

GreenHouse Funding (RF) Ltd

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



Investor Report 31-Aug-2016

Asset Class: Residential Mortgage Backed Securitisation

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

Reporting Period:	
Determination Date	31-Aug-16
Report date	31-Aug-16
Payment Date	25-Jul-16
Reporting Period / Quarter	15
Reporting Month	44
Interest Period (from)	25-Jul-16
Interest Period (to)	25-Oct-16
Interest Days	92
Reporting Currency	South African Rand

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

31-Aug-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	272 353 783	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	63 646 217	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 July 2016)	0	63 646 217	0	0	0	
Principal Outstanding Balance End of Period	-	-	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	0.00%	65.27%	7.98%	5.08%	3.11%
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 July 2016)	7.350%	7.350%	7.350%	7.350%	7.350%	10.500%
Total Rate	8.450%	8.600%	8.890%	9.250%	9.750%	10.500%
Interest Days	92	92	92	92	92	92
Interest Payment Due (25 October 2016)	-	-	20 166 904	2 564 658	1 720 274	1 133 205
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-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 208 158 638	Number of Loans	5 105	3 856
Weighted Average Original LTV:	76.97%	75.75%	Weighted Average Concession (Linked to Prime):	1.31%	1.21%
Weighted Average Current LTV:	61.44%	47.36%	Weighted Average PTI:	20.67%	19.77%

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of their period	1 234 644 335	3 900
Payments	-	-
Scheduled repayments	(17 141 789)	
Unscheduled repayments	(15 517 365)	
Settlements / Foreclosure Proceeds	(12 013 461)	(27)
Non eligible loans removed	(6 252 526)	(17)
Total Collections	(50 925 141)	(44)
Disbursements		
Withdrawals	13 242 952	
New Loans added during the reporting period		
Total Disbursements	13 242 952	-
Interest and Fees		
Interest Charged	9 395 800	
Fees Charged	237 221	
Insurance Charged	1 533 936	
Total Charges	11 166 957	
Other		
Losses realised	29 535	
Total Pool at End of Period	1 208 158 638	3 856

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Aug-2016

Accounts in Arrears:

Arrears Status	Number of Loans	Number of Loans	Outstanding Balance	% of Balance
Current	3 570	92.6%	1 089 511 698	90.2%
1-30 days delinquent	109	2.8%	40 407 084	3.3%
31-60 days delinquent	59	1.5%	24 358 994	2.0%
61-90 days delinquent	31	0.8%	12 744 203	1.1%
91-120 days delinquent	22	0.6%	5 840 099	0.48%
121 plus	65	1.7%	35 296 559	2.92%
Total	3 856	100.0%	1 208 158 638	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				1.97%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	87	41 136 658	Sales in Executions at the end the period	1	50 000
Cumulative Defaults since closing	414	190 106 116	Cumulative Sales In Execution since closing	19	6 873 792
Foreclosures at the end of the period	4	1 759 029			
Cumulative foreclosures since closing	225	101 043 093			
Losses at the end of the period	4	328 196			
Cumulative Losses since closing	80	11 370 863			

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Arrears Reserve and PDL

31-Aug-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 *	2.98%		
1	Arrears Reserve		R 11 688 234	R 11 688 234	R -

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Jul-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 442 463 996
	Non Written-Off Mortgage Assets	(1 257 593 997)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(122 688 050)
	Potential Redemption Amount	63 646 217
	Residual Cashflow after payment of or provision for items one to ten.	146 799 891
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-Aug-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Aug-16	
Max Redraw	2 284 340	2 068 625	-9.44%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	84 681	54.58%
Aggregate Redraw	279 663 667	326 529 596	16.76%

Liquidity, Redraw, Interest reseves / 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)	-	-	-	29 700 000	29 700 000	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

