



Greenhouse Funding III (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2013/210846/06)



Investor Report

31-Oct-2015

Asset Class:	Residential Mortgage Backed Securitisation
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Transaction Parties:		Provider	Current Rating	Trigger Rating	
Programme Manager:	Nedbank Corporate and Investment Banking	Bank Account	Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
Servicer	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar:	Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
Rating Agency:	Fitch Ratings				

Reporting Period:	
Determination Date	31-Oct-15
Report date	31-Oct-15
Payment Date	25-Nov-15
Reporting Period / Quarter	2
Reporting Month	7
Interest Period (from)	25-Nov-15
Interest Period (to)	25-Feb-16
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Denzil Bagley	Steven Urry
Tel: 0112943431	Tel: +27114959023
Email: DenzilB@Nedbank.co.za	Email: Stevenu@nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Oct-2015

Note Class	Class A1	Class A2	Class A3	Class B	Class C	Class D
ISIN Code	ZAG000125329	ZAG000125337	ZAG000125345	ZAG000125352	ZAG000125360	ZAG000125378
Initial Tranche Thickness	30.16%	18.56%	31.55%	3.71%	3.02%	4.64%
Legal Final Maturity	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42
Rating [Original // Current]	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	A(zaf) // A(zaf)	BBB(zaf) // BBB(zaf)	Unrated
Credit Enhancement %	19.72%	19.72%	19.72%	16.01%	12.99%	8.35%
Initial Notes Aggregate Principal Outstanding Balance	650 000 000	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Previously Redeemed	34 808 550	0	0	0	0	0
Principal Outstanding Balance Beginning of Period	615 191 450	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Redemptions per Note (25 November 2015)	61 138 310					
Principal Outstanding Balance End of Period	554 053 140	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Current Tranche Thickness	26.91%	19.43%	33.02%	3.89%	3.16%	4.86%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1.200%	1.450%	1.550%	2.200%	3.000%	3.500%
Current 3m Jibar Rate (25 November 2015)	6.258%	6.258%	6.258%	6.258%	6.258%	6.258%
Total Rate	7.458%	7.708%	7.808%	8.458%	9.258%	9.758%
Interest Days	92	92	92	92	92	92
Interest Payment Due (25 February 2015)	10 415 228	7 771 353	13 382 698	1 705 504	1 516 790	2 459 551
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loan	1st Loss Sub loan
Initial Notes Aggregate Principal Outstanding Balance	180 000 000
Redemptions this period	0
Principal Outstanding Balance End of Period	180 000 000
Unpaid Interest	Zero



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Portfolio Information

31-Oct-2015

	At Closing	Current		At Closing	Current
Current Loan Balance:	930 117 184	1 967 723 704	Number of Loans	2 238	4 594
Weighted Average Original LTV:	78.23%	78.00%	Weighted Average Concession (Linked to Prime):	0.46%	0.45%
Weighted Average Current LTV:	70.58%	59.65%	Weighted Average PTI:	18.91%	18.71%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Jul-15	2 019 890 022	4 626
Payments		-	-
Scheduled repayments		(69 451 213)	
Unscheduled repayments		(48 441 305)	
Settlements / Foreclosure Proceeds		(31 267 699)	(33)
Non eligible loans removed		(560 797)	(1)
Total Collections		(149 721 014)	(34)
Disbursements			
Further Advances		7 386 020	
Withdrawals		36 860 695	
New Loans added during the reporting period		1 542 611	2
Total Disbursements		45 789 326	2
Interest and Fees			
Interest Charged		45 294 531	
Fees Charged		880 415	
Insurance Charged		5 582 165	
Total Charges		51 757 111	
Other		8 259	
Losses realised			
Total Pool at End of Period	31-Oct-15	1 967 723 704	4 594



