

GreenHouse Funding (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2006/031853/07)



Investor Report

30-Apr-2015

Asset Class:	Residential Mortgage Backed Securitisation
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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	30-Apr-15
Report date	30-Apr-15
Payment Date	28-Apr-15
Reporting Period / Quarter	10
Reporting Month	29
Interest Period (from)	28-Apr-15
Interest Period (to)	27-Jul-15
Interest Days	90
Reporting Currency	South African Rand

Contact Details:	
Nedbank Capital: Securitisation	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes & Subordinated Loans

30-Apr-2015

Note Class	Class A1	Class A2	Class A3	Class B	Class C	Class Y
ISIN Code	ZAG000101353	ZAG000101262	ZAG000101346	ZAG000101320	ZAG000101304	ZAG000101288
Initial Tranche Thickness	21.82%	15.27%	40.91%	5.00%	3.18%	2.18%
Legal Final Maturity	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25
Rating [Original // Current]	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	A(zaf) // A(zaf)	BBB(zaf) // BBB(zaf)	Not Rated
Credit Enhancement %	22.00%	22.00%	22.00%	17.00%	13.82%	11.64%
Initial Notes Aggregate Principal Outstanding Balance	480 000 000	336 000 000	900 000 000	110 000 000	70 000 000	48 000 000
Previously Redeemed	480 000 000	23 551 964	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	312 448 036	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (28 April 2015)	0	39 822 371	0	0	0	
Principal Outstanding Balance End of Period	-	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	16.49%	54.43%	6.65%	4.23%	2.71%
Reference Rate	3m Jibar	3m Jibar	3m Jibar	3m Jibar	3m Jibar	Prime
Interest Margin (BPS)	1.100%	1.250%	1.540%	1.900%	2.400%	0.000%
Current 3m Jibar Rate (28 April 2015)	6.117%	6.117%	6.117%	6.117%	6.117%	9.250%
Total Rate	7.217%	7.367%	7.657%	8.017%	8.517%	9.250%
Interest Days	90	90	90	90	90	90
Interest Payment Due (27 July 2015)	-	4 952 301	16 992 247	2 174 474	1 470 058	1 023 324
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loans	1st Loss Sub loan	2nd Loss Sub Loan
Initial Notes Aggregate Principal Outstanding Balance	29 500 000	226 500 000
Redemptions this period	0	0
Principal Outstanding Balance End of Period	29 500 000	226 500 000
Unpaid Interest	Zero	Zero

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Portfolio Information 30-Apr-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 503 688 177	Number of Loans	5 105	4 364
Weighted Average Original LTV:	76.97%	75.77%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	52.06%	Weighted Average PTI:	20.67%	19.97%

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of their period	31-Mar-15 1 521 913 344	4 388
Payments	-	-
Scheduled repayments	(19 276 426)	
Unscheduled repayments	(13 455 819)	
Settlements / Foreclosure Proceeds	(10 483 804)	(23)
Non eligible loans removed	(4 463 395)	(7)
Total Collections	(47 679 444)	(30)
Disbursements		
Withdrawals	13 100 482	
New Loans added during the reporting period	4 912 771	6
Total Disbursements	18 013 253	6
Interest and Fees		
Interest Charged	9 832 867	
Fees Charged	216 488	
Insurance Charged	1 372 128	
Total Charges	11 421 483	
Other	19 540	
Losses realised		
Total Pool at End of Period	30-Apr-15 1 503 688 177	4 364

* Note -The WALTV includes the potential REDRAWS

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Performance Data

30-Apr-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 004	91.8%	1 356 967 583	90.2%
1-30 days delinquent	114	2.6%	41 552 395	2.8%
31-60 days delinquent	80	1.8%	32 544 734	2.2%
61-90 days delinquent	45	1.0%	16 537 310	1.1%
91-120 days delinquent	24	0.5%	8 422 523	0.56%
121 plus	97	2.2%	47 663 633	3.17%
Total	4 364	100.0%	1 503 688 177	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.24%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	121	56 086 156	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	313	151 370 805	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	5	1 704 853			
Cumulative foreclosures since closing	126	58 795 345			
Losses at the end of the period	1	38 466			
Cumulative Losses since closing	48	6 795 136			

