517	18,14%	192 800 825	16,08%
40,001 - 50,000	397	13,93%	179 796 711	14,99%
50,001 - 60,000	285	10,00%	154 843 823	12,91%
60,001 - 70,000	160	5,61%	100 477 726	8,38%
70,001 - 80,000	117	4,11%	78 541 449	6,55%
80,001 - 90,000	82	2,88%	59 856 878	4,99%
> 90,000	227	7,96%	182 484 509	15,22%
Totals	2 850	100%	1 199 090 648	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	1 529	53,65%	700 580 628	58,43%
SINGLE	1 321	46,35%	498 510 020	41,57%
Totals	2 850	100%	1 199 090 648	100%





Greenhouse Funding 5 (RF) Ltd

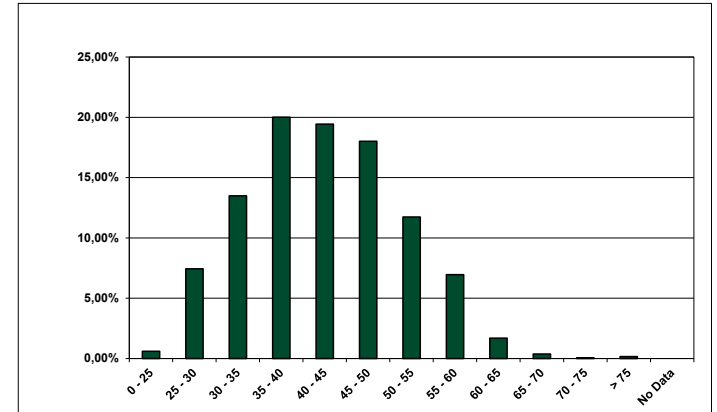
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Loan Pool Characteristics

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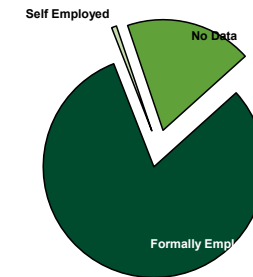
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	11	0,39%	7 263 078	0,61%
25 - 30	138	4,84%	89 294 171	7,45%
30 - 35	267	9,37%	161 726 628	13,49%
35 - 40	433	15,19%	240 000 158	20,02%
40 - 45	510	17,89%	233 113 403	19,44%
45 - 50	546	19,16%	215 997 656	18,01%
50 - 55	396	13,89%	140 809 516	11,74%
55 - 60	341	11,96%	83 370 778	6,95%
60 - 65	150	5,26%	20 288 041	1,69%
65 - 70	41	1,44%	4 584 058	0,38%
70 - 75	7	0,25%	642 705	0,05%
> 75	10	0,35%	2 000 455	0,17%
No Data	-	0,00%	-	0,00%
Totals	2 850	100%	1 199 090 648	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	2 536	88,98%	968 310 569	80,75%
Self Employed	41	1,44%	8 768 203	0,73%
No Data	273	9,58%	222 011 875	18,52%
Totals	2 850	100%	1 199 090 648	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	1 366	47,93%	553 345 721,58	46,15%
Physical	1 274	44,70%	434 480 509,96	36,23%
No Data	210	7,37%	211 264 416,30	17,62%
Totals	2 850	100%	1 199 090 648	100%

