

## GreenHouse Funding (RF) Ltd

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



### Investor Report 31-Aug-2015

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

Reporting Period:	
<b>Determination Date</b>	31-Aug-15
<b>Report date</b>	31-Aug-15
<b>Payment Date</b>	27-Jul-15
<b>Reporting Period / Quarter</b>	11
<b>Reporting Month</b>	33
<b>Interest Period (from)</b>	27-Jul-15
<b>Interest Period (to)</b>	26-Oct-15
<b>Interest Days</b>	91
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Nedbank Capital: Securitisation</b>	<b>Securitisation Manager</b>
Denzil Bagley	Steven Urry
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## GreenHouse Funding (RF) Ltd

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### Outstanding Notes & Subordinated Loans

31-Aug-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	63 374 335	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (27 July 2015)	0	59 230 571	0	0	0	
Principal Outstanding Balance End of Period	-	213 395 094	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	13.39%	56.45%	6.90%	4.39%	2.81%
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 (27 July 2015)	6.300%	6.300%	6.300%	6.300%	6.300%	9.500%
Total Rate	7.400%	7.550%	7.840%	8.200%	8.700%	9.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (26 October 2015)	-	4 016 797	17 591 671	2 248 822	1 518 329	1 062 659
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 31-Aug-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 429 646 437	<b>Number of Loans</b>	5 105	4 246
<b>Weighted Average Original LTV:</b>	76.97%	75.63%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.22%
<b>Weighted Average Current LTV:</b>	61.44%	50.35%	<b>Weighted Average PTI:</b>	20.67%	19.86%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>		<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	30-Jul-15	1 446 761 374	4 275
<b>Payments</b>		-	-
Scheduled repayments		(18 187 023)	
Unscheduled repayments		(16 729 243)	
Settlements / Foreclosure Proceeds		(9 839 347)	(26)
Non eligible loans removed		(4 738 665)	(13)
Total Collections		(49 494 277)	(39)
<b>Disbursements</b>			
Withdrawals		15 230 794	
New Loans added during the reporting period		5 042 313	10
Total Disbursements		20 273 107	10
<b>Interest and Fees</b>			
Interest Charged		9 941 875	
Fees Charged		329 228	
Insurance Charged		1 299 688	
Total Charges		11 570 791	
Other		24 925	
Losses realised		510 517	
<b>Total Pool at End of Period</b>	<b>31-Aug-15</b>	<b>1 429 646 437</b>	<b>4 246</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

31-Aug-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 905	92.0%	1 284 269 467	89.8%
1-30 days delinquent	126	3.0%	50 208 174	3.5%
31-60 days delinquent	56	1.3%	26 832 005	1.9%
61-90 days delinquent	40	0.9%	15 463 192	1.1%
91-120 days delinquent	25	0.6%	9 655 803	0.68%
121 plus	94	2.2%	43 217 795	3.02%
<b>Total</b>	<b>4 246</b>	<b>100.0%</b>	<b>1 429 646 437</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.26%</b>

#### Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	119	52 873 597	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	356	167 586 711	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	0	0			
Cumulative foreclosures since closing	142	63 846 106			
Losses at the end of the period	2	650 517			
Cumulative Losses since closing	54	7 693 487			

## GreenHouse Funding (RF) Ltd

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### Arrears Reserve and PDL

31-Aug-2015

	Reference	Current Level	Arrears Reserve Required Amount **	Current amount	Unprovided due to Shortage of Funds
		<b>Proportion of loans in default i.e. 90 days plus *</b>			
1	Arrears Reserve	3.46%	R 11 666 139	R 11 666 139	

\* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Jun-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 653 492 141
	Non Written-Off Mortgage Assets	(1 463 777 888)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(130 483 682)
	Potential Redemption Amount	59 230 571
	Residual Cashflow after payment of or provision for items one to ten.	134 598 489
	Principal Deficiency Value	0

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### Redraw and Liquidity position

31-Aug-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Aug-15	
Max Redraw	2 284 340	2 901 612	27.02%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	78 837	43.91%
Aggregate Redraw	279 663 667	334 742 694	19.69%

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	-	35 568 365	35 568 365	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

31-Aug-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%	7.49%	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%	50.35%	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%	19.86%	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%	11.39%	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%	27.18%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