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Arrears Reserve and PDL

30-Apr-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	3.53%	R 11 880 261	R 11 880 261	

* Arrears Reserve excludes deceased estates

** Subject to a floor of R11,666,139

PRINCIPAL DEFICIENCY LEDGER		Current 31-Mar-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 693 314 512
	Non Written-Off Mortgage Assets	(1 521 913 344)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(131 578 797)
	Potential Redemption Amount	39 822 371
	Residual Cashflow after payment of or provision for items one to ten.	114 857 154
	Principal Deficiency Value	0

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Redraw and Liquidity position

30-Apr-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Apr-15	
Max Redraw	2 284 340	2 111 648	-7.56%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	75 128	37.14%
Aggregate Redraw	279 663 667	327 857 637	17.23%

Liquidity, Redraw, Interest reserves / facilities

Current Rating N/A

Rating Trigger

N/A

Facility / Reserve	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	Breach
Liquidity (2.75% of Outstanding Notes)		0	-	37 197 206	37 197 206	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	48 420 000	48 420 000	N
Interest		0	-	44 866 476	44 866 476	N

Note: The transaction allows for the ability to interchange between a Liquidity / Redraw Facility and a Liquidity / Redraw Reserve fund, subject to the Liquidity / Redraw amount being met.

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Portfolio Covenants

30-Apr-2015

#	Reference	Initial Level	Current Level	Breached
1	Ratio of Self Employed Borrowers- 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%.	7.14%	7.41%	N
2	Concession- 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.	1.31%	1.22%	N
3	Curr LTV- The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1 percentage points 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.	61.44%	52.06%	N
4	The current weighted average PTI has not deteriorated by more than 1% from the weighted average PTI of the initial portfolio.	20.71%	19.97%	N
5	The proportion of Principal Balances in Loan Portfolio concluded by non-owner occupied borrowers relative to balances in the total portfolio is not more than 15% (more than one property)	10.60%	11.58%	N
6	The proportion of outstanding balances in the Loan Portfolio valued by Lightstone's valuation model, as a percentage of balances in the total portfolio, is not more than 32%.	27.50%	27.48%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

30-Apr-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 503 688 177
Average Current Balance	344 566
Min Current Balance	(248 841)
Max Current Balance	4 916 040
Weighted Ave LTV (cur) (Including redraws)	52.06%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 252 466 438
Average Total Bond	516 147
Min Total Bond	54 000
Max Total Bond	3 155 700
Weighted Ave LTV (Original) (Including redraws)	75.77%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 364
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.42%
Threshold allowed to remain unhedged	1%
Hedge Required	6 245 803.88
Nominal Value of Existing Hedge	7 150 267.90
Unhedged Excess exposure	-

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Loan Pool Characteristics

30-Apr-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	488	781	17.90%	293	28 247 128	28 583 168	1.90%	336 040
100001 - 200000	906	794	18.19%	(112)	134 123 557	119 228 032	7.93%	(14 895 525)
200001 - 300000	816	698	15.99%	(118)	201 418 016	173 083 799	11.51%	(28 334 218)
300001 - 400000	797	674	15.44%	(123)	278 757 029	235 521 935	15.66%	(43 235 094)
400001 - 500000	688	494	11.32%	(194)	307 841 555	220 100 730	14.64%	(87 740 825)
500001 - 600000	476	297	6.81%	(179)	258 912 145	162 604 529	10.81%	(96 307 615)
600001 - 700000	303	193	4.42%	(110)	195 462 574	125 273 710	8.33%	(70 188 864)
700001 - 800000	182	143	3.28%	(39)	136 088 540	106 426 998	7.08%	(29 661 543)
800001 - 900000	139	89	2.04%	(50)	118 368 568	75 329 514	5.01%	(43 039 054)
900001 - 1000000	88	57	1.31%	(31)	83 321 820	53 979 610	3.59%	(29 342 210)
1000001 - 1100000	49	36	0.82%	(13)	51 507 518	38 037 296	2.53%	(13 470 223)
1100001 - 1200000	41	29	0.66%	(12)	47 211 031	32 954 928	2.19%	(14 256 104)
1200001 - 1300000	43	16	0.37%	(27)	53 843 810	19 933 053	1.33%	(33 910 756)
1300001 - 1400000	19	11	0.25%	(8)	25 481 553	15 007 843	1.00%	(10 473 710)
1400001 - 1500000	18	12	0.27%	(6)	26 112 497	17 354 770	1.15%	(8 757 727)
1500001 - 1600000	10	7	0.16%	(3)	15 524 725	10 784 095	0.72%	(4 740 630)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 918 705	0.66%	(3 226 728)
1700001 - 1800000	5	3	0.07%	(2)	8 717 097	5 344 856	0.36%	(3 372 241)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 410 826	0.49%	(5 599 473)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 908 603	0.26%	64 760
> 2000000	20	18	0.41%	(2)	47 758 804	42 901 177	2.85%	(4 857 628)
Totals	5 105	4 364	100%	(741)	2 048 697 542	1 503 688 177	100%	(545 009 365)