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Performance Data

31-Oct-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 525	98.5%	1 938 315 703	98.5%
1-30 days delinquent	48	1.0%	19 553 104	1.0%
31-60 days delinquent	8	0.2%	4 209 620	0.2%
61-90 days delinquent	5	0.1%	2 709 248	0.1%
91-120 days delinquent	6	0.1%	2 219 949	0.11%
121 plus	2	0.0%	716 080	0.04%
Total	4 594	100.0%	1 967 723 704	100.0%
Annualised Default Rate, on loans defaulted since issue date 17 April 2015				0.00%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	8	2 936 029	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	8	2 936 029	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	-	-	Losses at the end of the period	1	1 173
Cumulative foreclosures since closing	-	-	Cumulative Losses since closing	1	1 173



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Arrears Reserve and PDL

31-Oct-2015

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	0.15%	R 322 575	R 322 575	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	61 138 310
	Residual Cashflow after payment of or provision for items one to eight	67 644 520
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
		31-Oct-15	
Max Redraw	2 051 902	2 299 225	12.05%
Min Redraw	-	-	0.00%
Ave. Redraw	69 009	70 986	2.86%
Aggregate Redraw	154 442 715	326 107 577	111.15%

Liquidity and Redraw reseves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	54 312 500	53 355 265	53 355 265	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	48 487 500	48 487 500	48 487 500	N



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Portfolio Covenants

31-Oct-2015

#	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% .	2.15%	2.03%	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. (0.64%)	0.46%	0.45%	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. (71.58%)	70.58%	59.65%	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. (19.91%)	18.91%	18.71%	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.	62.21%	60.40%	N
6	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which the Properties securing such Loan Agreements are 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.	20.38%	19.47%	N



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Loan Pool Characteristics

31-Oct-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 967 723 704
Average Current Balance	428 325
Min Current Balance	(405 333)
Max Current Balance	2 372 340
Weighted Ave LTV (cur) (Including redraws)	59.65%

Aggregate Total Bond	2 604 936 076
Average Total Bond	567 030
Min Total Bond	106 978
Max Total Bond	2 900 000
Weighted Ave LTV (Original) (Including redraws)	78.00%

Number of Accounts (at Closing):	2 238
Number of Accounts (Current):	4 594

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.13%
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

31-Oct-2015

Distribution of Home Loan Size:

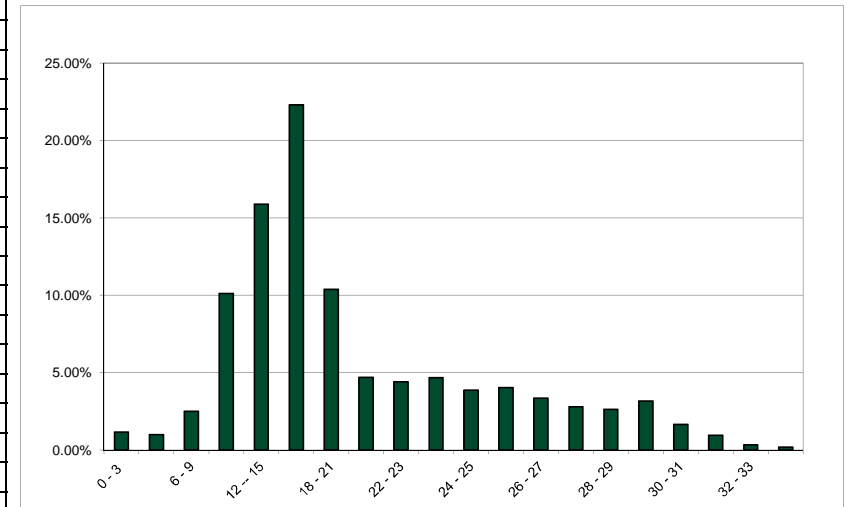
Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	71	209	4.55%	138	2 582 984	6 769 833	0.34%	4 186 849
100001 - 200000	362	711	15.48%	349	55 119 602	109 299 231	5.55%	54 179 629
200001 - 300000	392	752	16.37%	360	97 675 990	187 092 409	9.51%	89 416 419
300001 - 400000	410	771	16.78%	361	143 051 845	269 207 293	13.68%	126 155 448
400001 - 500000	374	697	15.17%	323	166 745 483	311 323 183	15.82%	144 577 699
500001 - 600000	228	488	10.62%	260	123 427 206	265 920 215	13.51%	142 493 009
600001 - 700000	152	335	7.29%	183	98 589 839	216 577 755	11.01%	117 987 916
700001 - 800000	87	233	5.07%	146	64 870 249	173 264 393	8.81%	108 394 144
800001 - 900000	54	131	2.85%	77	45 999 973	111 114 754	5.65%	65 114 781
900001 - 1000000	31	80	1.74%	49	29 356 846	75 760 135	3.85%	46 403 288
1000001 - 1100000	17	61	1.33%	44	17 762 668	63 628 380	3.23%	45 865 712
1100001 - 1200000	18	38	0.83%	20	20 708 705	43 526 176	2.21%	22 817 471
1200001 - 1300000	10	20	0.44%	10	12 644 301	25 003 335	1.27%	12 359 033
1300001 - 1400000	8	18	0.39%	10	10 806 741	24 368 582	1.24%	13 561 840
1400001 - 1500000	4	8	0.17%	4	5 713 256	11 602 934	0.59%	5 889 678
1500001 - 1600000	6	14	0.30%	8	9 272 746	21 776 504	1.11%	12 503 758
1600001 - 1700000	7	8	0.17%	1	11 562 810	13 055 407	0.66%	1 492 597
1700001 - 1800000	1	9	0.20%	8	1 754 521	15 714 720	0.80%	13 960 199
1800001 - 1900000	2	2	0.04%	-	3 679 944	3 647 854	0.19%	(32 091)
1900001 - 2000000	-	3	0.07%	3	-	5 812 810	0.30%	5 812 810
> 2000000	4	6	0.13%	2	8 791 473	13 257 803	0.67%	4 466 330
Totals	2 238	4 594	100%	2 356	930 117 184	1 967 723 704	100%	1 037 606 520

