

GreenHouse Funding (RF) Ltd

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



Investor Report

30-Apr-2016

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Capital	Permitted Investments		Aa2.za or P-2.za
Servicer	Nedbank Retail: Home Loans	Bank Account	Baa2 P-2	A3.za or P-2.za
Rating Agency:	Moody's Ratings	Swap Counterparty - prime / Jibar:	A1.za P-1.za	A3.za or P-2.za

Reporting Period:	
Determination Date	30-Apr-16
Report date	30-Apr-16
Payment Date	25-Apr-16
Reporting Period / Quarter	14
Reporting Month	41
Interest Period (from)	25-Apr-16
Interest Period (to)	25-Jul-16
Interest Days	91
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-2016

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 [Global Scale / National Scale]	Fully Redeemed Note	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	Baa3(sf) / Aa3.za(sf)	Ba1(sf) / A2.za(sf)	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	226 167 355	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	109 832 645	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 April 2016)	0	46 186 428	0	0	0	
Principal Outstanding Balance End of Period	-	63 646 217	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	4.41%	62.39%	7.63%	4.85%	2.97%
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 (25 April 2016)	7.292%	7.292%	7.292%	7.292%	7.292%	10.500%
Total Rate	8.392%	8.542%	8.832%	9.192%	9.692%	10.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (25 July 2016)	-	1 355 441	19 817 556	2 520 875	1 691 453	1 120 887
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-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 304 725 944	Number of Loans	5 105	4 034
Weighted Average Original LTV:	76.97%	75.69%	Weighted Average Concession (Linked to Prime):	1.31%	1.21%
Weighted Average Current LTV:	61.44%	48.47%	Weighted Average PTI:	20.67%	19.85%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Mar-16	1 318 505 819	4 096
Payments		-	-
Scheduled repayments		(18 375 874)	
Unscheduled repayments		(15 746 766)	
Settlements / Foreclosure Proceeds		(6 762 675)	(58)
Non eligible loans removed		(775 554)	(8)
Total Collections		(41 660 870)	(66)
Disbursements			
Withdrawals		13 625 048	
New Loans added during the reporting period		2 194 719	4
Total Disbursements		15 819 767	4
Interest and Fees			
Interest Charged		9 841 271	
Fees Charged		246 582	
Insurance Charged		1 660 673	
Total Charges		11 748 526	
Other		312 703	
Losses realised			
Total Pool at End of Period	30-Apr-16	1 304 725 944	4 034

* Note -The WALTV includes the potential REDRAWS

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Performance Data

30-Apr-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 713	92.0%	1 171 724 637	89.8%
1-30 days delinquent	140	3.5%	54 336 690	4.2%
31-60 days delinquent	56	1.4%	20 611 189	1.6%
61-90 days delinquent	41	1.0%	18 241 482	1.4%
91-120 days delinquent	9	0.2%	3 096 605	0.24%
121 plus	75	1.9%	36 715 341	2.81%
Total	4 034	100.0%	1 304 725 944	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.01%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	84	39 811 945	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	385	180 292 193	Cumulative Sales In Execution since closing	14	5 743 792
Foreclosures at the end of the period	5	2 119 517			
Cumulative foreclosures since closing	212	95 507 655			
Losses at the end of the period	3	1 705 497			
Cumulative Losses since closing	71	10 499 544			

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Arrears Reserve and PDL

30-Apr-2016

	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 *	2.64%		
1	Arrears Reserve		R 11 666 139	R 11 666 139	R -

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 31-Mar-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 488 650 424
	Non Written-Off Mortgage Assets	(1 318 505 819)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(123 958 177)
	Potential Redemption Amount	46 186 428
	Residual Cashflow after payment of or provision for items one to ten.	127 752 905
	Principal Deficiency Value	0

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Redraw and Liquidity position

30-Apr-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Apr-16	
Max Redraw	2 284 340	2 840 433	24.34%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	83 054	51.61%
Aggregate Redraw	279 663 667	335 040 258	19.80%

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)	-	-	-	31 450 271	31 450 271	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	-	-	-	48 420 000	48 420 000	N
Interest	-	-	-	42 817 779	42 817 779	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-2016

#	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%	1.21%	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%	48.47%	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%	19.85%	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%	11.27%	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%	26.85%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

30-Apr-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 304 725 944
Average Current Balance	323 432
Min Current Balance	(1 535 992)
Max Current Balance	5 448 160
Weighted Ave LTV (cur) (Including redraws)	48.47%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 106 131 733
Average Total Bond	522 095
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.69%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