31-Aug-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 429 646 437
<b>Average Current Balance</b>	336 704
<b>Min Current Balance</b>	(364 208)
<b>Max Current Balance</b>	5 055 064
<b>Weighted Ave LTV (cur) (Including redraws)</b>	50.35%

#### Original Balance (Total Bond Registered):

<b>Aggregate Total Bond</b>	2 201 191 917
<b>Average Total Bond</b>	518 415
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.63%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 246
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.73%
Threshold allowed to remain unhedged	1%
Hedge Required	10 452 908.19
Nominal Value of Existing Hedge	6 760 219.38
Unhedged Excess exposure	3 692 688.81



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### Loan Pool Characteristics

31-Aug-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	802	18.89%	314	28 247 128	28 556 235	2.00%	309 107
100001 - 200000	906	782	18.42%	(124)	134 123 557	116 874 922	8.18%	(17 248 634)
200001 - 300000	816	682	16.06%	(134)	201 418 016	168 804 453	11.81%	(32 613 563)
300001 - 400000	797	651	15.33%	(146)	278 757 029	227 913 880	15.94%	(50 843 149)
400001 - 500000	688	452	10.65%	(236)	307 841 555	201 314 129	14.08%	(106 527 426)
500001 - 600000	476	290	6.83%	(186)	258 912 145	158 658 920	11.10%	(100 253 224)
600001 - 700000	303	185	4.36%	(118)	195 462 574	120 181 185	8.41%	(75 281 389)
700001 - 800000	182	128	3.01%	(54)	136 088 540	95 322 790	6.67%	(40 765 751)
800001 - 900000	139	79	1.86%	(60)	118 368 568	66 496 428	4.65%	(51 872 140)
900001 - 1000000	88	58	1.37%	(30)	83 321 820	55 033 387	3.85%	(28 288 432)
1000001 - 1100000	49	38	0.89%	(11)	51 507 518	39 973 295	2.80%	(11 534 223)
1100001 - 1200000	41	28	0.66%	(13)	47 211 031	32 063 662	2.24%	(15 147 369)
1200001 - 1300000	43	14	0.33%	(29)	53 843 810	17 491 876	1.22%	(36 351 934)
1300001 - 1400000	19	16	0.38%	(3)	25 481 553	21 594 299	1.51%	(3 887 254)
1400001 - 1500000	18	5	0.12%	(13)	26 112 497	7 195 833	0.50%	(18 916 664)
1500001 - 1600000	10	6	0.14%	(4)	15 524 725	9 188 618	0.64%	(6 336 107)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 784 269	0.68%	(3 361 164)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 746 898	0.12%	(6 970 199)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 376 591	0.52%	(5 633 707)
1900001 - 2000000	2	3	0.07%	1	3 843 843	5 819 671	0.41%	1 975 828
> 2000000	20	16	0.38%	(4)	47 758 804	38 255 093	2.68%	(9 503 711)
<b>Totals</b>	<b>5 105</b>	<b>4 246</b>	<b>100%</b>	<b>(859)</b>	<b>2 048 697 542</b>	<b>1 429 646 437</b>	<b>100%</b>	<b>(619 051 106)</b>

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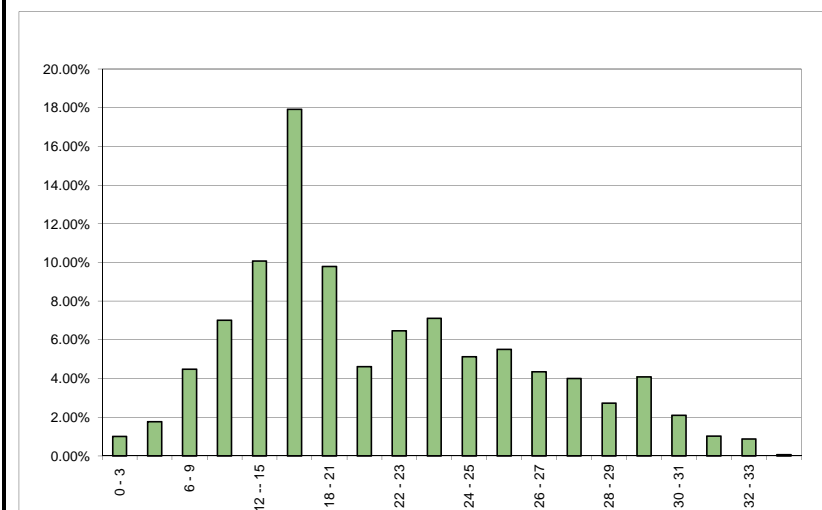


