



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

31-Oct-2024

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	Aaa.za / P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar:	Nedbank	A3.za or 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-24
Report date	31-Oct-24
Payment Date	25-Nov-24
Reporting Period / Quarter	19
Reporting Month	59
Interest Period (from)	25-Nov-24
Interest Period (to)	25-Feb-25
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 0102348562
Email:NhlanganisoK@Nedbank.co.za	Email:candicero@nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Oct-2024

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	-303 000 000	-714 000 000	-	-	-
Principal Outstanding Balance Beginning of Period	-	-	516 000 000	80 000 000	70 000 000
Redemptions per Note	-	-	-	-	-
Principal Outstanding Balance End of Period	-	-	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0,00%	0,00%	75,22%	11,66%	10,20%
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 2024)	7,792%	7,792%	7,792%	7,792%	7,792%
Total Rate	9,032%	9,212%	9,272%	9,592%	11,792%
Interest Days	92	92	92	92	92
Interest Payment Due (25 February 2025)	-	-	12 059 189	1 934 168	2 080 561
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-2024

	25 November 2024
Funds available for distribution	939 004 082
Application of Funds	
Senior fees and expenses	-632 533
Note Interest:	-
A1	-
A2	-17 183 398
A3	-12 495 442
Hedge Facility	-514 716
Note Interest:	-
B	-2 001 102
C	-2 134 910
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-97 639 012
Redemption on A1 notes	-
Redemption on A2 notes	-714 000 000
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-6 441 374
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-809 426
Distributable Reserves	85 152 168



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Portfolio Information			31-Oct-2024	
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Current Loan Balance:	At Closing	Current	Number of Loans	At Closing	Current
	1 616 168 380	506 422 717		3 258	1 857
Weighted Average Original LTV:	73,78%	74,16%	Weighted Average Concession (Linked to Prime):	0,22%	0,09%
Weighted Average Current LTV:	59,15%	53,05%	Weighted Average PTI:	18,85%	11,86%
Weighted Average Time to maturity:	15,05 years	11,37 years			
Average Time to maturity:	12,86 years	7,90 years			

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of the period	31-Jul-24 1 167 381 084	2 692
Payments		
Scheduled repayments	(39 362 263)	
Unscheduled repayments	(55 642 354)	
Settlements / Foreclosure Proceeds	(29 569 656)	
Non eligible loans removed		
Loans sold during the reporting period	(607 954 963)	(836)
Total Collections	(732 529 236)	(836)
Disbursements		
Further Advances	-	
Withdrawals	37 042 365	
New Loans added during the reporting period	847 117	1
Total Disbursements	37 889 482	1
Interest and Fees		
Interest Charged	28 640 415	
Fees Charged	592 769	
Insurance Charged	4 448 203	
Total Charges	33 681 387	
Other		
Losses realised		
Total Pool at End of Period	31-Oct-24 506 422 717	1 857



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Performance Data

31-Oct-2024

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 548	83,4%	352 463 730,57	69,6%
1-30 days delinquent	211	11,4%	94 801 053,57	18,7%
31-60 days delinquent	45	2,4%	24 079 278,66	4,8%
61-90 days delinquent	7	0,4%	2 813 956,08	0,6%
91-120 days delinquent	7	0,4%	4 304 166,45	0,85%
121 plus	39	2,1%	27 960 532,03	5,52%
Total	1 857	100,0%	506 422 717,36	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				1,0%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	46	32 264 698	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	162	96 233 020	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	6	2 621 811	Losses at the end of the period	-	-
Cumulative foreclosures since closing	90	54 632 603	Cumulative Losses since closing	-	-



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Arrears Reserve and PDL

31-Oct-2024

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 *	6 441 373,66	6 441 373,66	
		2,48%			

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	811 639 012
	Residual Cashflow after payment of or provision for items one to eight	904 172 795
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2024