4 034

Fixed Rate Loans:

Proportion of Fixed Rate loans*	1.51%
Threshold allowed to remain unhedged	1%
Hedge Required	6 710 510.77
Nominal Value of Existing Hedge	6 455 480.26
Unhedged Excess exposure	255 030.51

* Fixed rate loans exclude writeoff recoveries loans

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Loan Pool Characteristics

30-Apr-2016

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	847	21.00%	359	28 247 128	27 173 102	2.08%	(1 074 026)
100001 - 200000	906	764	18.94%	(142)	134 123 557	114 607 636	8.78%	(19 515 920)
200001 - 300000	816	624	15.47%	(192)	201 418 016	155 137 120	11.89%	(46 280 896)
300001 - 400000	797	606	15.02%	(191)	278 757 029	211 137 103	16.18%	(67 619 926)
400001 - 500000	688	403	9.99%	(285)	307 841 555	179 303 833	13.74%	(128 537 722)
500001 - 600000	476	262	6.49%	(214)	258 912 145	142 959 072	10.96%	(115 953 073)
600001 - 700000	303	167	4.14%	(136)	195 462 574	107 818 119	8.26%	(87 644 455)
700001 - 800000	182	125	3.10%	(57)	136 088 540	92 902 419	7.12%	(43 186 122)
800001 - 900000	139	67	1.66%	(72)	118 368 568	56 373 198	4.32%	(61 995 370)
900001 - 1000000	88	44	1.09%	(44)	83 321 820	41 711 082	3.20%	(41 610 738)
1000001 - 1100000	49	33	0.82%	(16)	51 507 518	34 664 932	2.66%	(16 842 586)
1100001 - 1200000	41	20	0.50%	(21)	47 211 031	23 108 739	1.77%	(24 102 292)
1200001 - 1300000	43	19	0.47%	(24)	53 843 810	23 581 040	1.81%	(30 262 770)
1300001 - 1400000	19	15	0.37%	(4)	25 481 553	20 269 451	1.55%	(5 212 101)
1400001 - 1500000	18	6	0.15%	(12)	26 112 497	8 729 092	0.67%	(17 383 405)
1500001 - 1600000	10	5	0.12%	(5)	15 524 725	7 724 399	0.59%	(7 800 327)
1600001 - 1700000	8	4	0.10%	(4)	13 145 433	6 510 472	0.50%	(6 634 961)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 796 790	0.14%	(6 920 307)
1800001 - 1900000	7	6	0.15%	(1)	13 010 299	11 137 433	0.85%	(1 872 866)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 971 581	0.30%	127 738
> 2000000	20	14	0.35%	(6)	47 758 804	34 109 331	2.61%	(13 649 473)
Totals	5 105	4 034	100%	(1 071)	2 048 697 542	1 304 725 944	100%	(743 971 598)

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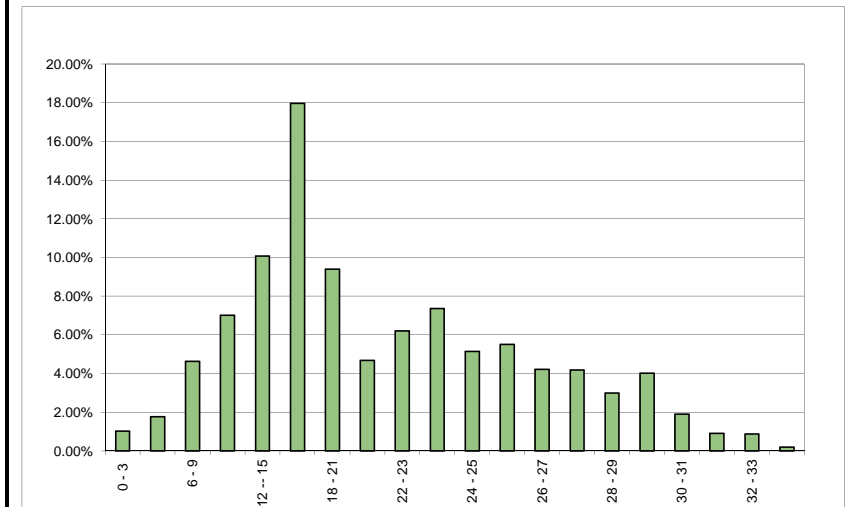