31-Aug-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%	7.09%	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%	47.36%	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%	19.77%	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%	10.99%	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%	26.71%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-Aug-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 208 158 638
Average Current Balance	313 319
Min Current Balance	(563 452)
Max Current Balance	5 627 814
Weighted Ave LTV (cur) (Including redraws)	47.36%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 007 838 105
Average Total Bond	520 705
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.75%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

3 856

Fixed Rate Loans:

Proportion of Fixed Rate loans*	1.56%
Threshold allowed to remain unhedged	1%
Hedge Required	6 780 703.55
Nominal Value of Existing Hedge	5 347 131.47
Unhedged Excess exposure	1 433 572.08

* Fixed rate loans exclude writeoff recoveries loans

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Loan Pool Characteristics

31-Aug-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	875	22.69%	387	28 247 128	27 655 675	2.29%	(591 454)
100001 - 200000	906	731	18.96%	(175)	134 123 557	109 446 290	9.06%	(24 677 267)
200001 - 300000	816	601	15.59%	(215)	201 418 016	150 342 714	12.44%	(51 075 302)
300001 - 400000	797	558	14.47%	(239)	278 757 029	194 525 874	16.10%	(84 231 155)
400001 - 500000	688	391	10.14%	(297)	307 841 555	174 578 635	14.45%	(133 262 920)
500001 - 600000	476	227	5.89%	(249)	258 912 145	124 647 565	10.32%	(134 264 580)
600001 - 700000	303	147	3.81%	(156)	195 462 574	95 345 645	7.89%	(100 116 929)
700001 - 800000	182	116	3.01%	(66)	136 088 540	86 178 089	7.13%	(49 910 452)
800001 - 900000	139	56	1.45%	(83)	118 368 568	47 267 183	3.91%	(71 101 386)
900001 - 1000000	88	42	1.09%	(46)	83 321 820	39 694 193	3.29%	(43 627 627)
1000001 - 1100000	49	27	0.70%	(22)	51 507 518	28 140 252	2.33%	(23 367 266)
1100001 - 1200000	41	20	0.52%	(21)	47 211 031	23 071 257	1.91%	(24 139 774)
1200001 - 1300000	43	15	0.39%	(28)	53 843 810	18 514 257	1.53%	(35 329 553)
1300001 - 1400000	19	13	0.34%	(6)	25 481 553	17 447 496	1.44%	(8 034 056)
1400001 - 1500000	18	7	0.18%	(11)	26 112 497	10 132 860	0.84%	(15 979 637)
1500001 - 1600000	10	5	0.13%	(5)	15 524 725	7 809 692	0.65%	(7 715 033)
1600001 - 1700000	8	3	0.08%	(5)	13 145 433	4 869 880	0.40%	(8 275 553)
1700001 - 1800000	5	3	0.08%	(2)	8 717 097	5 335 685	0.44%	(3 381 413)
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 411 755	0.61%	(5 598 544)
1900001 - 2000000	2	3	0.08%	1	3 843 843	5 916 964	0.49%	2 073 121
> 2000000	20	12	0.31%	(8)	47 758 804	29 826 678	2.47%	(17 932 126)
Totals	5 105	3 856	100%	(1 249)	2 048 697 542	1 208 158 638	100%	(840 538 904)