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Oct-24	
Max Redraw	1 997 472	-	-100,00%
Min Redraw	-	140 724	0,00%
Ave. Redraw	86 321	261 324 965	302637,53%
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	18 315 000	18 315 000	N
Redraw (2.25% of Outstanding Notes plus subordinated loans on Issue Date)	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%	3,00%	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%	0,09%	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%	53,05%	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%	11,86%	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%	59,96%	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%	18,76%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Oct-2024

Current Balance (Capital Outstanding):

Aggregate Current Balance	506 422 717
Average Current Balance	272 710
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	53,05%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 193 773 533
Average Total Bond	642 851
Min Total Bond	51 823
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	74,16%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	1 857

Fixed Rate Loans:

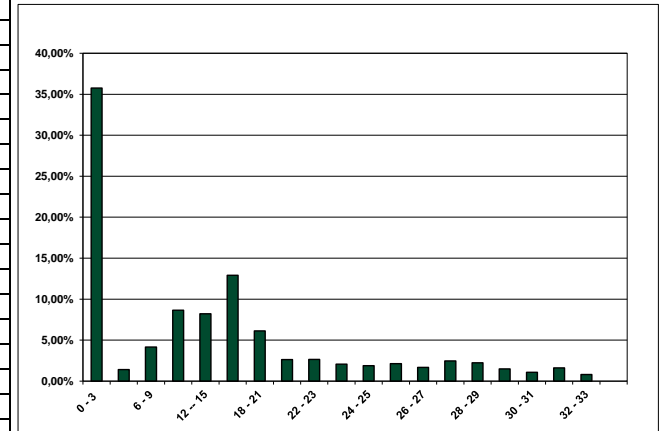
Proportion of Fixed Rate loans	2,95%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-

Loan Pool Characteristics
31-Oct-2024
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	652	35,11%	537	5 743 313	15 802 482	3,12%	10 059 169		
100001 - 200000	632	368	19,82%	(264)	93 940 260	54 560 778	10,77%	(39 379 482)		
200001 - 300000	566	268	14,43%	(298)	140 224 540	66 564 211	13,14%	(73 660 329)		
300001 - 400000	368	188	10,12%	(180)	128 213 407	65 510 198	12,94%	(62 703 208)		
400001 - 500000	318	56	3,02%	(262)	142 741 198	25 377 950	5,01%	(117 363 248)		
500001 - 600000	272	76	4,09%	(196)	149 112 539	43 190 238	8,53%	(105 922 300)		
600001 - 700000	197	97	5,22%	(100)	127 212 282	61 691 300	12,18%	(65 520 981)		
700001 - 800000	173	33	1,78%	(140)	129 441 899	25 095 416	4,96%	(104 346 484)		
800001 - 900000	162	30	1,62%	(132)	137 538 620	25 261 772	4,99%	(112 276 847)		
900001 - 1000000	144	21	1,13%	(123)	136 262 319	19 892 770	3,93%	(116 369 550)		
1000001 - 1100000	67	21	1,13%	(46)	70 221 079	22 236 934	4,39%	(47 984 145)		
1100001 - 1200000	54	8	0,43%	(46)	62 088 093	9 128 843	1,80%	(52 959 250)		
1200001 - 1300000	45	5	0,27%	(40)	55 696 558	6 210 377	1,23%	(49 486 181)		
1300001 - 1400000	26	8	0,43%	(18)	35 307 111	10 861 805	2,14%	(24 445 306)		
1400001 - 1500000	38	1	0,05%	(37)	54 976 363	1 425 724	0,28%	(53 550 640)		
1500001 - 1600000	16	3	0,16%	(13)	24 706 030	4 604 492	0,91%	(20 101 538)		
1600001 - 1700000	18	4	0,22%	(14)	29 680 940	6 638 354	1,31%	(23 042 586)		
1700001 - 1800000	14	2	0,11%	(12)	24 440 248	3 560 348	0,70%	(20 879 900)		
1800001 - 1900000	14	16	0,86%	2	25 938 926	38 808 725	7,66%	12 869 798		
1900001 - 2000000	8	-	0,00%	(8)	15 685 375	-	0,00%	(15 685 375)		
> 2000000	11	-	0,00%	(11)	26 997 279	-	0,00%	(26 997 279)		
Totals	3 258	1 857	100%	(1 401)	1 616 168 380	506 422 717	100%	(1 109 745 663)		