Loan Pool Characteristics

31-Oct-2015

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	57	1.24%	22 882 049	1.16%
3 - 6	70	1.52%	19 601 245	1.00%
6 - 9	167	3.64%	49 089 569	2.49%
9 - 12	516	11.23%	199 134 978	10.12%
12 -- 15	711	15.48%	312 371 100	15.87%
15 - 18	944	20.55%	438 716 734	22.30%
18 - 21	444	9.66%	204 180 597	10.38%
21 - 22	216	4.70%	92 429 342	4.70%
22 - 23	195	4.24%	86 458 579	4.39%
23 - 24	202	4.40%	91 734 038	4.66%
24 - 25	168	3.66%	76 177 607	3.87%
25 - 26	179	3.90%	79 454 077	4.04%
26 - 27	154	3.35%	65 721 627	3.34%
27 - 28	132	2.87%	54 740 592	2.78%
28 - 29	132	2.87%	51 413 470	2.61%
29 - 30	154	3.35%	62 348 389	3.17%
30 - 31	86	1.87%	32 407 770	1.65%
31 - 32	39	0.85%	18 767 597	0.95%
32 - 33	22	0.48%	6 535 490	0.33%
> 33	6	0.13%	3 558 856	0.18%
Totals	4 594	100%	1 967 723 704	100%