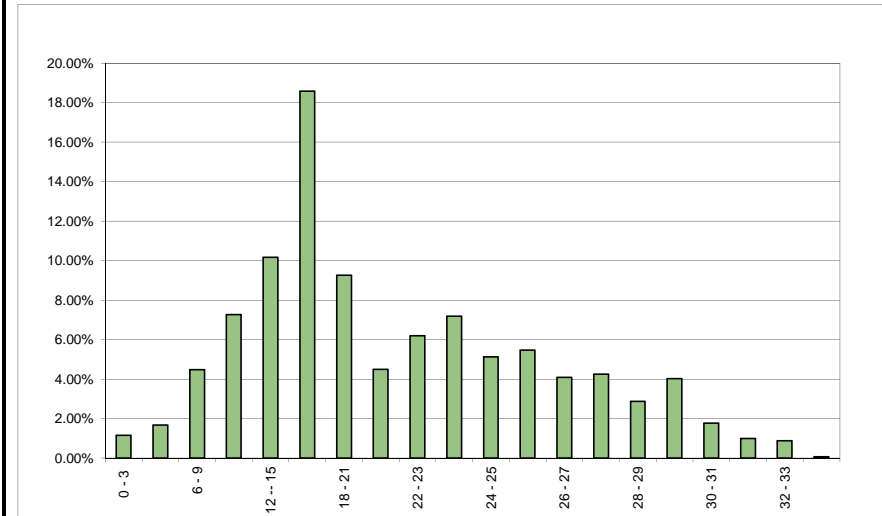


Loan Pool Characteristics

31-Aug-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	24	0.62%	13 903 957	1.15%
3 - 6	83	2.15%	20 184 229	1.67%
6 - 9	199	5.16%	54 123 906	4.48%
9 - 12	305	7.91%	87 827 513	7.27%
12 - 15	441	11.44%	122 813 868	10.17%
15 - 18	752	19.50%	224 511 586	18.58%
18 - 21	385	9.98%	111 909 854	9.26%
21 - 22	201	5.21%	54 421 427	4.50%
22 - 23	221	5.73%	74 800 808	6.19%
23 - 24	234	6.07%	86 871 527	7.19%
24 - 25	199	5.16%	61 929 124	5.13%
25 - 26	179	4.64%	65 990 098	5.46%
26 - 27	157	4.07%	49 366 456	4.09%
27 - 28	133	3.45%	51 293 947	4.25%
28 - 29	94	2.44%	34 671 140	2.87%
29 - 30	135	3.50%	48 557 558	4.02%
30 - 31	54	1.40%	21 418 019	1.77%
31 - 32	35	0.91%	12 005 040	0.99%
32 - 33	21	0.54%	10 640 051	0.88%
> 33	4	0.10%	918 530	0.08%
Totals	3 856	100%	1 208 158 638	100%



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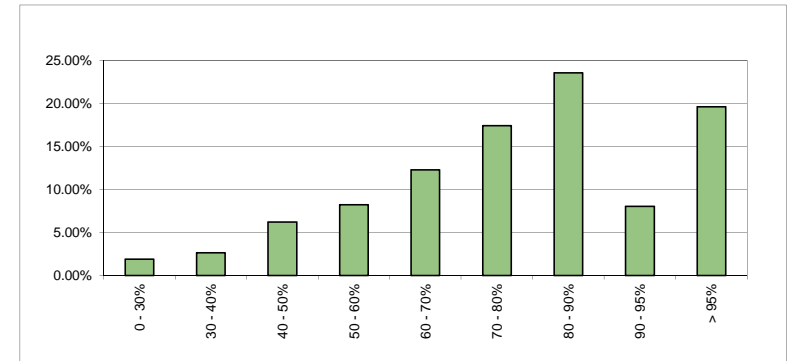