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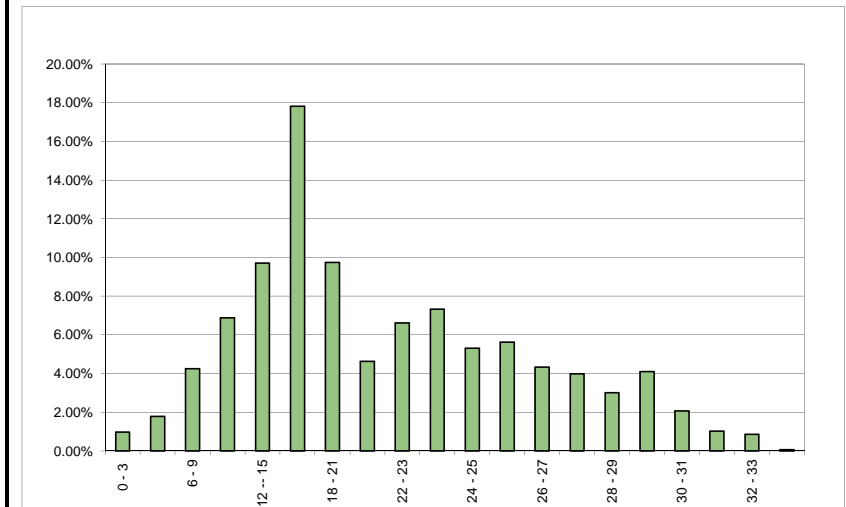


Loan Pool Characteristics

30-Apr-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	31	0.71%	14 643 318	0.97%
3 - 6	101	2.31%	26 738 974	1.78%
6 - 9	223	5.11%	63 779 647	4.24%
9 - 12	349	8.00%	103 321 632	6.87%
12 -- 15	492	11.27%	146 072 479	9.71%
15 - 18	825	18.90%	267 821 283	17.81%
18 - 21	439	10.06%	146 348 543	9.73%
21 - 22	223	5.11%	69 526 745	4.62%
22 - 23	254	5.82%	99 434 450	6.61%
23 - 24	268	6.14%	110 040 563	7.32%
24 - 25	226	5.18%	79 720 703	5.30%
25 - 26	211	4.84%	84 388 007	5.61%
26 - 27	176	4.03%	65 017 897	4.32%
27 - 28	149	3.41%	59 916 313	3.98%
28 - 29	112	2.57%	45 239 942	3.01%
29 - 30	151	3.46%	61 625 604	4.10%
30 - 31	66	1.51%	31 000 822	2.06%
31 - 32	40	0.92%	15 207 240	1.01%
32 - 33	24	0.55%	12 844 383	0.85%
> 33	4	0.09%	999 632	0.07%
Totals	4 364	100%	1 503 688 177	100%