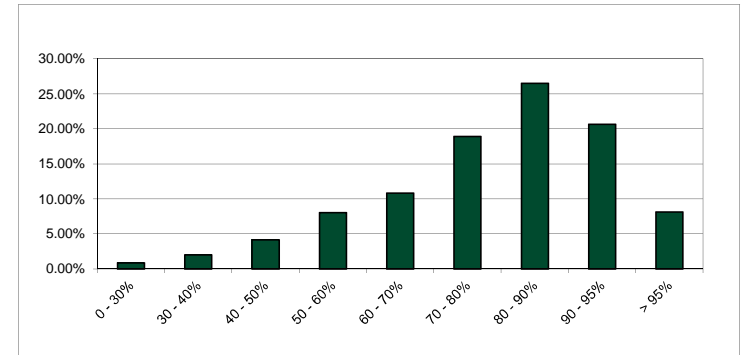


Loan Pool Characteristics

31-Oct-2015

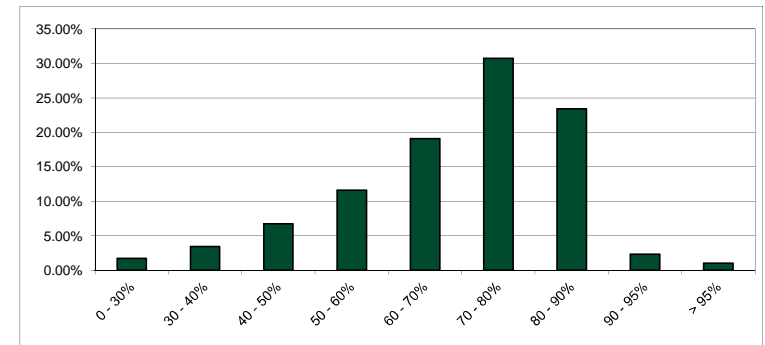
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	78	1.70%	16 936 375	0.86%
30 - 40%	148	3.22%	39 642 059	2.01%
40 - 50%	247	5.38%	81 356 270	4.13%
50 - 60%	389	8.47%	157 619 511	8.01%
60 - 70%	470	10.23%	212 439 436	10.80%
70 - 80%	769	16.74%	371 756 860	18.89%
80 - 90%	1 044	22.73%	521 881 561	26.52%
90 - 95%	946	20.59%	406 393 767	20.65%
> 95%	503	10.95%	159 697 865	8.12%
Totals	4 594	100%	1 967 723 704	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%	167	3.64%	33 450 248	1.70%
30 - 40%	254	5.53%	67 589 822	3.43%
40 - 50%	392	8.53%	132 695 653	6.74%
50 - 60%	536	11.67%	228 067 457	11.59%
60 - 70%	826	17.98%	375 454 853	19.08%
70 - 80%	1 304	28.38%	604 588 120	30.73%
80 - 90%	974	21.20%	460 847 468	23.42%
90 - 95%	95	2.07%	45 267 528	2.30%
> 95%	46	1.00%	19 762 554	1.00%
Totals	4 594	100%	1 967 723 704	100%

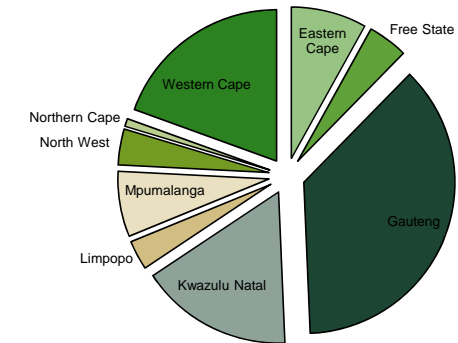


Loan Pool Characteristics

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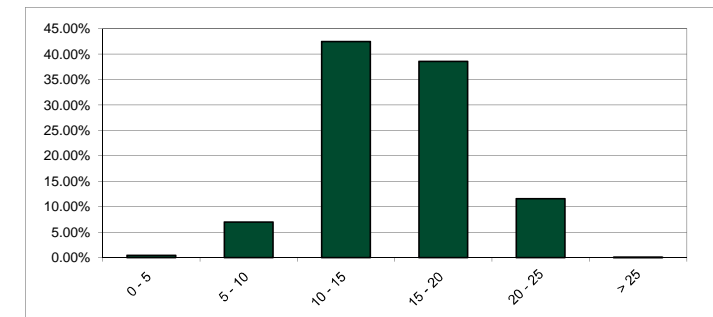
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	386	8.40%	154 132 749	7.83%
Free State	235	5.12%	81 519 429	4.14%
Gauteng	1 602	34.87%	707 648 233	35.96%
Kwazulu Natal	743	16.17%	312 065 715	15.86%
Limpopo	163	3.55%	60 168 585	3.06%
Mpumalanga	300	6.53%	133 998 845	6.81%
North West	196	4.27%	73 983 363	3.76%
Northern Cape	40	0.87%	16 162 461	0.82%
Western Cape	795	17.31%	372 455 593	18.93%
NO Data	134	2.92%	55 588 731	2.83%
Totals	4 594	100%	1 967 723 704	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	54	1.18%	8 509 335	0.43%
5 - 10	484	10.54%	137 897 013	7.01%
10 - 15	2 243	48.82%	835 116 241	42.44%
15 - 20	1 439	31.32%	758 391 866	38.54%
20 - 25	373	8.12%	227 230 193	11.55%
> 25	1	0.02%	579 056	0.03%
Totals	4 594	100%	1 967 723 704	100%