Loan Pool Characteristics

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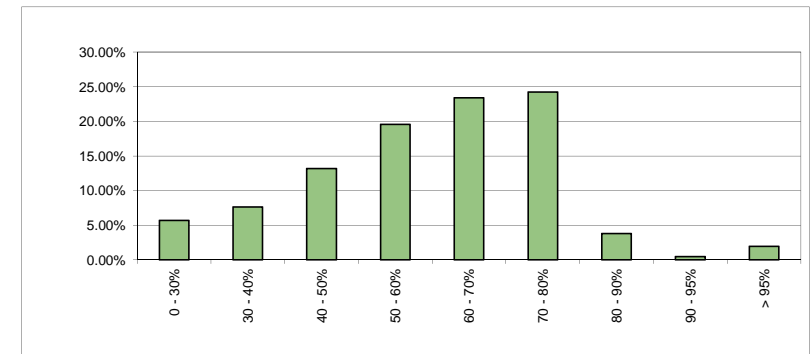
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	172	4.46%	23 152 642	1.92%
30 - 40%	174	4.51%	31 981 803	2.65%
40 - 50%	317	8.22%	75 341 248	6.24%
50 - 60%	354	9.18%	99 282 980	8.22%
60 - 70%	480	12.45%	148 615 458	12.30%
70 - 80%	558	14.47%	210 678 630	17.44%
80 - 90%	738	19.14%	284 806 160	23.57%
90 - 95%	274	7.11%	97 325 045	8.06%
> 95%	789	20.46%	236 974 673	19.61%
Totals	3 856	100%	1 208 158 638	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%	535	13.87%	68 948 581	5.71%
30 - 40%	416	10.79%	92 434 157	7.65%
40 - 50%	532	13.80%	159 294 259	13.18%
50 - 60%	652	16.91%	236 183 051	19.55%
60 - 70%	758	19.66%	282 462 969	23.38%
70 - 80%	823	21.34%	293 001 973	24.25%
80 - 90%	93	2.41%	46 036 927	3.81%
90 - 95%	12	0.31%	5 873 861	0.49%
> 95%	35	0.91%	23 922 860	1.98%
Totals	3 856	100%	1 208 158 638	100%



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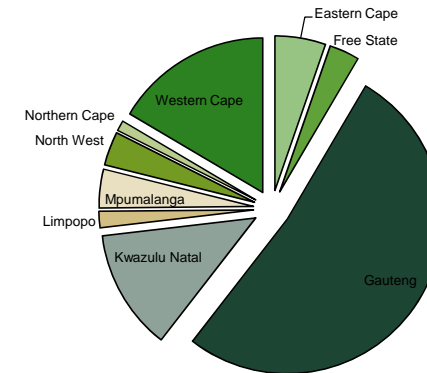


Loan Pool Characteristics

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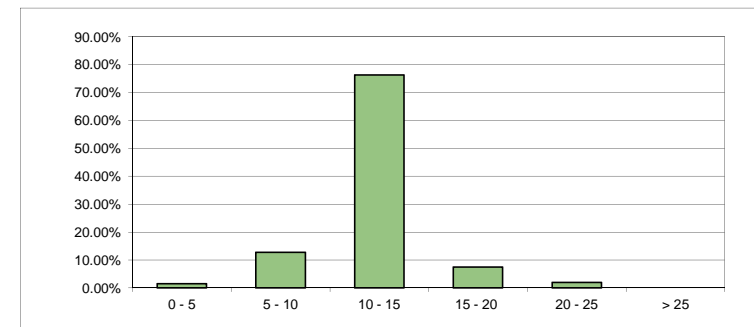
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	234	6.07%	61 702 792	5.11%
Free State	156	4.05%	36 662 332	3.03%
Gauteng	1 798	46.63%	605 623 951	50.13%
Kwazulu Natal	499	12.94%	146 678 784	12.14%
Limpopo	86	2.23%	20 073 256	1.66%
Mpumalanga	145	3.76%	46 987 607	3.89%
North West	145	3.76%	40 998 738	3.39%
Northern Cape	52	1.35%	12 673 126	1.05%
Western Cape	603	15.64%	191 909 943	15.88%
NO Data	138	3.58%	44 848 108	3.71%
Totals	3 856	100%	1 208 158 638	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	242	6.28%	18 704 236	1.55%
5 - 10	621	16.10%	154 426 916	12.78%
10 - 15	2 746	71.21%	921 290 540	76.26%
15 - 20	200	5.19%	90 373 620	7.48%
20 - 25	47	1.22%	23 363 327	1.93%
> 25	-	0.00%	-	0.00%
Totals	3 856	100%	1 208 158 638	100%