Loan Pool Characteristics

30-Apr-2016

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	28	0.69%	13 381 955	1.03%
3 - 6	92	2.28%	23 039 739	1.77%
6 - 9	213	5.28%	60 422 575	4.63%
9 - 12	324	8.03%	91 448 514	7.01%
12 -- 15	462	11.45%	131 349 745	10.07%
15 - 18	776	19.24%	234 456 087	17.97%
18 - 21	400	9.92%	122 638 386	9.40%
21 - 22	210	5.21%	61 089 391	4.68%
22 - 23	228	5.65%	80 827 470	6.19%
23 - 24	244	6.05%	96 042 735	7.36%
24 - 25	207	5.13%	67 026 157	5.14%
25 - 26	191	4.73%	71 733 272	5.50%
26 - 27	161	3.99%	54 971 605	4.21%
27 - 28	138	3.42%	54 557 337	4.18%
28 - 29	101	2.50%	39 086 891	3.00%
29 - 30	140	3.47%	52 408 099	4.02%
30 - 31	56	1.39%	24 621 956	1.89%
31 - 32	35	0.87%	11 729 104	0.90%
32 - 33	22	0.55%	11 422 737	0.88%
> 33	6	0.15%	2 472 192	0.19%
Totals	4 034	100%	1 304 725 944	100%



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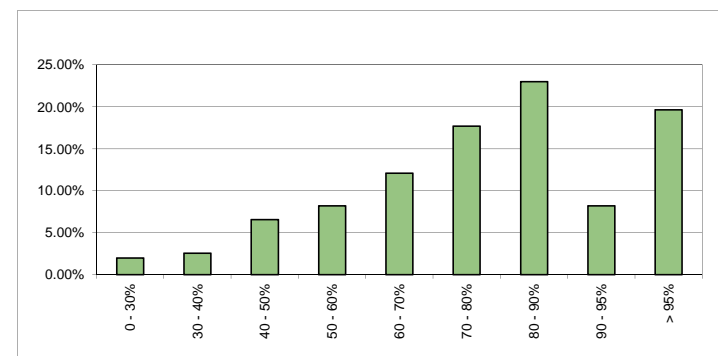


Loan Pool Characteristics

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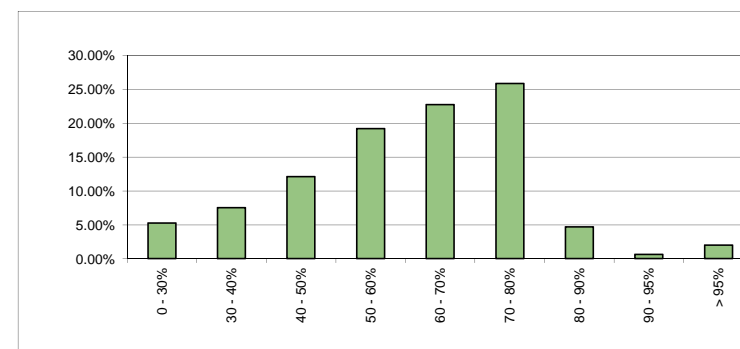
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	183	4.54%	25 913 689	1.99%
30 - 40%	182	4.51%	33 649 716	2.58%
40 - 50%	334	8.28%	85 534 407	6.56%
50 - 60%	370	9.17%	107 249 360	8.22%
60 - 70%	498	12.35%	157 882 570	12.10%
70 - 80%	589	14.60%	231 042 828	17.71%
80 - 90%	760	18.84%	299 987 553	22.99%
90 - 95%	293	7.26%	107 055 884	8.21%
> 95%	825	20.45%	256 409 937	19.65%
Totals	4 034	100%	1 304 725 944	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%	527	13.06%	68 826 582	5.28%
30 - 40%	413	10.24%	97 904 413	7.50%
40 - 50%	529	13.11%	158 040 415	12.11%
50 - 60%	680	16.86%	250 463 363	19.20%
60 - 70%	796	19.73%	296 362 488	22.71%
70 - 80%	917	22.73%	337 272 326	25.85%
80 - 90%	120	2.97%	61 302 149	4.70%
90 - 95%	15	0.37%	8 299 220	0.64%
> 95%	37	0.92%	26 254 987	2.01%
Totals	4 034	100%	1 304 725 944	100%



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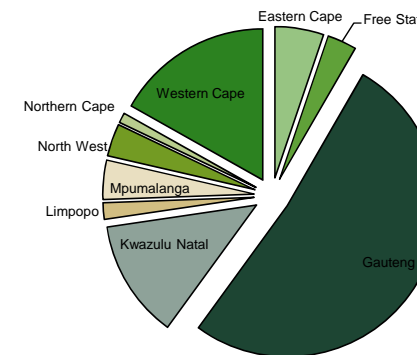