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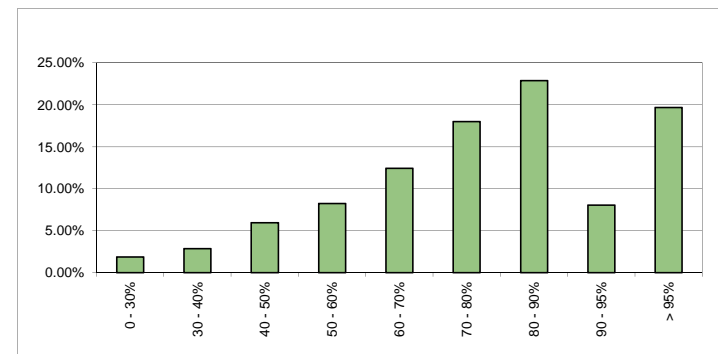


Loan Pool Characteristics

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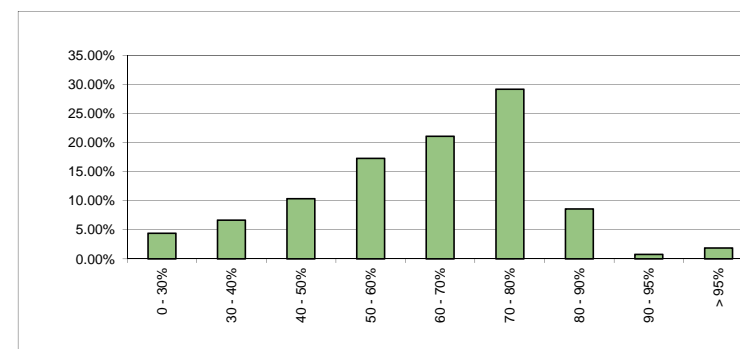
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	193	4.42%	28 582 227	1.90%
30 - 40%	203	4.65%	42 999 875	2.86%
40 - 50%	349	8.00%	89 773 977	5.97%
50 - 60%	405	9.28%	124 240 872	8.26%
60 - 70%	538	12.33%	186 857 090	12.43%
70 - 80%	647	14.83%	270 411 692	17.98%
80 - 90%	826	18.93%	344 160 770	22.89%
90 - 95%	301	6.90%	121 037 036	8.05%
> 95%	902	20.67%	295 624 640	19.66%
Totals	4 364	100%	1 503 688 177	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%	487	11.16%	66 019 443	4.39%
30 - 40%	406	9.30%	100 020 992	6.65%
40 - 50%	517	11.85%	155 596 524	10.35%
50 - 60%	692	15.86%	259 239 425	17.24%
60 - 70%	803	18.40%	316 657 848	21.06%
70 - 80%	1 091	25.00%	438 620 131	29.17%
80 - 90%	310	7.10%	128 750 061	8.56%
90 - 95%	21	0.48%	11 173 780	0.74%
> 95%	37	0.85%	27 609 973	1.84%
Totals	4 364	100%	1 503 688 177	100%



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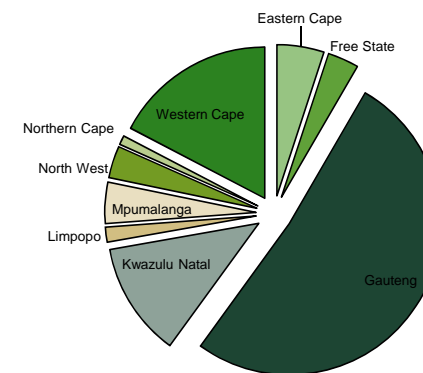


Loan Pool Characteristics

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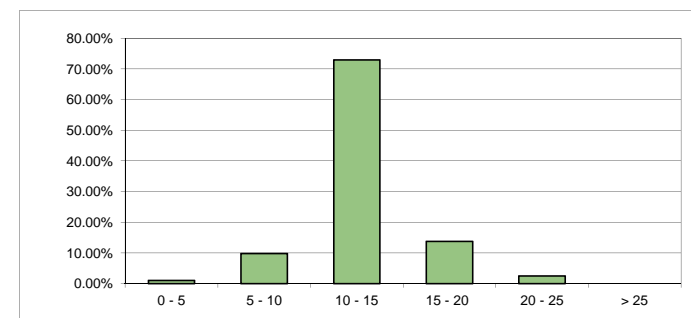
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	253	5.80%	72 443 534	4.82%
Free State	174	3.99%	47 784 040	3.18%
Gauteng	2 012	46.10%	741 613 866	49.32%
Kwazulu Natal	561	12.86%	175 453 235	11.67%
Limpopo	92	2.11%	23 336 128	1.55%
Mpumalanga	163	3.74%	63 262 431	4.21%
North West	164	3.76%	49 284 776	3.28%
Northern Cape	54	1.24%	14 085 943	0.94%
Western Cape	703	16.11%	249 234 759	16.57%
NO Data	188	4.31%	67 189 464	4.47%
Totals	4 364	100%	1 503 688 177	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	193	4.42%	14 530 925	0.97%
5 - 10	605	13.86%	147 583 257	9.81%
10 - 15	3 079	70.55%	1 096 672 488	72.93%
15 - 20	409	9.37%	207 078 101	13.77%
20 - 25	78	1.79%	37 823 407	2.52%
> 25	-	0.00%	-	0.00%
Totals	4 364	100%	1 503 688 177	100%