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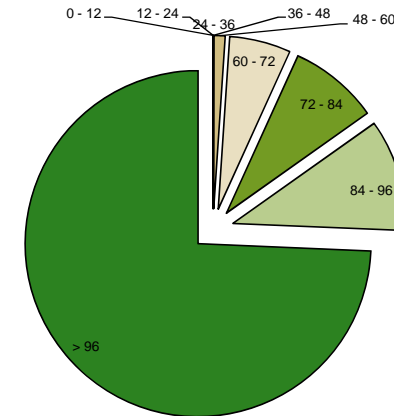


Loan Pool Characteristics

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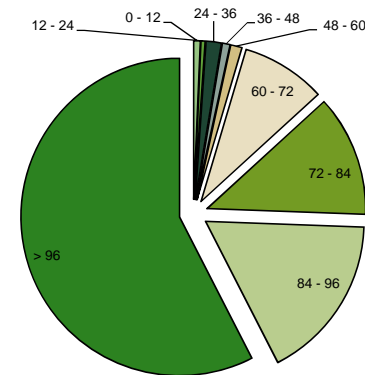
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%
36 - 48	1	0.03%	142 091	0.01%
48 - 60	30	0.78%	12 575 178	1.04%
60 - 72	143	3.71%	69 275 517	5.73%
72 - 84	233	6.04%	101 379 060	8.39%
84 - 96	280	7.26%	126 714 626	10.49%
> 96	3 169	82.18%	898 072 167	74.33%
Totals	3 856	100%	1 208 158 638	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	13	0.34%	8 021 726	0.66%
12 - 24	11	0.29%	5 375 248	0.44%
24 - 36	34	0.88%	18 518 239	1.53%
36 - 48	25	0.65%	9 440 636	0.78%
48 - 60	38	0.99%	14 022 945	1.16%
60 - 72	242	6.28%	104 204 854	8.63%
72 - 84	380	9.85%	149 367 199	12.36%
84 - 96	489	12.68%	204 194 577	16.90%
> 96	2 624	68.05%	695 013 215	57.53%
Totals	3 856	100%	1 208 158 638	100%



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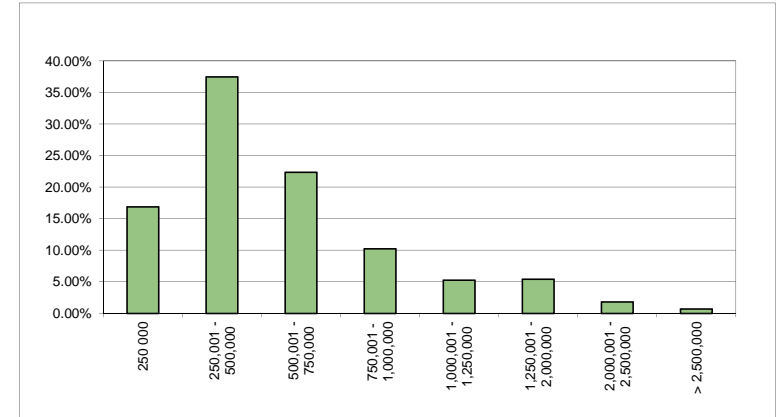