Loan Pool Characteristics

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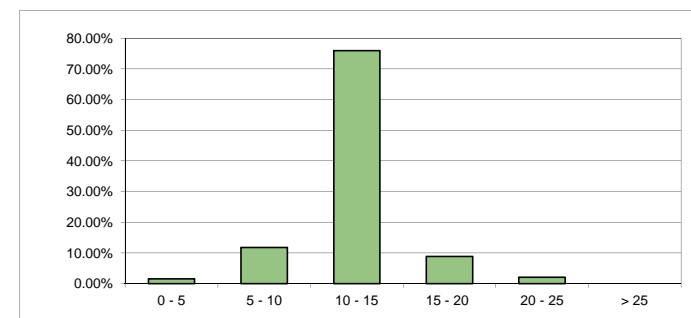
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	241	5.97%	65 139 363	4.99%
Free State	161	3.99%	39 223 858	3.01%
Gauteng	1 861	46.13%	645 770 989	49.49%
Kwazulu Natal	527	13.06%	158 180 539	12.12%
Limpopo	88	2.18%	22 041 336	1.69%
Mpumalanga	151	3.74%	52 269 303	4.01%
North West	149	3.69%	43 374 849	3.32%
Northern Cape	54	1.34%	13 409 490	1.03%
Western Cape	641	15.89%	210 673 632	16.15%
NO Data	161	3.99%	54 642 586	4.19%
Totals	4 034	100%	1 304 725 944	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	226	5.60%	19 427 333	1.49%
5 - 10	617	15.29%	153 095 313	11.73%
10 - 15	2 893	71.72%	990 401 957	75.91%
15 - 20	239	5.92%	114 662 231	8.79%
20 - 25	59	1.46%	27 139 109	2.08%
> 25	-	0.00%	-	0.00%
Totals	4 034	100%	1 304 725 944	100%



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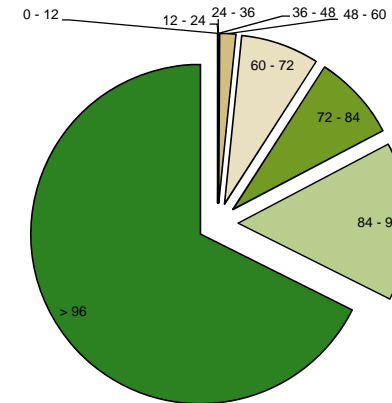


Loan Pool Characteristics

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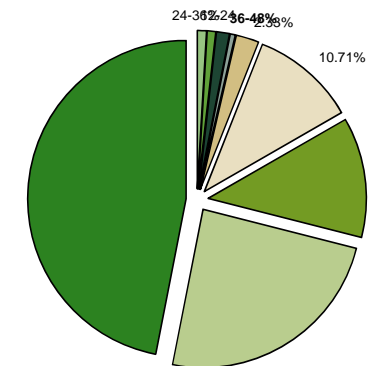
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%	
24 - 36	1	0.02%	634 841	0.05%	
36 - 48	2	0.05%	226 920	0.02%	
48 - 60	54	1.34%	20 198 288	1.55%	
60 - 72	193	4.78%	97 635 496	7.48%	
72 - 84	248	6.15%	106 872 484	8.19%	
84 - 96	439	10.88%	196 948 435	15.10%	
> 96	3 097	76.77%	882 209 480	67.62%	
Totals	4 034	100%	1 304 725 944	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	0.45%	12 144 499	0.93%	
12 - 24	25	0.62%	11 085 220	0.85%	
24 - 36	31	0.77%	17 443 166	1.34%	
36 - 48	20	0.50%	6 977 718	0.53%	
48 - 60	81	2.01%	30 451 141	2.33%	
60 - 72	323	8.01%	139 695 094	10.71%	
72 - 84	391	9.69%	160 240 095	12.28%	
84 - 96	788	19.53%	314 588 679	24.11%	
> 96	2 357	58.43%	612 100 333	46.91%	
Totals	4 034	100%	1 304 725 944	100%	