### Loan Pool Characteristics

31-Aug-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	28	0.66%	14 252 042	1.00%
3 - 6	98	2.31%	25 124 713	1.76%
6 - 9	220	5.18%	63 910 492	4.47%
9 - 12	343	8.08%	100 140 421	7.00%
12 -- 15	481	11.33%	143 977 065	10.07%
15 - 18	806	18.98%	256 145 585	17.92%
18 - 21	427	10.06%	140 060 880	9.80%
21 - 22	219	5.16%	65 980 111	4.62%
22 - 23	248	5.84%	92 297 359	6.46%
23 - 24	256	6.03%	101 561 902	7.10%
24 - 25	217	5.11%	73 280 709	5.13%
25 - 26	207	4.88%	78 647 793	5.50%
26 - 27	169	3.98%	62 048 460	4.34%
27 - 28	145	3.41%	57 092 857	3.99%
28 - 29	105	2.47%	38 847 309	2.72%
29 - 30	148	3.49%	58 446 409	4.09%
30 - 31	63	1.48%	29 959 603	2.10%
31 - 32	38	0.89%	14 583 684	1.02%
32 - 33	24	0.57%	12 421 353	0.87%
> 33	4	0.09%	867 691	0.06%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



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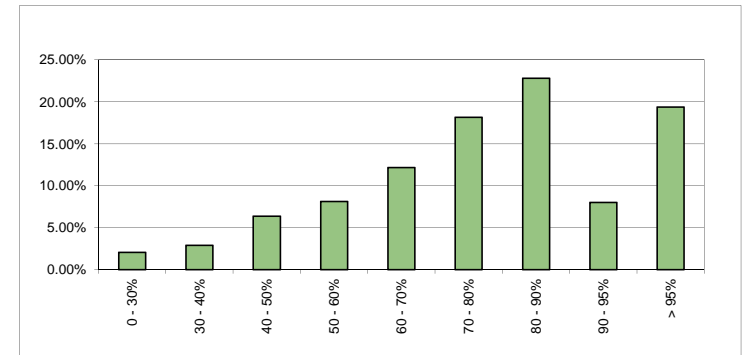


### Loan Pool Characteristics

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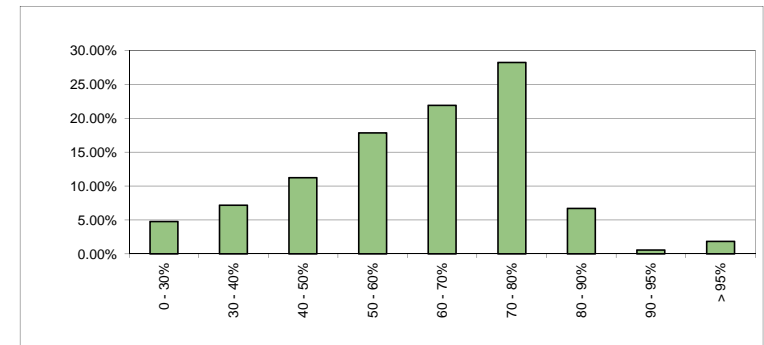
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	186	4.38%	29 434 281	2.06%
30 - 40%	197	4.64%	41 760 861	2.92%
40 - 50%	345	8.13%	91 192 537	6.38%
50 - 60%	388	9.14%	116 027 359	8.12%
60 - 70%	520	12.25%	173 894 766	12.16%
70 - 80%	633	14.91%	259 458 834	18.15%
80 - 90%	804	18.94%	326 174 981	22.82%
90 - 95%	300	7.07%	114 671 540	8.02%
> 95%	873	20.56%	277 031 277	19.38%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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%	486	11.45%	67 535 666	4.72%
30 - 40%	413	9.73%	101 910 991	7.13%
40 - 50%	529	12.46%	159 963 821	11.19%
50 - 60%	683	16.09%	254 743 984	17.82%
60 - 70%	809	19.05%	312 900 228	21.89%
70 - 80%	1 067	25.13%	403 115 843	28.20%
80 - 90%	200	4.71%	95 765 181	6.70%
90 - 95%	21	0.49%	7 636 528	0.53%
> 95%	38	0.89%	26 074 196	1.82%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