Loan Pool Characteristics

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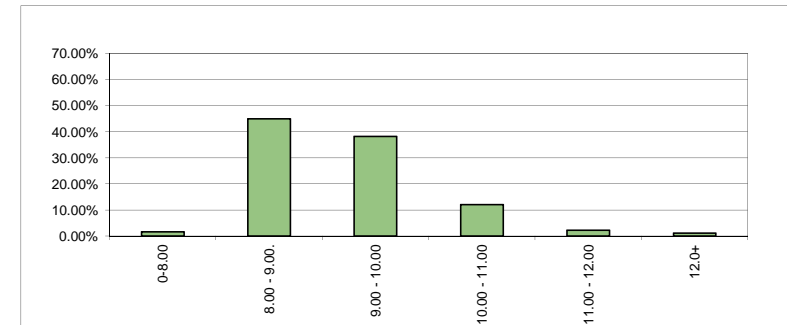
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 906	49.43%	204 089 162	16.89%
250,001 - 500,000	1 250	32.42%	452 460 026	37.45%
500,001 - 750,000	443	11.49%	269 803 868	22.33%
750,001 - 1,000,000	145	3.76%	123 328 807	10.21%
1,000,001 - 1,250,000	57	1.48%	63 365 831	5.24%
1,250,001 - 2,000,000	43	1.12%	65 284 267	5.40%
2,000,001 - 2,500,000	10	0.26%	21 623 319	1.79%
> 2,500,000	2	0.05%	8 203 358	0.68%
Totals	3 856	100%	1 208 158 638	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	53	1.37%	19 476 771	1.61%
8.00 - 9.00.	1 349	34.98%	543 076 853	44.95%
9.00 - 10.00	1 672	43.36%	461 383 243	38.19%
10.00 - 11.00	633	16.42%	144 727 277	11.98%
11.00 - 12.00	96	2.49%	26 668 333	2.21%
12.0+	53	1.37%	12 826 161	1.06%
Totals	3 856	100%	1 208 158 638	100%



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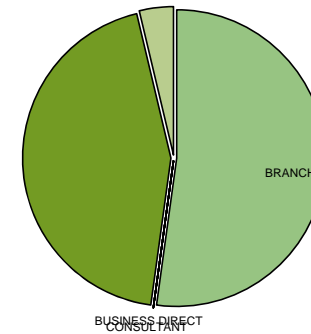


Loan Pool Characteristics

31-Aug-2016

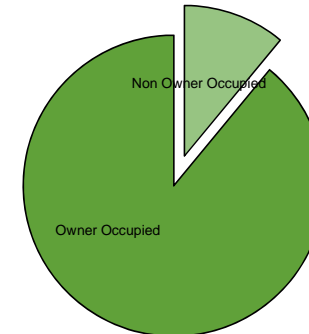
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 093	54.28%	630 295 158	52.17%
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	1 643	42.61%	533 215 698	44.13%
No Data	120	3.11%	44 647 782	3.70%
Totals	3 856	100%	1 208 158 638	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	438	11.36%	132 811 162	10.99%
Owner Occupied	3 418	88.64%	1 075 347 476	89.01%
No Data	-	0.00%	-	0.00%
Totals	3 856	100%	1 208 158 638	100%



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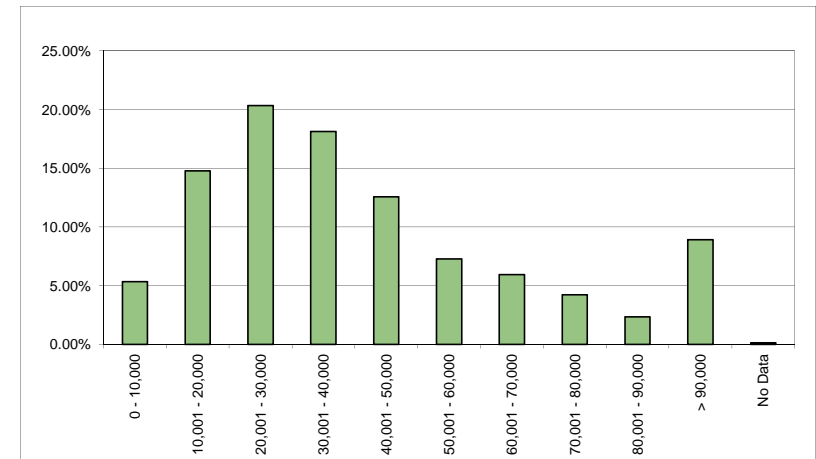