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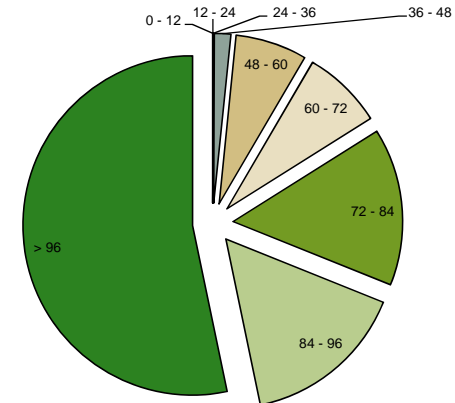


Loan Pool Characteristics

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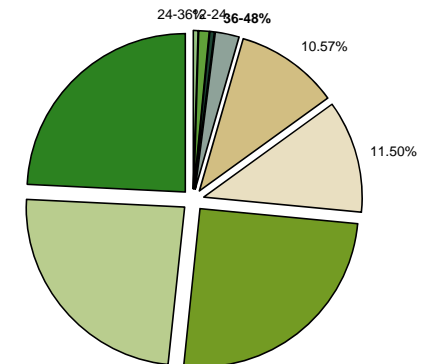
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	1	0.02%	644 642	0.04%
24 - 36	1	0.02%	109 358	0.01%
36 - 48	56	1.28%	23 309 148	1.55%
48 - 60	188	4.31%	102 552 326	6.82%
60 - 72	252	5.77%	114 904 922	7.64%
72 - 84	472	10.82%	225 786 123	15.02%
84 - 96	773	17.71%	235 354 791	15.65%
> 96	2 621	60.06%	801 026 868	53.27%
Totals	4 364	100%	1 503 688 177	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	18	0.41%	7 538 275	0.50%
12 - 24	26	0.60%	16 031 846	1.07%
24 - 36	19	0.44%	6 994 329	0.47%
36 - 48	87	1.99%	36 499 096	2.43%
48 - 60	338	7.75%	158 993 764	10.57%
60 - 72	396	9.07%	172 919 299	11.50%
72 - 84	874	20.03%	377 880 201	25.13%
84 - 96	1 286	29.47%	362 568 357	24.11%
> 96	1 320	30.25%	364 263 010	24.22%
Totals	4 364	100%	1 503 688 177	100%



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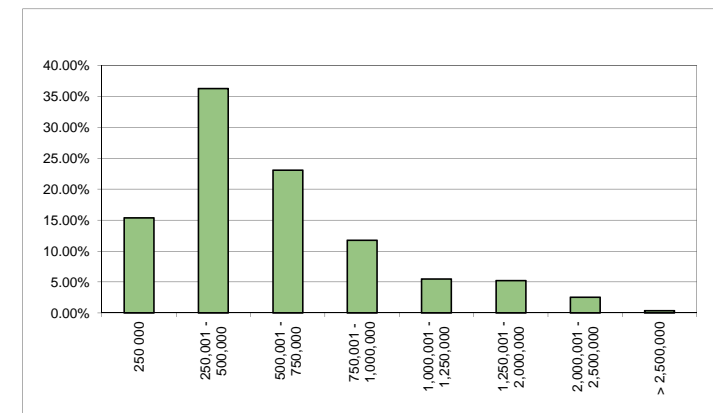