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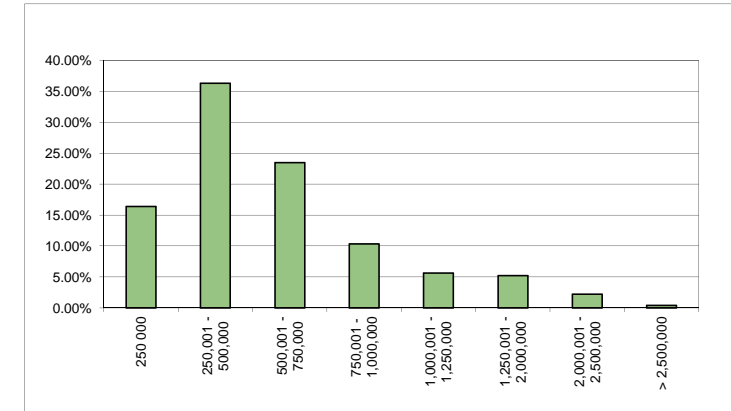


Loan Pool Characteristics

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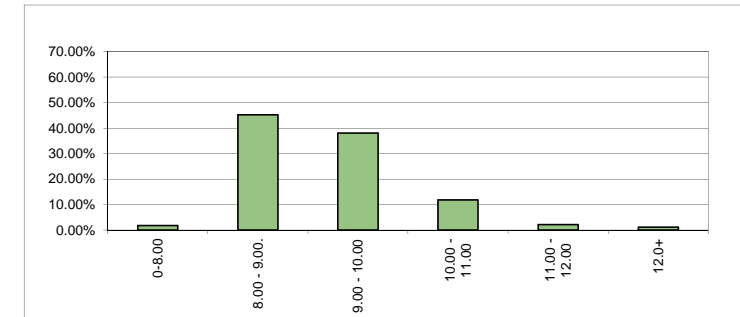
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 932	47.89%	213 573 876	16.37%
250,001 - 500,000	1 312	32.52%	473 784 919	36.31%
500,001 - 750,000	506	12.54%	306 599 466	23.50%
750,001 - 1,000,000	159	3.94%	135 164 424	10.36%
1,000,001 - 1,250,000	66	1.64%	73 677 268	5.65%
1,250,001 - 2,000,000	45	1.12%	67 816 661	5.20%
2,000,001 - 2,500,000	13	0.32%	28 661 171	2.20%
> 2,500,000	1	0.02%	5 448 160	0.42%
Totals	4 034	100%	1 304 725 944	100%



Interest Rate Distribution (Prime = 10.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	58	1.44%	22 106 279	1.69%
8.00 - 9.00.	1 413	35.03%	589 442 684	45.18%
9.00 - 10.00	1 746	43.28%	496 383 509	38.05%
10.00 - 11.00	661	16.39%	154 623 733	11.85%
11.00 - 12.00	98	2.43%	27 166 531	2.08%
12.0+	58	1.44%	15 003 210	1.15%
Totals	4 034	100%	1 304 725 944	100%



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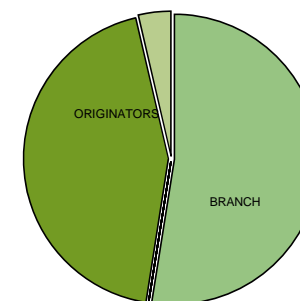


Loan Pool Characteristics

30-Apr-2016

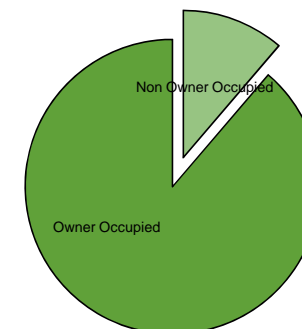
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 185	54.16%	684 932 713	52.50%
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	1 725	42.76%	572 213 111	43.86%
No Data	124	3.07%	47 580 121	3.65%
Totals	4 034	100%	1 304 725 944	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	460	11.40%	146 913 676	11.26%
Owner Occupied	3 573	88.57%	1 157 177 427	88.69%
No Data	1	0.02%	634 841	0.05%
Totals	4 034	100%	1 304 725 944	100%



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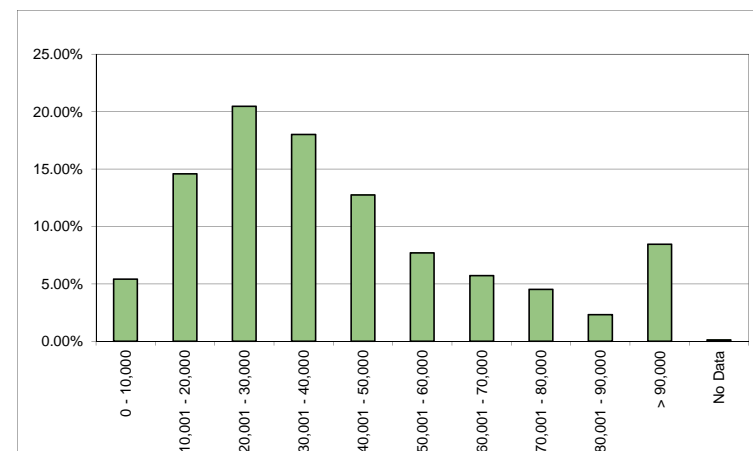


