



Greenhouse Funding III (RF) Ltd

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



Investor Report

31-Jul-2015

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Capital	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-Jul-15
Report date	31-Aug-15
Payment Date	25-Aug-15
Reporting Period / Quarter	1
Reporting Month	1
Interest Period (from)	17-Apr-15
Interest Period (to)	25-Aug-15
Interest Days	130
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Denzil Bagley	Steven Urry
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Email: DenzilB@Nedbankcapital.co.za	Email: Stevenu@nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Jul-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	0	0	0	0	0	0
Principal Outstanding Balance Beginning of Period	650 000 000	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Redemptions per Note (25 August 2015)	34 808 550					
Principal Outstanding Balance End of Period	615 191 450	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Current Tranche Thickness	29.02%	18.87%	32.07%	3.77%	3.07%	4.72%
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 (10 April 2015)	6.108%	6.108%	6.108%	6.108%	6.108%	6.108%
Total Rate	7.308%	7.558%	7.658%	8.308%	9.108%	9.608%
Interest Days	130	130	130	130	130	130
Interest Payment Due (25 August 2015)	16 918 521	10 767 562	18 547 047	2 367 211	2 108 564	3 422 027
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-Jul-2015

	At Closing	Current		At Closing	Current
Current Loan Balance:	930 117 184	2 019 890 022	Number of Loans	2 238	4 626
Weighted Average Original LTV:	77.36%	78.03%	Weighted Average Concession (Linked to Prime):	0.51%	0.46%
Weighted Average Current LTV:	59.46%	60.81%	Weighted Average PTI:	18.85%	18.72%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	16-Apr-15	930 067 486	2 239
Payments		-	-
Scheduled repayments		(74 972 369)	
Unscheduled repayments		(42 506 328)	
Settlements / Foreclosure Proceeds		(13 460 531)	(30)
Non eligible loans removed		(9 909 030)	(28)
Total Collections		(140 848 258)	(58)
Disbursements			
Further Advances		6 931 391	
Withdrawals		32 003 688	
New Loans added during the reporting period		1 129 447 008	2 445
Total Disbursements		1 168 382 087	2 445
Interest and Fees			
Interest Charged		50 721 653	
Fees Charged		875 220	
Insurance Charged		5 507 378	
Total Charges		57 104 250	
Other		5 184 456	
Losses realised			
Total Pool at End of Period	31-Jul-15	2 019 890 022	4 626



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Performance Data

31-Jul-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 585	99.1%	2 002 467 232	99.1%
1-30 days delinquent	31	0.7%	13 132 035	0.7%
31-60 days delinquent	6	0.1%	2 222 089	0.1%
61-90 days delinquent	2	0.0%	1 056 760	0.1%
91-120 days delinquent	1	0.0%	371 844	0.02%
121 plus	1	0.0%	640 062	0.03%
Total	4 626	100.0%	2 019 890 022	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	2	1 011 906	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	-	-	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	-	-	Losses at the end of the period		
Cumulative foreclosures since closing	-	-	Cumulative Losses since closing		



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Arrears Reserve and PDL

31-Jul-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	0.00%	R -	R -	R -

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current TBD at 1st PoP
	Balance on PDL from the Prior Period	
	Notes Outstanding + Subloan	
	Non Written-Off Mortgage Assets	
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	
	Potential Redemption Amount	
	Residual Cashflow after payment of or provision for items one to ten.	
	Principal Deficiency Value	0



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Redraw and Liquidity position

31-Jul-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
		31-Jul-15	
Max Redraw	2 051 902	2 033 524	-0.90%
Min Redraw	-	-	0.00%
Ave. Redraw	69 009	65 559	-5.00%
Aggregate Redraw	154 442 715	303 276 195	96.37%