Loan Pool Characteristics

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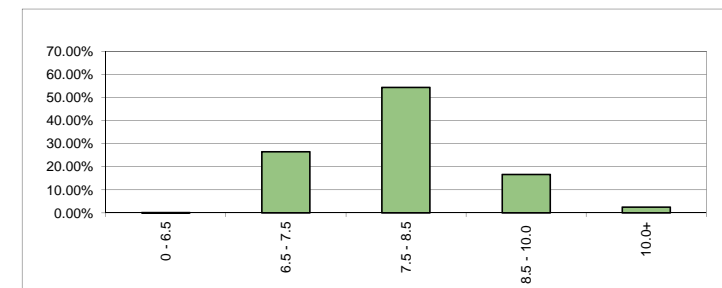
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 946	44.59%	230 838 526	15.35%
250,001 - 500,000	1 495	34.26%	545 679 138	36.29%
500,001 - 750,000	572	13.11%	347 075 111	23.08%
750,001 - 1,000,000	207	4.74%	176 539 250	11.74%
1,000,001 - 1,250,000	74	1.70%	82 004 668	5.45%
1,250,001 - 2,000,000	52	1.19%	78 650 307	5.23%
2,000,001 - 2,500,000	17	0.39%	37 985 136	2.53%
> 2,500,000	1	0.02%	4 916 040	0.33%
Totals	4 364	100%	1 503 688 177	100%



Interest Rate Distribution (Prime = 9.25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 6.5	5	0.11%	663 236	0.04%
6.5 - 7.5	747	17.12%	397 640 967	26.44%
7.5 - 8.5	2 442	55.96%	817 647 596	54.38%
8.5 - 10.0	1 041	23.85%	250 393 750	16.65%
10.0+	129	2.96%	37 342 628	2.48%
Totals	4 364	100%	1 503 688 177	100%



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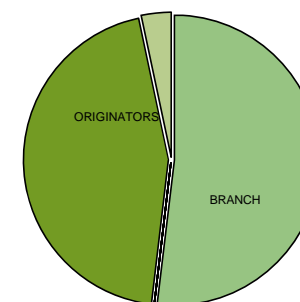


Loan Pool Characteristics

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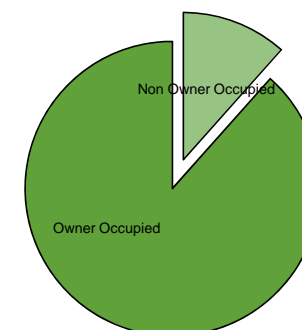
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 355	53.96%	780 202 837	51.89%
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	1 879	43.06%	673 639 940	44.80%
No Data	130	2.98%	49 845 400	3.31%
Totals	4 364	100%	1 503 688 177	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	518	11.87%	174 076 153	11.58%
Owner Occupied	3 843	88.06%	1 328 967 383	88.38%
No Data	3	0.07%	644 642	0.04%
Totals	4 364	100%	1 503 688 177	100%



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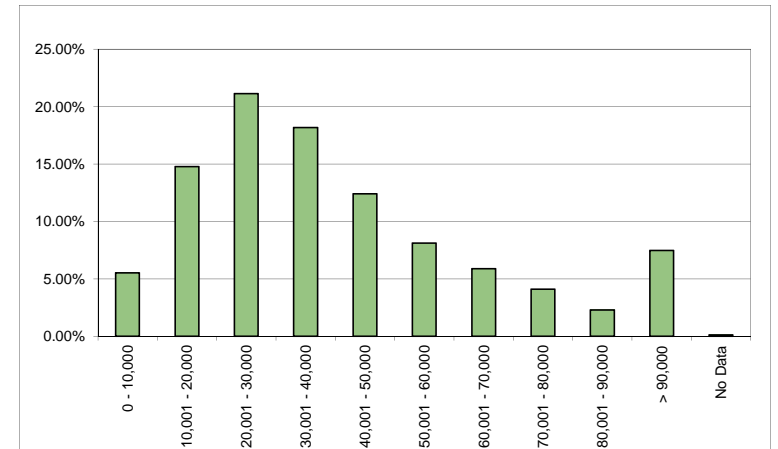