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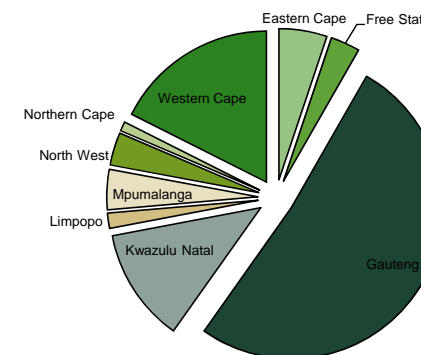


### Loan Pool Characteristics

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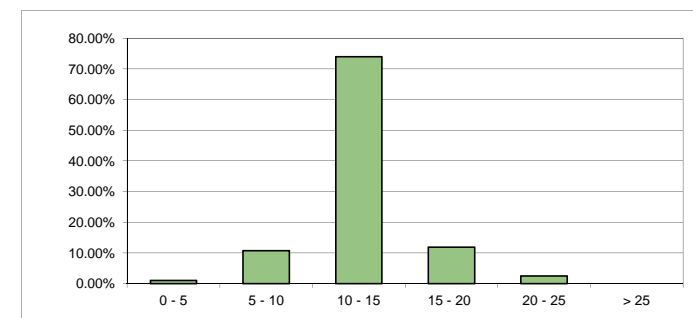
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	246	5.79%	70 040 188	4.90%
Free State	170	4.00%	43 005 696	3.01%
Gauteng	1 947	45.85%	703 071 828	49.18%
Kwazulu Natal	544	12.81%	166 619 206	11.65%
Limpopo	93	2.19%	22 076 496	1.54%
Mpumalanga	159	3.74%	58 569 336	4.10%
North West	161	3.79%	47 832 584	3.35%
Northern Cape	53	1.25%	13 792 407	0.96%
Western Cape	688	16.20%	239 776 261	16.77%
NO Data	185	4.36%	64 862 433	4.54%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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	195	4.59%	14 644 702	1.02%
5 - 10	609	14.34%	152 630 305	10.68%
10 - 15	3 025	71.24%	1 057 490 976	73.97%
15 - 20	343	8.08%	169 729 366	11.87%
20 - 25	74	1.74%	35 151 088	2.46%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



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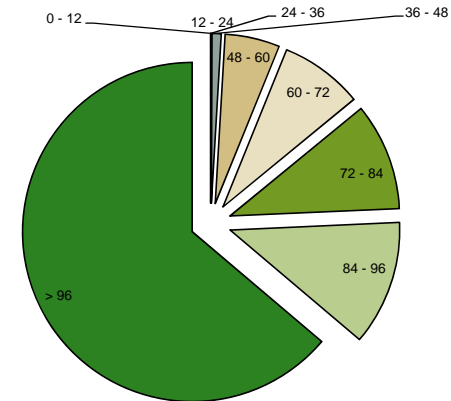


### Loan Pool Characteristics

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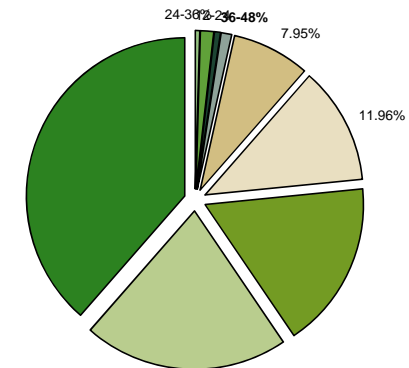
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	637 197	0.04%	
36 - 48	31	0.73%	12 475 955	0.87%	
48 - 60	141	3.32%	74 662 438	5.22%	
60 - 72	244	5.75%	113 288 834	7.92%	
72 - 84	308	7.25%	146 322 793	10.23%	
84 - 96	433	10.20%	169 887 185	11.88%	
> 96	3 088	72.73%	912 372 035	63.82%	
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>	



#### 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	0.42%	6 523 636	0.46%	
12 - 24	34	0.80%	19 439 742	1.36%	
24 - 36	22	0.52%	8 552 379	0.60%	
36 - 48	41	0.97%	15 590 993	1.09%	
48 - 60	251	5.91%	113 616 779	7.95%	
60 - 72	402	9.47%	171 033 828	11.96%	
72 - 84	543	12.79%	244 368 008	17.09%	
84 - 96	837	19.71%	299 199 661	20.93%	
> 96	2 098	49.41%	551 321 410	38.56%	
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>	