Loan Pool Characteristics

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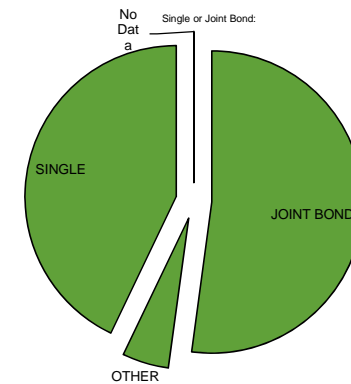
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	401	10.40%	64 467 707	5.34%
10,001 - 20,000	1 049	27.20%	178 521 832	14.78%
20,001 - 30,000	875	22.69%	245 950 152	20.36%
30,001 - 40,000	609	15.79%	219 090 571	18.13%
40,001 - 50,000	356	9.23%	151 829 769	12.57%
50,001 - 60,000	189	4.90%	87 998 127	7.28%
60,001 - 70,000	130	3.37%	71 692 281	5.93%
70,001 - 80,000	84	2.18%	51 142 390	4.23%
80,001 - 90,000	40	1.04%	28 259 277	2.34%
> 90,000	119	3.09%	107 662 409	8.91%
No Data	4	0.10%	1 544 123	0.13%
Totals	3 856	100%	1 208 158 638	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	1 993	51.69%	629 952 816	52.14%
OTHER	147	3.81%	60 089 356	4.97%
SINGLE	1 716	44.50%	518 116 466	42.88%
No Data	-	0.00%	-	0.00%
Totals	3 856	100%	1 208 158 638	100%



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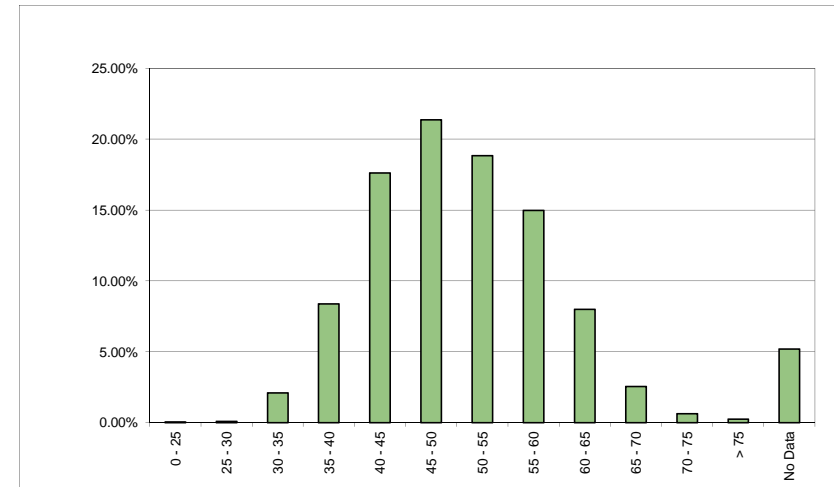


Loan Pool Characteristics

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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%	596 292	0.05%
25 - 30	3	0.08%	1 084 542	0.09%
30 - 35	77	2.00%	25 273 628	2.09%
35 - 40	300	7.78%	101 274 825	8.38%
40 - 45	644	16.70%	212 706 386	17.61%
45 - 50	784	20.33%	257 980 048	21.35%
50 - 55	746	19.35%	227 591 036	18.84%
55 - 60	596	15.46%	180 921 187	14.97%
60 - 65	358	9.28%	96 656 571	8.00%
65 - 70	146	3.79%	30 796 368	2.55%
70 - 75	40	1.04%	7 548 865	0.62%
> 75	14	0.36%	2 999 480	0.25%
No Data	146	3.79%	62 729 410	5.19%
Totals	3 856	100%	1 208 158 638	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	3 498	90.72%	1 066 299 569	88.26%
Self Employed	358	9.28%	141 859 069	11.74%
Totals	3 856	100%	1 208 158 638	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	1 038	26.92%	322 719 702	26.71%
Physical	2 818	73.08%	885 438 936	73.29%
Totals	3 856	100%	1 208 158 638	100%