Liquidity and Redraw reseves / facilities

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

Portfolio Covenants
31-Jul-2015

#	Reference	Initial Level	Current Level	Breached
1	Ratio of Self Employed Borrowers- The proportion of loans to self-employed borrowers does not exceed 10% of the aggregate portfolio balance.	1.89%	2.03%	N
2	Concession- The average margin of the loans over the Prime rate (weighted by outstanding loan balances) does not fall below minus 0.65% (which is 0.20% below the WA margin over Prime of the preliminary portfolio).	0.51%	0.46%	N
3	Curr LTV- The Weighted Average LTV Ratio (based on the maximum credit limit) of the portfolio does not exceed 71.7% (which is 1% above the Weighted Average LTV of the provisional portfolio).	59.46%	60.81%	N
4	The current weighted DTI ratio of the portfolio does not exceed 20.7% (which is 1% above the Weighted Average DTI as of the last underwriting of the provisional portfolio).	18.85%	18.72%	N
5	The proportion of loans underwritten on the basis of AVMs does not exceed 75%.	66.81%	60.51%	N
6	The proportion of loans to borrowers with several live records at the Deeds Office does not exceed 35%.	14.16%	19.68%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Jul-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	2 019 890 022
Average Current Balance	436 639
Min Current Balance	(406 417)
Max Current Balance	2 314 695
Weighted Ave LTV (cur) (Including redraws)	60.81%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 620 580 357
Average Total Bond	566 489
Min Total Bond	106 978
Max Total Bond	2 900 000
Weighted Ave LTV (Original) (Including redraws)	78.03%

Number of Accounts (at Closing):	2 238
Number of Accounts (Current):	4 626

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.10%
Threshold allowed to remain unhedged	1.00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



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Loan Pool Characteristics

31-Jul-2015

Distribution of Home Loan Size:

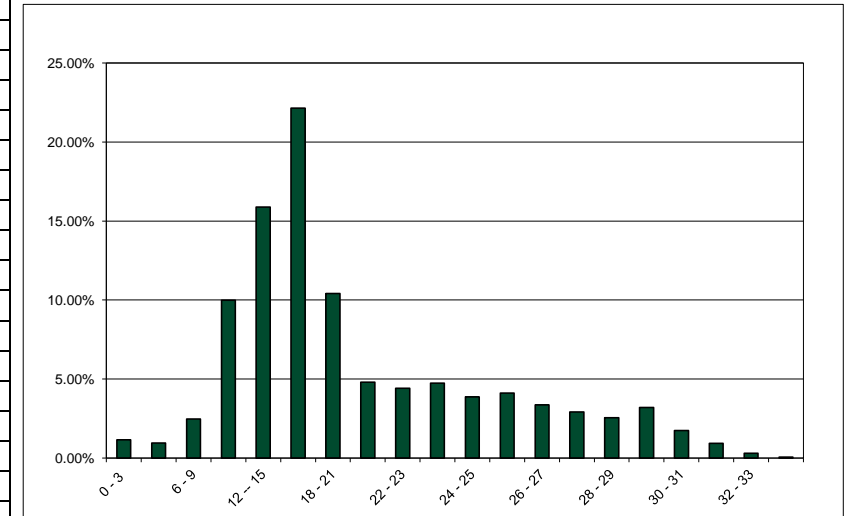
Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	71	121	2.62%	50	2 582 984	4 605 617	0.23%	2 022 633
100001 - 200000	362	718	15.52%	356	55 119 602	109 622 222	5.43%	54 502 620
200001 - 300000	392	776	16.77%	384	97 675 990	192 804 951	9.55%	95 128 961
300001 - 400000	410	787	17.01%	377	143 051 845	274 621 589	13.60%	131 569 744
400001 - 500000	374	718	15.52%	344	166 745 483	320 702 964	15.88%	153 957 480
500001 - 600000	228	502	10.85%	274	123 427 206	273 298 379	13.53%	149 871 173
600001 - 700000	152	356	7.70%	204	98 589 839	230 213 712	11.40%	131 623 873
700001 - 800000	87	238	5.14%	151	64 870 249	177 477 437	8.79%	112 607 188
800001 - 900000	54	140	3.03%	86	45 999 973	119 063 934	5.89%	73 063 961
900001 - 1000000	31	86	1.86%	55	29 356 846	81 534 679	4.04%	52 177 833
1000001 - 1100000	17	62	1.34%	45	17 762 668	64 814 163	3.21%	47 051 495
1100001 - 1200000	18	39	0.84%	21	20 708 705	45 133 617	2.23%	24 424 912
1200001 - 1300000	10	19	0.41%	9	12 644 301	23 866 820	1.18%	11 222 518
1300001 - 1400000	8	15	0.32%	7	10 806 741	20 331 761	1.01%	9 525 020
1400001 - 1500000	4	8	0.17%	4	5 713 256	11 463 377	0.57%	5 750 120
1500001 - 1600000	6	14	0.30%	8	9 272 746	21 721 221	1.08%	12 448 475
1600001 - 1700000	7	13	0.28%	6	11 562 810	21 354 468	1.06%	9 791 658
1700001 - 1800000	1	5	0.11%	4	1 754 521	8 844 037	0.44%	7 089 517
1800001 - 1900000	2	2	0.04%	-	3 679 944	3 672 486	0.18%	(7 459)
1900001 - 2000000	-	2	0.04%	2	-	3 828 899	0.19%	3 828 899
> 2000000	4	5	0.11%	1	8 791 473	10 913 689	0.54%	2 122 216
Totals	2 238	4 626	100%	2 388	930 117 184	2 019 890 022	100%	1 089 772 838