Loan Pool Characteristics

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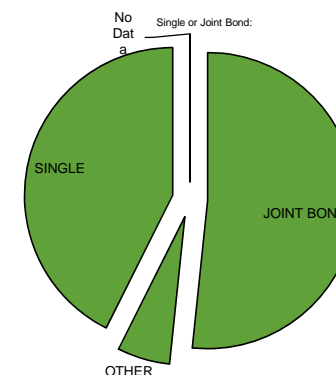
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	417	10.34%	70 756 742	5.42%
10,001 - 20,000	1 079	26.75%	190 400 102	14.59%
20,001 - 30,000	927	22.98%	267 002 147	20.46%
30,001 - 40,000	634	15.72%	235 016 425	18.01%
40,001 - 50,000	375	9.30%	166 098 557	12.73%
50,001 - 60,000	205	5.08%	100 291 164	7.69%
60,001 - 70,000	129	3.20%	74 420 204	5.70%
70,001 - 80,000	91	2.26%	58 858 377	4.51%
80,001 - 90,000	44	1.09%	30 202 927	2.31%
> 90,000	129	3.20%	110 093 316	8.44%
No Data	4	0.10%	1 585 983	0.12%
Totals	4 034	100%	1 304 725 944	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	2 076	51.46%	674 112 749	51.67%
OTHER	182	4.51%	74 932 946	5.74%
SINGLE	1 776	44.03%	555 680 250	42.59%
No Data	-	0.00%	-	0.00%
Totals	4 034	100%	1 304 725 944	100%



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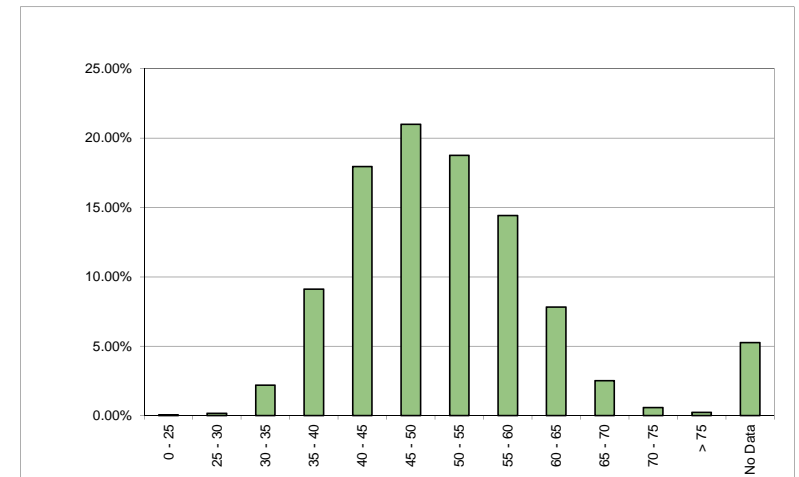


Loan Pool Characteristics

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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%	541 442	0.04%
25 - 30	5	0.12%	2 102 827	0.16%
30 - 35	90	2.23%	28 803 266	2.21%
35 - 40	345	8.55%	118 804 552	9.11%
40 - 45	688	17.06%	234 136 575	17.95%
45 - 50	815	20.20%	273 704 150	20.98%
50 - 55	767	19.01%	244 573 648	18.75%
55 - 60	600	14.87%	188 031 190	14.41%
60 - 65	360	8.92%	102 052 669	7.82%
65 - 70	148	3.67%	32 756 096	2.51%
70 - 75	39	0.97%	7 540 768	0.58%
> 75	15	0.37%	3 060 029	0.23%
No Data	160	3.97%	68 618 733	5.26%
Totals	4 034	100%	1 304 725 944	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	3 640	90.23%	1 141 345 810	87.48%
Self Employed	394	9.77%	163 380 134	12.52%
Totals	4 034	100%	1 304 725 944	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	1 089	27.00%	350 284 303	26.85%
Physical	2 945	73.00%	954 441 641	73.15%
Totals	4 034	100%	1 304 725 944	100%