Loan Pool Characteristics
31-Oct-2024
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	511	27,52%	181 063 182	35,75%
3 - 6	56	3,02%	7 114 011	1,40%
6 - 9	130	7,00%	21 122 170	4,17%
9 - 12	178	9,59%	43 792 809	8,65%
12 -- 15	180	9,69%	41 629 909	8,22%
15 - 18	228	12,28%	65 403 986	12,91%
18 - 21	116	6,25%	31 072 262	6,14%
21 - 22	46	2,48%	13 313 230	2,63%
22 - 23	41	2,21%	13 433 796	2,65%
23 - 24	41	2,21%	10 469 955	2,07%
24 - 25	36	1,94%	9 520 824	1,88%
25 - 26	43	2,32%	10 812 776	2,14%
26 - 27	40	2,15%	8 462 109	1,67%
27 - 28	48	2,58%	12 504 867	2,47%
28 - 29	39	2,10%	11 356 806	2,24%
29 - 30	48	2,58%	7 570 662	1,49%
30 - 31	35	1,88%	5 437 303	1,07%
31 - 32	28	1,51%	8 229 928	1,63%
32 - 33	13	0,70%	4 112 133	0,81%
> 33	-	0,00%	-	0,00%
Totals	1 857	100%	506 422 717	100%

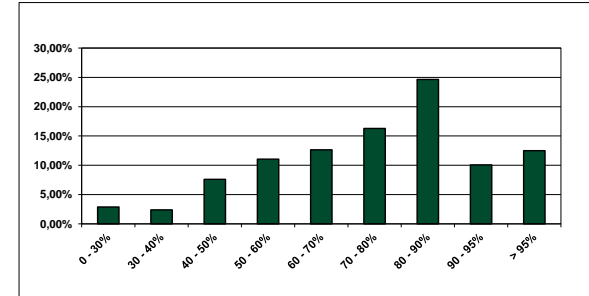


Loan Pool Characteristics

31-Oct-2024

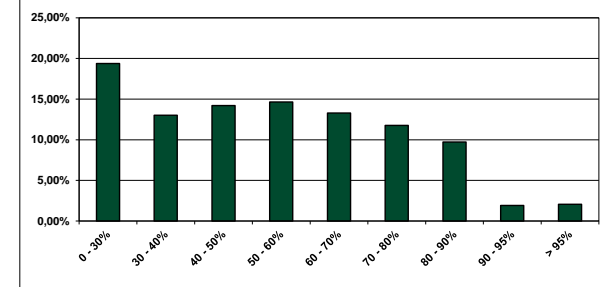
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	106	5,71%	14 580 447	2,88%
30 - 40%	90	4,85%	12 080 121	2,39%
40 - 50%	170	9,15%	38 424 845	7,59%
50 - 60%	217	11,69%	55 949 827	11,05%
60 - 70%	244	13,14%	63 954 936	12,63%
70 - 80%	254	13,68%	82 510 116	16,29%
80 - 90%	339	18,26%	124 773 359	24,64%
90 - 95%	220	11,85%	50 888 973	10,05%
> 95%	217	11,69%	63 260 094	12,49%
Totals	1 857	100%	506 422 717	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%	1 015	54,66%	98 110 306	19,37%
30 - 40%	251	13,52%	65 925 498	13,02%
40 - 50%	186	10,02%	71 909 874	14,20%
50 - 60%	150	8,08%	74 172 015	14,65%
60 - 70%	119	6,41%	67 328 565	13,29%
70 - 80%	76	4,09%	59 567 463	11,76%
80 - 90%	45	2,42%	49 228 825	9,72%
90 - 95%	9	0,48%	9 740 178	1,92%
> 95%	6	0,32%	10 439 994	2,06%
Totals	1 857	100%	506 422 717	100%