Loan Pool Characteristics

31-Jul-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	58	1.25%	23 309 717	1.15%
3 - 6	69	1.49%	19 240 141	0.95%
6 - 9	165	3.57%	49 985 095	2.47%
9 - 12	514	11.11%	201 915 345	10.00%
12 -- 15	714	15.43%	320 765 860	15.88%
15 - 18	952	20.58%	447 235 045	22.14%
18 - 21	448	9.68%	210 206 854	10.41%
21 - 22	220	4.76%	96 824 147	4.79%
22 - 23	199	4.30%	89 367 840	4.42%
23 - 24	205	4.43%	95 798 176	4.74%
24 - 25	169	3.65%	78 105 798	3.87%
25 - 26	185	4.00%	83 091 045	4.11%
26 - 27	155	3.35%	68 081 940	3.37%
27 - 28	135	2.92%	58 806 809	2.91%
28 - 29	132	2.85%	51 673 141	2.56%
29 - 30	155	3.35%	64 421 087	3.19%
30 - 31	89	1.92%	34 957 041	1.73%
31 - 32	39	0.84%	18 873 946	0.93%
32 - 33	21	0.45%	6 104 261	0.30%
> 33	2	0.04%	1 126 735	0.06%
Totals	4 626	100%	2 019 890 022	100%