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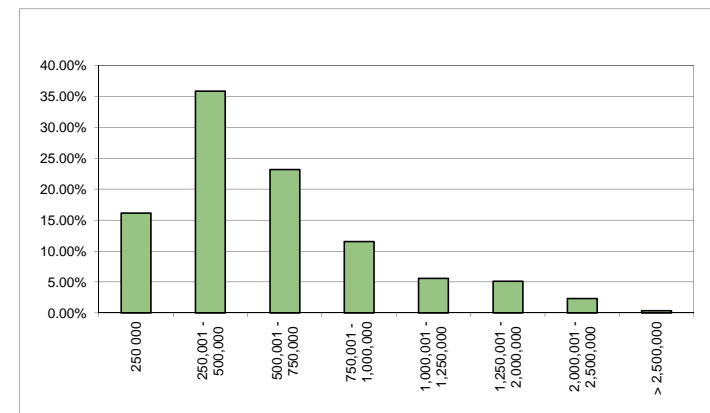


### Loan Pool Characteristics

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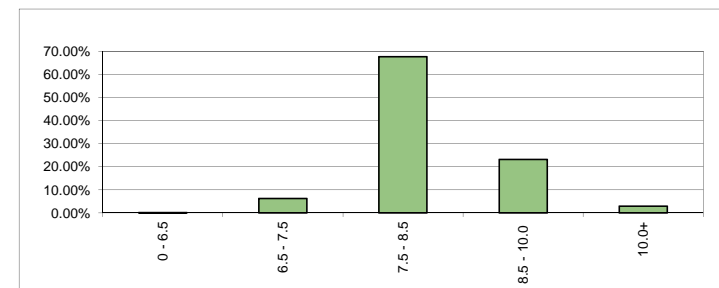
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 964	46.26%	230 805 509	16.14%
250,001 - 500,000	1 405	33.09%	512 658 111	35.86%
500,001 - 750,000	547	12.88%	330 973 375	23.15%
750,001 - 1,000,000	193	4.55%	164 719 336	11.52%
1,000,001 - 1,250,000	72	1.70%	79 415 820	5.55%
1,250,001 - 2,000,000	49	1.15%	72 819 192	5.09%
2,000,001 - 2,500,000	15	0.35%	33 200 029	2.32%
> 2,500,000	1	0.02%	5 055 064	0.35%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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	5	0.12%	646 946	0.05%
6.5 - 7.5	166	3.91%	89 258 787	6.24%
7.5 - 8.5	2 574	60.62%	967 747 109	67.69%
8.5 - 10.0	1 344	31.65%	330 418 224	23.11%
10.0+	157	3.70%	41 575 370	2.91%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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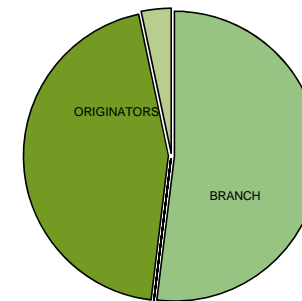


### Loan Pool Characteristics

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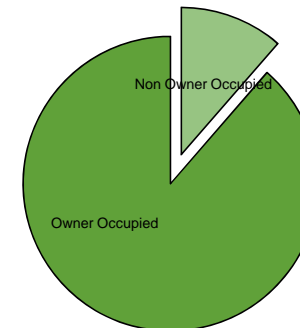
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 298	54.12%	742 350 416	51.93%
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	1 822	42.91%	640 020 081	44.77%
No Data	126	2.97%	47 275 940	3.31%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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	495	11.66%	162 759 621	11.38%
Owner Occupied	3 750	88.32%	1 266 249 619	88.57%
No Data	1	0.02%	637 197	0.04%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



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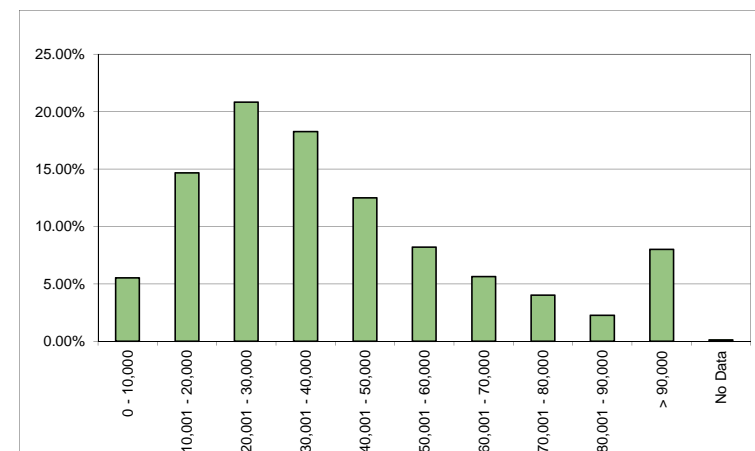