Loan Pool Characteristics

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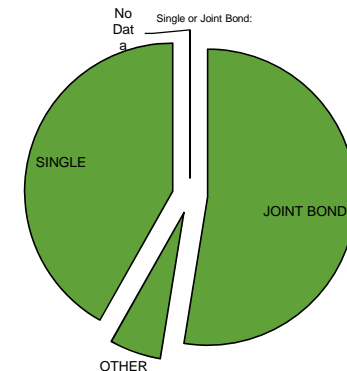
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	456	10.45%	82 936 192	5.52%
10,001 - 20,000	1 172	26.86%	222 294 791	14.78%
20,001 - 30,000	1 013	23.21%	317 608 326	21.12%
30,001 - 40,000	684	15.67%	273 284 109	18.17%
40,001 - 50,000	395	9.05%	186 643 069	12.41%
50,001 - 60,000	223	5.11%	122 242 028	8.13%
60,001 - 70,000	145	3.32%	88 375 879	5.88%
70,001 - 80,000	97	2.22%	61 639 906	4.10%
80,001 - 90,000	42	0.96%	34 596 902	2.30%
> 90,000	131	3.00%	112 403 375	7.48%
No Data	6	0.14%	1 663 601	0.11%
Totals	4 364	100%	1 503 688 177	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	2 262	51.83%	790 282 885	52.56%
OTHER	201	4.61%	84 520 973	5.62%
SINGLE	1 901	43.56%	628 884 320	41.82%
No Data	-	0.00%	-	0.00%
Totals	4 364	100%	1 503 688 177	100%



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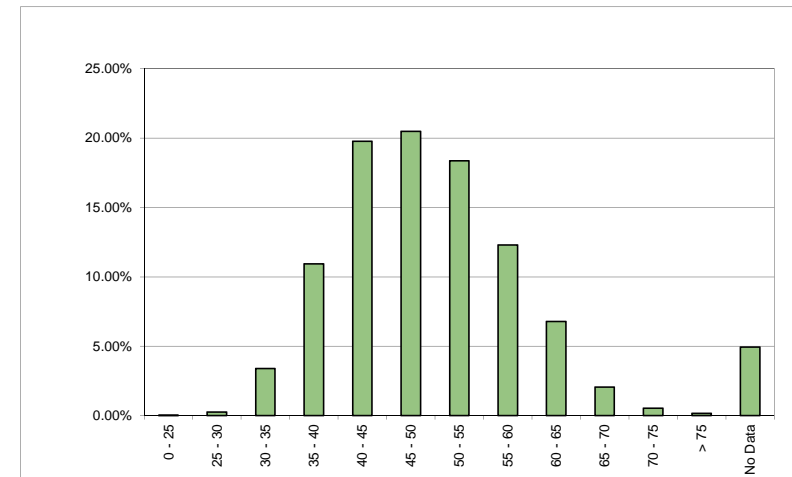


Loan Pool Characteristics

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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	2	0.05%	350 250	0.02%
25 - 30	11	0.25%	3 784 669	0.25%
30 - 35	137	3.14%	50 995 090	3.39%
35 - 40	429	9.83%	164 385 876	10.93%
40 - 45	811	18.58%	297 265 316	19.77%
45 - 50	880	20.16%	308 124 367	20.49%
50 - 55	806	18.47%	276 232 907	18.37%
55 - 60	580	13.29%	184 723 159	12.28%
60 - 65	350	8.02%	101 867 511	6.77%
65 - 70	136	3.12%	30 996 949	2.06%
70 - 75	34	0.78%	7 993 648	0.53%
> 75	13	0.30%	2 528 766	0.17%
No Data	175	4.01%	74 439 669	4.95%
Totals	4 364	100%	1 503 688 177	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	3 930	90.05%	1 321 517 457	87.89%
Self Employed	434	9.95%	182 170 721	12.11%
Totals	4 364	100%	1 503 688 177	100%



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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	1 205	27.61%	413 266 210	27.48%
Physical	3 159	72.39%	1 090 421 967	72.52%
Totals	4 364	100%	1 503 688 177	100%