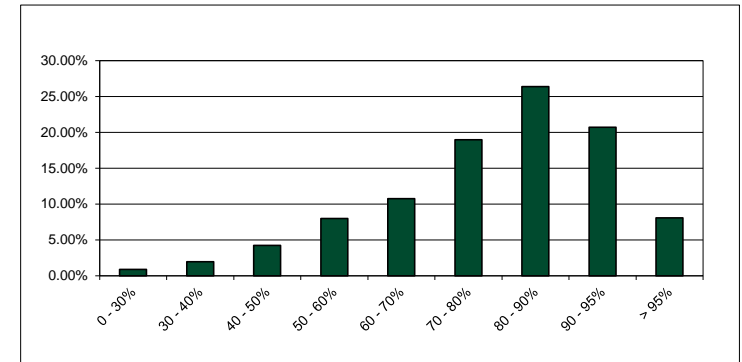


Loan Pool Characteristics

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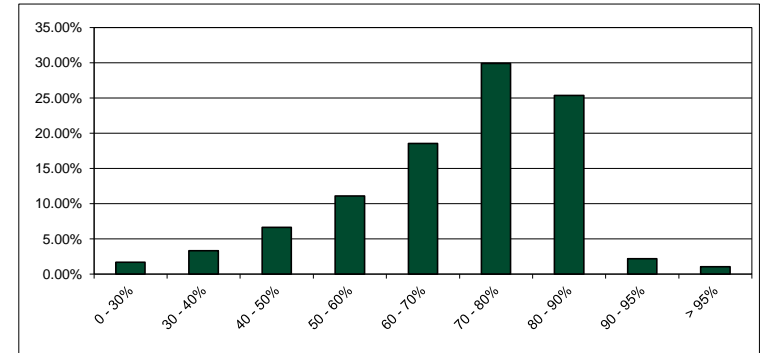
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	78	1.69%	17 514 710	0.87%
30 - 40%	146	3.16%	39 421 387	1.95%
40 - 50%	251	5.43%	85 543 846	4.24%
50 - 60%	388	8.39%	161 001 024	7.97%
60 - 70%	470	10.16%	217 135 491	10.75%
70 - 80%	779	16.84%	383 659 096	18.99%
80 - 90%	1 053	22.76%	533 286 560	26.40%
90 - 95%	954	20.62%	418 803 020	20.73%
> 95%	507	10.96%	163 524 886	8.10%
Totals	4 626	100%	2 019 890 022	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%	162	3.50%	34 229 645	1.69%
30 - 40%	244	5.27%	67 482 993	3.34%
40 - 50%	391	8.45%	134 542 971	6.66%
50 - 60%	510	11.02%	224 844 052	11.13%
60 - 70%	819	17.70%	375 039 574	18.57%
70 - 80%	1 264	27.32%	604 532 362	29.93%
80 - 90%	1 086	23.48%	512 865 959	25.39%
90 - 95%	100	2.16%	44 632 035	2.21%
> 95%	50	1.08%	21 720 431	1.08%
Totals	4 626	100%	2 019 890 022	100%

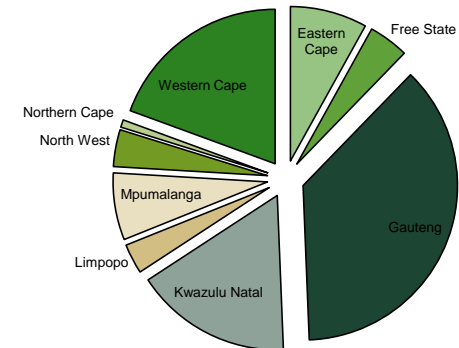


Loan Pool Characteristics

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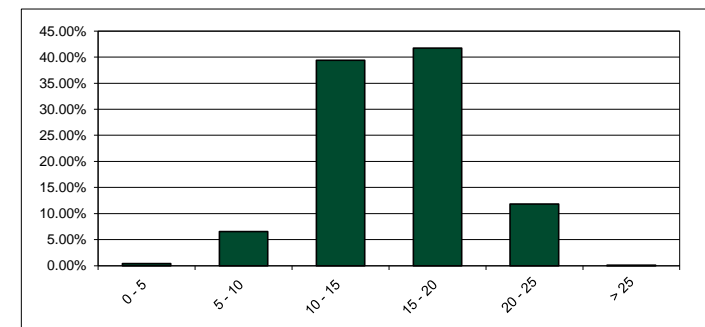
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	389	8.41%	158 467 329	7.85%
Free State	236	5.10%	82 480 024	4.08%
Gauteng	1 613	34.87%	729 487 135	36.12%
Kwazulu Natal	748	16.17%	322 957 314	15.99%
Limpopo	164	3.55%	61 472 314	3.04%
Mpumalanga	302	6.53%	137 977 552	6.83%
North West	199	4.30%	76 068 199	3.77%
Northern Cape	38	0.82%	15 376 257	0.76%
Western Cape	801	17.32%	381 655 395	18.89%
NO Data	136	2.94%	53 948 503	2.67%
Totals	4 626	100%	2 019 890 022	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	47	1.02%	7 693 665	0.38%
5 - 10	458	9.90%	132 551 370	6.56%
10 - 15	2 125	45.94%	796 331 532	39.42%
15 - 20	1 600	34.59%	842 572 431	41.71%
20 - 25	393	8.50%	238 548 927	11.81%
> 25	3	0.06%	2 192 097	0.11%
Totals	4 626	100%	2 019 890 022	100%