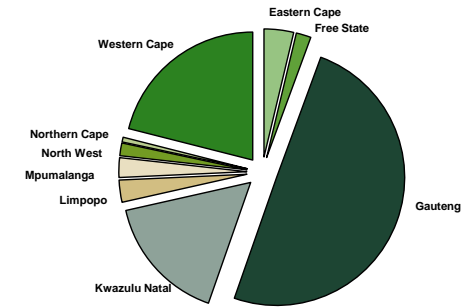


Loan Pool Characteristics

31-Oct-2024

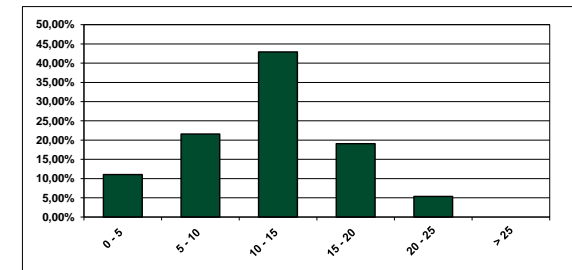
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	72	3,88%	18 922 082	3,74%
Free State	47	2,53%	9 491 482	1,87%
Gauteng	961	51,75%	251 944 674	49,75%
Kwazulu Natal	286	15,40%	81 635 060	16,12%
Limpopo	45	2,42%	14 151 414	2,79%
Mpumalanga	60	3,23%	12 551 732	2,48%
North West	46	2,48%	8 126 175	1,60%
Northern Cape	16	0,86%	3 026 079	0,60%
Western Cape	324	17,45%	106 574 019	21,04%
Totals	1 857	100%	506 422 717	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	636	34,25%	56 027 629	11,06%
5 - 10	489	26,33%	109 274 543	21,58%
10 - 15	562	30,26%	217 404 381	42,93%
15 - 20	147	7,92%	96 590 659	19,07%
20 - 25	23	1,24%	27 125 506	5,36%
> 25	-	0,00%	-	0,00%
Totals	1 857	100%	506 422 717	100%





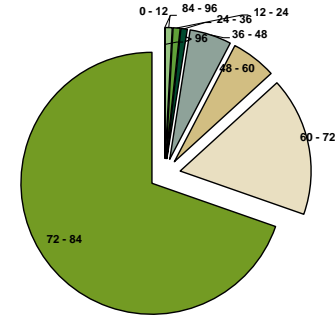
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Loan Pool Characteristics

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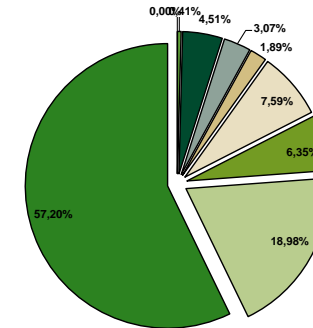
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	5	0,27%	4 348 095	0,86%	
12 - 24	6	0,32%	4 371 993	0,86%	
24 - 36	5	0,27%	3 937 948	0,78%	
36 - 48	26	1,40%	26 086 502	5,15%	
48 - 60	74	3,98%	28 253 889	5,58%	
60 - 72	186	10,02%	86 727 135	17,13%	
72 - 84	1 555	83,74%	352 697 154	69,64%	
84 - 96	-	0,00%	-	0,00%	
> 96	-	0,00%	-	0,00%	
Totals	1 857	100%	506 422 717	100%	