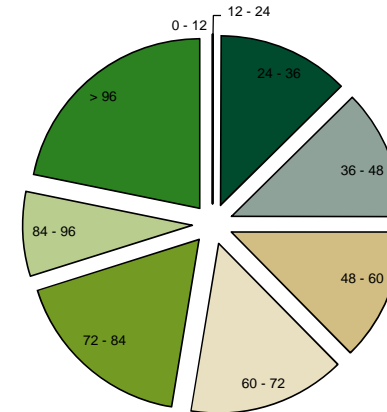


Loan Pool Characteristics

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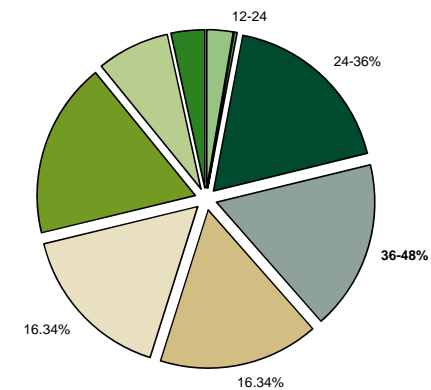
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%
12 - 24	1	0.02%	1 183 727	0.06%
24 - 36	408	8.88%	246 997 569	12.55%
36 - 48	462	10.06%	244 049 592	12.40%
48 - 60	484	10.54%	247 952 434	12.60%
60 - 72	648	14.11%	295 166 987	15.00%
72 - 84	888	19.33%	344 913 030	17.53%
84 - 96	564	12.28%	158 414 395	8.05%
> 96	1 139	24.79%	429 045 969	21.80%
Totals	4 594	100%	1 967 723 704	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	72	1.57%	52 706 369	2.68%
12 - 24	6	0.13%	5 476 553	0.28%
24 - 36	647	14.08%	358 677 809	18.23%
36 - 48	683	14.87%	341 158 200	17.34%
48 - 60	683	14.87%	321 621 562	16.34%
60 - 72	760	16.54%	321 558 027	16.34%
72 - 84	972	21.16%	353 067 827	17.94%
84 - 96	605	13.17%	145 924 826	7.42%
> 96	166	3.61%	67 532 532	3.43%
Totals	4 594	100%	1 967 723 704	100%