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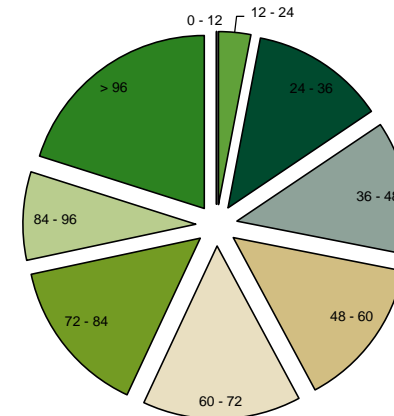


Loan Pool Characteristics

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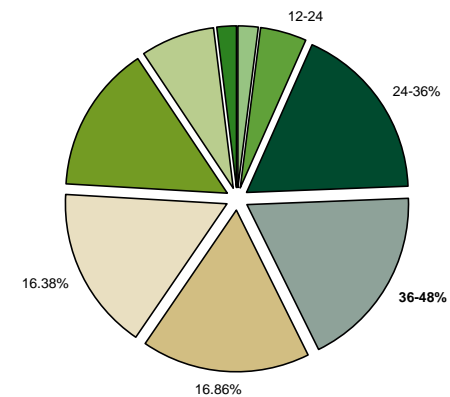
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%	
12 - 24	98	2.12%	60 726 987	3.01%	
24 - 36	431	9.32%	253 838 593	12.57%	
36 - 48	462	9.99%	252 869 816	12.52%	
48 - 60	584	12.62%	284 004 242	14.06%	
60 - 72	660	14.27%	299 140 692	14.81%	
72 - 84	807	17.44%	296 677 970	14.69%	
84 - 96	531	11.48%	166 615 443	8.25%	
> 96	1 053	22.76%	406 016 278	20.10%	
Totals	4 626	100%	2 019 890 022	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	58	1.25%	40 793 181	2.02%	
12 - 24	162	3.50%	93 501 048	4.63%	
24 - 36	656	14.18%	358 172 058	17.73%	
36 - 48	714	15.43%	369 681 083	18.30%	
48 - 60	749	16.19%	340 638 141	16.86%	
60 - 72	770	16.65%	330 766 149	16.38%	
72 - 84	882	19.07%	297 495 777	14.73%	
84 - 96	552	11.93%	149 460 331	7.40%	
> 96	83	1.79%	39 382 253	1.95%	
Totals	4 626	100%	2 019 890 022	100%	