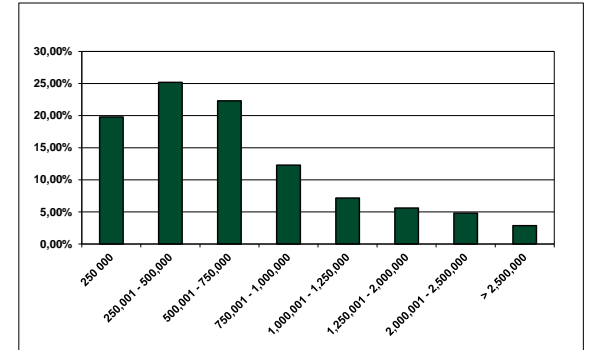
Seasoning since registration: (time period since most recent registration)

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	1	0,05%	6 541	0,00%	
12 - 24	4	0,22%	2 095 793	0,41%	
24 - 36	21	1,13%	22 832 240	4,51%	
36 - 48	22	1,18%	15 547 905	3,07%	
48 - 60	15	0,81%	9 571 309	1,89%	
60 - 72	55	2,96%	38 428 750	7,59%	
72 - 84	96	5,17%	32 155 466	6,35%	
84 - 96	228	12,28%	96 130 558	18,98%	
> 96	1 415	76,20%	289 654 154	57,20%	
Totals	1 857	100%	506 422 717	100%	

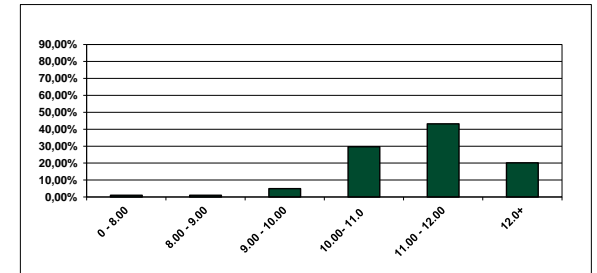


Loan Pool Characteristics
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Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 154	62,14%	100 308 142	19,81%
250,001 - 500,000	378	20,36%	127 507 479	25,18%
500,001 - 750,000	184	9,91%	112 917 731	22,30%
750,001 - 1,000,000	73	3,93%	62 213 766	12,28%
1,000,001 - 1,250,000	33	1,78%	36 309 878	7,17%
1,250,001 - 2,000,000	19	1,02%	28 356 997	5,60%
2,000,001 - 2,500,000	11	0,59%	24 357 098	4,81%
> 2,500,000	5	0,27%	14 451 627	2,85%
Totals	1 857	100%	506 422 717	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	0,97%	5 259 864	1,04%
8.00 - 9.00	11	0,59%	5 149 168	1,02%
9.00 - 10.00	191	10,29%	24 951 230	4,93%
10.00 - 11.0	626	33,71%	150 385 823	29,70%
11.00 - 12.00	666	35,86%	218 543 863	43,15%
12.0+	345	18,58%	102 132 769	20,17%
Totals	1 857	100%	506 422 717	100%





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

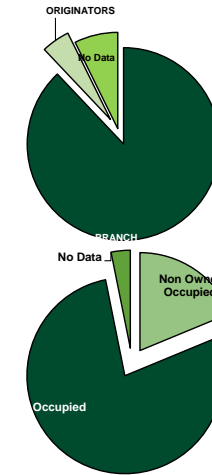
Loan Pool Characteristics 31-Oct-2024

Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	524	28.22%	97 848 231	19.32%
ORIGINATORS	22	1.18%	5 296 421	1.05%
No Data	23	1.24%	8 121 752	1.60%
Totals	1 857	100%	506 422 717	100%

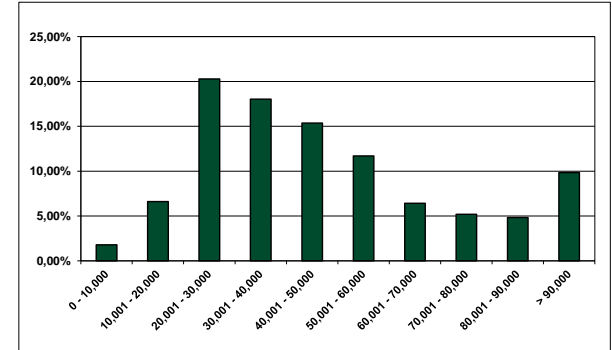
Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	441	23.75%	95 008 082	18.76%
Owner Occupied	1 322	71.19%	395 420 458	78.08%
No Data	94	5.06%	15 994 177	3.16%
Totals	1 857	100%	506 422 717	100%