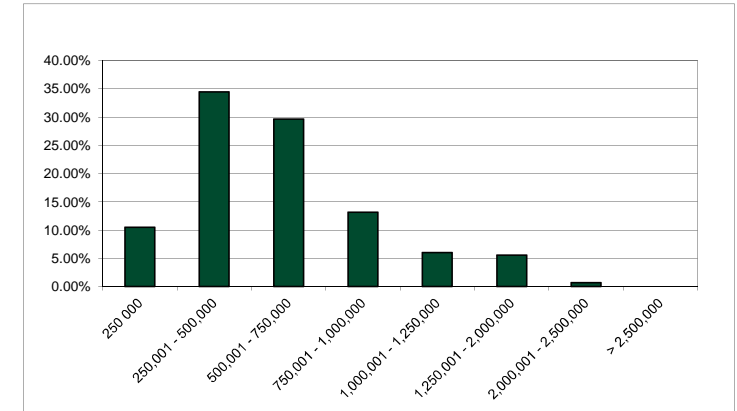


Loan Pool Characteristics

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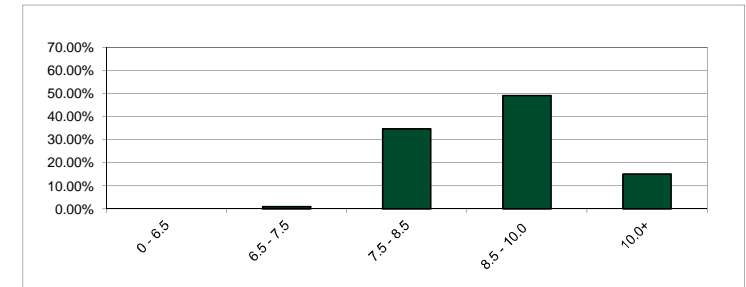
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 319	28.71%	205 990 482	10.47%
250,001 - 500,000	1 821	39.64%	677 701 468	34.44%
500,001 - 750,000	962	20.94%	583 210 101	29.64%
750,001 - 1,000,000	305	6.64%	259 427 150	13.18%
1,000,001 - 1,250,000	108	2.35%	118 126 953	6.00%
1,250,001 - 2,000,000	73	1.59%	110 009 748	5.59%
2,000,001 - 2,500,000	6	0.13%	13 257 803	0.67%
> 2,500,000	-	0.00%	-	0.00%
Totals	4 594	100%	1 967 723 704	100%



Interest Rate Distribution (Prime = 9.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 6.5	-	0.00%	-	0.00%
6.5 - 7.5	29	0.63%	19 557 255	0.99%
7.5 - 8.5	1 528	33.26%	682 361 271	34.68%
8.5 - 10.0	2 247	48.91%	966 252 069	49.11%
10.0+	790	17.20%	299 553 110	15.22%
Totals	4 594	100%	1 967 723 704	100%

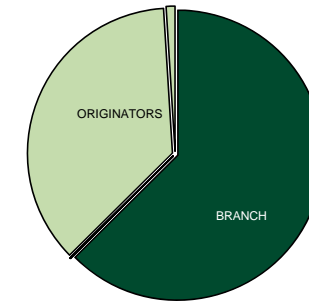


Loan Pool Characteristics

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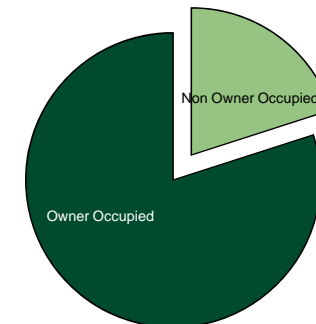
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 775	60.40%	1 230 931 497	62.56%
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	1 774	38.62%	717 565 766	36.47%
No Data	45	0.98%	19 226 441	0.98%
Totals	4 594	100%	1 967 723 704	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	951	20.70%	383 176 134	19.47%
Owner Occupied	3 510	76.40%	1 529 090 004	77.71%
No Data	133	2.90%	55 457 566	2.82%
Totals	4 594	100%	1 967 723 704	100%