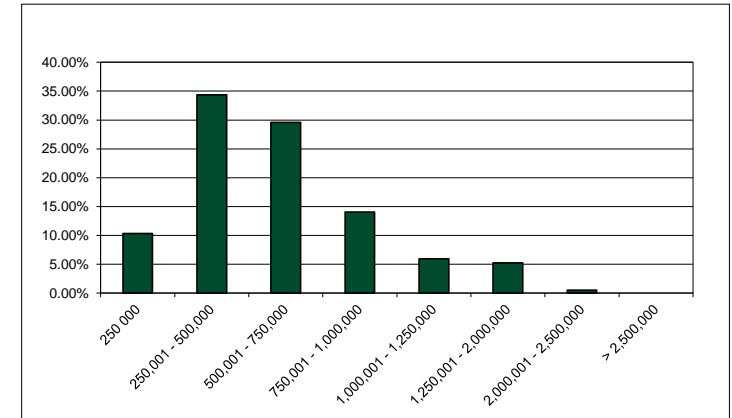


Loan Pool Characteristics

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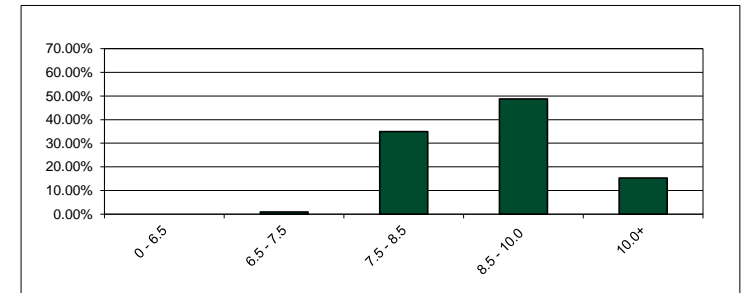
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 256	27.15%	208 275 334	10.31%
250,001 - 500,000	1 864	40.29%	694 082 009	34.36%
500,001 - 750,000	988	21.36%	597 647 836	29.59%
750,001 - 1,000,000	334	7.22%	283 940 305	14.06%
1,000,001 - 1,250,000	109	2.36%	119 780 742	5.93%
1,250,001 - 2,000,000	70	1.51%	105 250 107	5.21%
2,000,001 - 2,500,000	5	0.11%	10 913 689	0.54%
> 2,500,000	-	0.00%	-	0.00%
Totals	4 626	100%	2 019 890 022	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	28	0.61%	19 292 273	0.96%
7.5 - 8.5	1 546	33.42%	706 099 348	34.96%
8.5 - 10.0	2 253	48.70%	986 382 081	48.83%
10.0+	799	17.27%	308 116 320	15.25%
Totals	4 626	100%	2 019 890 022	100%

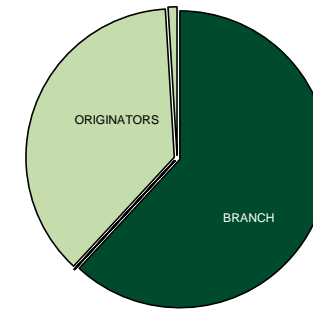


Loan Pool Characteristics

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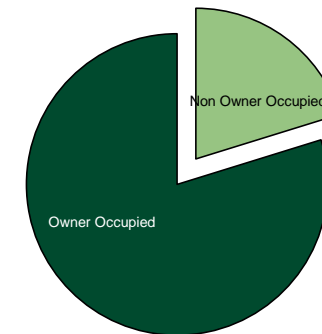
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 777	60.03%	1 249 807 155	61.88%
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	1 804	39.00%	750 492 478	37.16%
No Data	45	0.97%	19 590 388	0.97%
Totals	4 626	100%	2 019 890 022	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	962	20.80%	397 507 410	19.68%
Owner Occupied	3 529	76.29%	1 568 561 745	77.66%
No Data	135	2.92%	53 820 867	2.66%
Totals	4 626	100%	2 019 890 022	100%