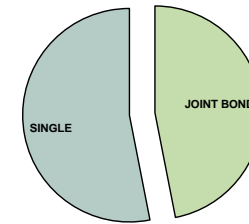


Loan Pool Characteristics
31-Oct-2024
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	39	2,10%	9 010 870	1,78%
10,001 - 20,000	284	15,29%	33 440 347	6,60%
20,001 - 30,000	482	25,96%	102 660 820	20,27%
30,001 - 40,000	341	18,36%	91 265 642	18,02%
40,001 - 50,000	239	12,87%	77 783 331	15,36%
50,001 - 60,000	168	9,05%	59 179 429	11,69%
60,001 - 70,000	81	4,36%	32 525 704	6,42%
70,001 - 80,000	65	3,50%	26 275 389	5,19%
80,001 - 90,000	46	2,48%	24 479 226	4,83%
> 90,000	112	6,03%	49 801 959	9,83%
Totals	1 857	100%	506 422 717	100%

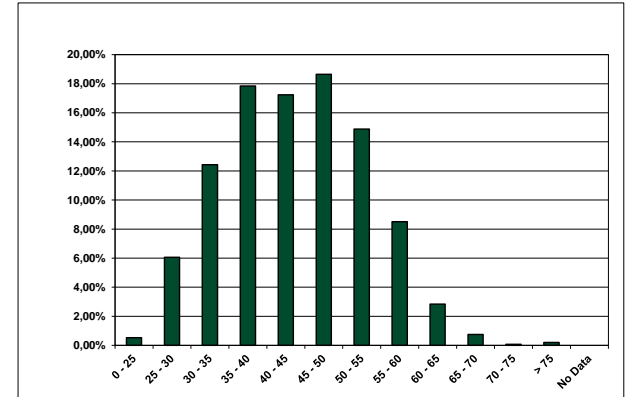

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	958	51,59%	277 643 328	54,82%
SINGLE	1 053	56,70%	314 136 068	62,03%
Totals	1 857	108%	506 422 717	117%

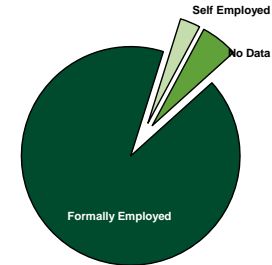


Loan Pool Characteristics
31-Oct-2024
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	5	0,27%	2 656 019	0,52%
25 - 30	62	3,34%	30 685 825	6,06%
30 - 35	140	7,54%	62 962 344	12,43%
35 - 40	228	12,28%	90 371 565	17,85%
40 - 45	293	15,78%	87 307 644	17,24%
45 - 50	385	20,73%	94 422 944	18,65%
50 - 55	301	16,21%	75 347 313	14,88%
55 - 60	252	13,57%	43 079 057	8,51%
60 - 65	134	7,22%	14 391 325	2,84%
65 - 70	45	2,42%	3 784 705	0,75%
70 - 75	4	0,22%	384 553	0,08%
> 75	8	0,43%	1 029 423	0,20%
No Data	-	0,00%	-	0,00%
Totals	1 857	100%	506 422 717	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	1 512	81,42%	463 355 379	91,50%
Self Employed	41	2,21%	15 201 985	3,00%
No Data	304	16,37%	27 865 353	5,50%
Totals	1 857	100%	506 422 717	100%





Greenhouse Funding 5 (RF) Ltd

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Loan Pool Characteristics

31-Oct-2024

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	955	51,43%	303 671 410,78	59,96%
Physical	876	47,17%	194 535 255,39	38,41%
No Data	26	1,40%	8 216 051,19	1,62%
Totals	1 857	100%	506 422 717	100%