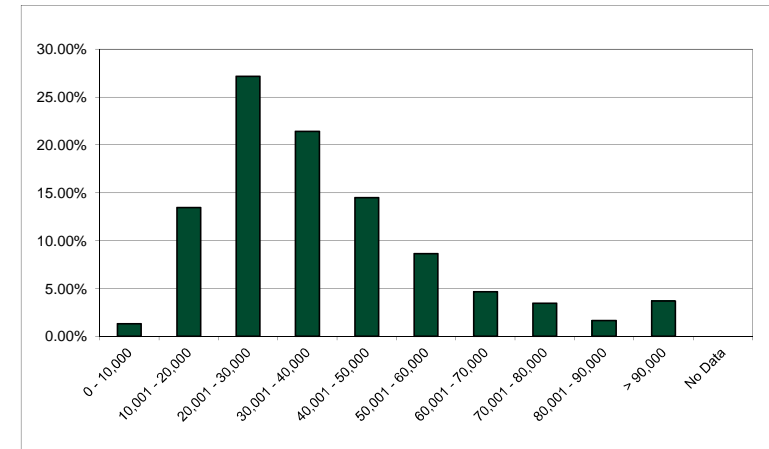


Loan Pool Characteristics

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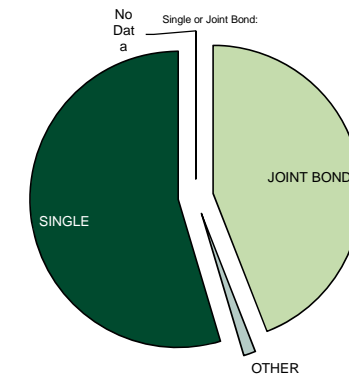
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	129	2.81%	25 778 073	1.31%
10,001 - 20,000	1 018	22.16%	264 976 496	13.47%
20,001 - 30,000	1 455	31.67%	534 378 030	27.16%
30,001 - 40,000	895	19.48%	421 739 782	21.43%
40,001 - 50,000	505	10.99%	285 486 528	14.51%
50,001 - 60,000	260	5.66%	169 982 004	8.64%
60,001 - 70,000	128	2.79%	91 969 294	4.67%
70,001 - 80,000	84	1.83%	67 961 447	3.45%
80,001 - 90,000	39	0.85%	32 612 631	1.66%
> 90,000	81	1.76%	72 839 419	3.70%
No Data	-	0.00%	-	0.00%
Totals	4 594	100%	1 967 723 704	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	1 948	42.40%	867 186 457	44.07%
OTHER	60	1.31%	25 938 367	1.32%
SINGLE	2 586	56.29%	1 074 598 880	54.61%
No Data	-	0.00%	-	0.00%
Totals	4 594	100%	1 967 723 704	100%

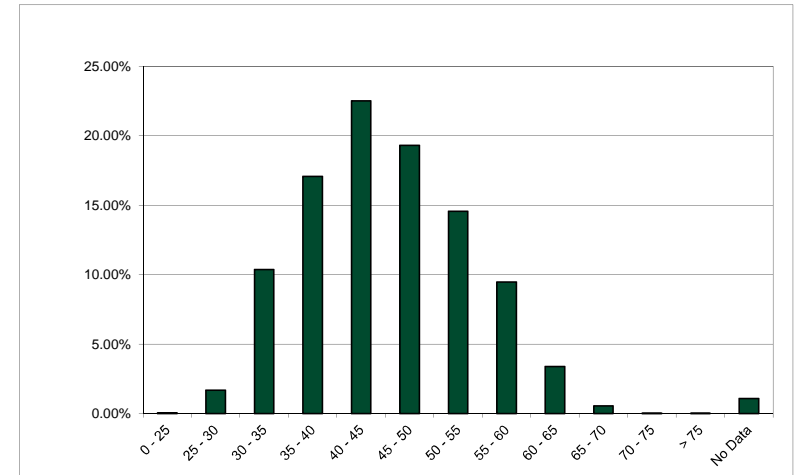


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Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	1	0.02%	617 061	0.03%
25 - 30	73	1.59%	32 685 292	1.66%
30 - 35	411	8.95%	203 888 414	10.36%
35 - 40	688	14.98%	336 033 041	17.08%
40 - 45	969	21.09%	443 023 990	22.51%
45 - 50	896	19.50%	379 888 629	19.31%
50 - 55	751	16.35%	286 554 160	14.56%
55 - 60	502	10.93%	186 069 688	9.46%
60 - 65	210	4.57%	66 523 375	3.38%
65 - 70	38	0.83%	10 829 209	0.55%
70 - 75	3	0.07%	396 521	0.02%
> 75	1	0.02%	200 792	0.01%
No Data	51	1.11%	21 013 532	1.07%
Totals	4 594	100%	1 967 723 704	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	4 453	96.93%	1 907 680 961	96.95%
Self Employed	141	3.07%	60 042 743	3.05%
Totals	4 594	100%	1 967 723 704	100%



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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	2 775	60.40%	1 198 724 410	60.92%
Physical	1 756	38.22%	738 335 548	37.52%
No Data	63	1.37%	30 663 746	1.56%
Totals	4 594	100%	1 967 723 704	100%