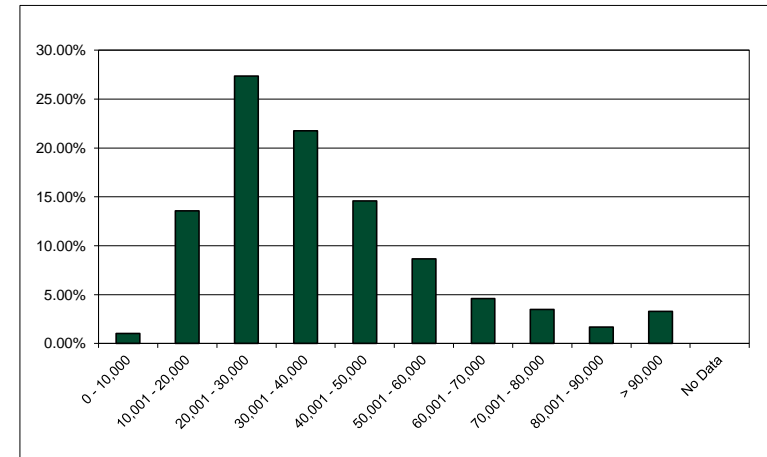


Loan Pool Characteristics

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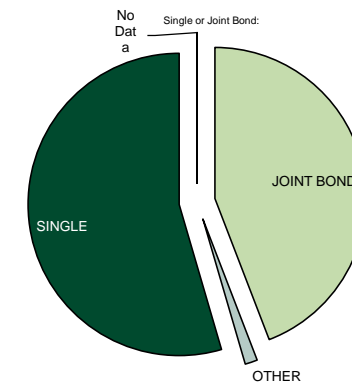
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	123	2.66%	20 500 461	1.01%
10,001 - 20,000	1 034	22.35%	274 345 413	13.58%
20,001 - 30,000	1 466	31.69%	552 645 090	27.36%
30,001 - 40,000	907	19.61%	439 500 695	21.76%
40,001 - 50,000	506	10.94%	294 389 204	14.57%
50,001 - 60,000	258	5.58%	175 076 137	8.67%
60,001 - 70,000	130	2.81%	92 662 480	4.59%
70,001 - 80,000	85	1.84%	70 215 929	3.48%
80,001 - 90,000	40	0.86%	34 171 093	1.69%
> 90,000	77	1.66%	66 383 520	3.29%
No Data	-	0.00%	-	0.00%
Totals	4 626	100%	2 019 890 022	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	1 969	42.56%	891 799 758	44.15%
OTHER	60	1.30%	26 730 567	1.32%
SINGLE	2 597	56.14%	1 101 359 698	54.53%
No Data	-	0.00%	-	0.00%
Totals	4 626	100%	2 019 890 022	100%

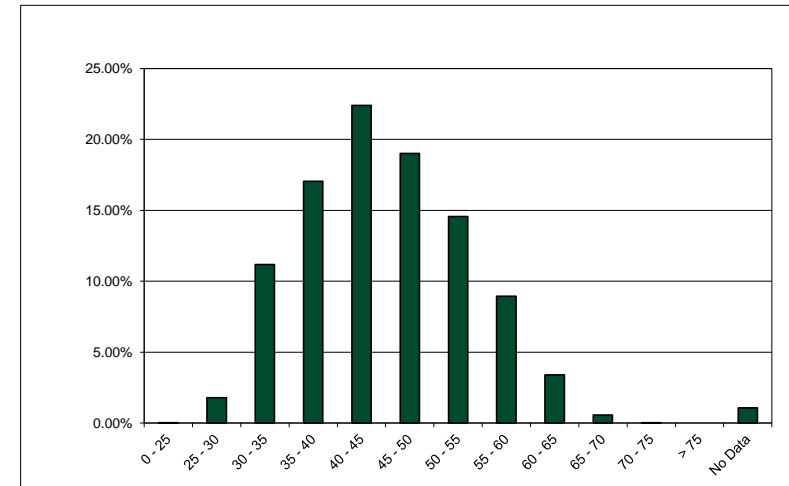


Loan Pool Characteristics

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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	0.02%	611 924	0.03%
25 - 30	80	1.73%	36 243 102	1.79%
30 - 35	447	9.66%	225 643 129	11.17%
35 - 40	705	15.24%	344 211 309	17.04%
40 - 45	967	20.90%	452 510 548	22.40%
45 - 50	896	19.37%	383 847 540	19.00%
50 - 55	744	16.08%	294 292 264	14.57%
55 - 60	489	10.57%	180 552 263	8.94%
60 - 65	204	4.41%	68 504 498	3.39%
65 - 70	38	0.82%	11 386 737	0.56%
70 - 75	3	0.06%	423 388	0.02%
> 75	1	0.02%	207 490	0.01%
No Data	51	1.10%	21 455 830	1.06%
Totals	4 626	100%	2 019 890 022	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	4 484	96.93%	1 958 095 692	96.94%
Self Employed	142	3.07%	61 794 330	3.06%
Totals	4 626	100%	2 019 890 022	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	2 799	60.51%	1 233 034 284	61.04%
Physical	1 767	38.20%	759 160 162	37.58%
No Data	60	1.30%	27 695 577	1.37%
Totals	4 626	100%	2 019 890 022	100%