### Loan Pool Characteristics

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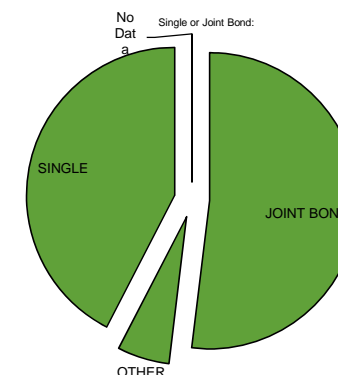
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	440	10.36%	78 898 448	5.52%
10,001 - 20,000	1 132	26.66%	209 842 852	14.68%
20,001 - 30,000	981	23.10%	297 761 288	20.83%
30,001 - 40,000	673	15.85%	261 086 354	18.26%
40,001 - 50,000	391	9.21%	178 661 078	12.50%
50,001 - 60,000	218	5.13%	117 154 980	8.19%
60,001 - 70,000	139	3.27%	80 457 954	5.63%
70,001 - 80,000	95	2.24%	57 490 404	4.02%
80,001 - 90,000	42	0.99%	32 299 561	2.26%
> 90,000	131	3.09%	114 452 337	8.01%
No Data	4	0.09%	1 541 181	0.11%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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	2 188	51.53%	742 291 990	51.92%
OTHER	195	4.59%	80 939 727	5.66%
SINGLE	1 863	43.88%	606 414 720	42.42%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>





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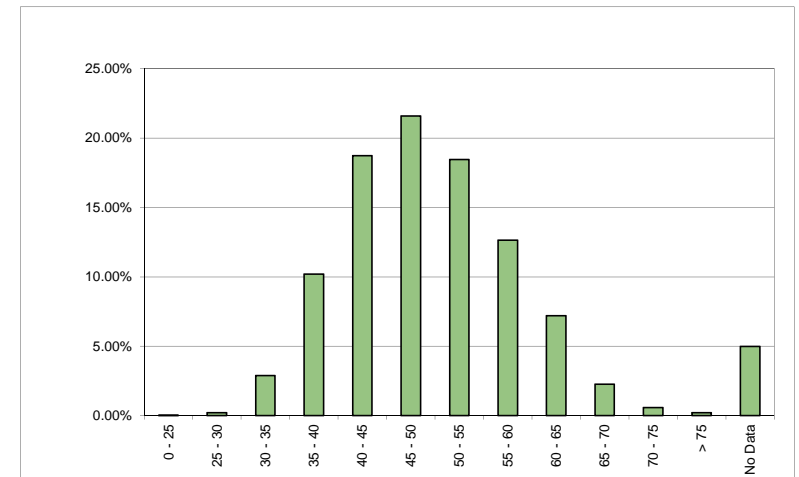


### Loan Pool Characteristics

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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%	344 479	0.02%
25 - 30	7	0.16%	3 079 836	0.22%
30 - 35	121	2.85%	41 361 794	2.89%
35 - 40	392	9.23%	145 720 635	10.19%
40 - 45	762	17.95%	267 770 710	18.73%
45 - 50	883	20.80%	308 681 161	21.59%
50 - 55	791	18.63%	263 907 686	18.46%
55 - 60	584	13.75%	180 645 403	12.64%
60 - 65	343	8.08%	103 038 905	7.21%
65 - 70	141	3.32%	32 573 367	2.28%
70 - 75	37	0.87%	8 284 453	0.58%
> 75	14	0.33%	3 019 968	0.21%
No Data	169	3.98%	71 218 039	4.98%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



#### 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	3 822	90.01%	1 254 469 622	87.75%
Self Employed	424	9.99%	175 176 814	12.25%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

31-Aug-2015

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 164	27.41%	388 646 589	27.18%
Physical	3 082	72.59%	1 040 999 848	72.82%
<b>Totals</b>	<b>4 246</b>	<b>100%</b>	<b>1 429 646 437</b>	<b>100%</b>

