

## GreenHouse Funding (RF) Ltd

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



### Investor Report

31-Dec-2015

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

<b>Reporting Period:</b>	
<b>Determination Date</b>	31-Dec-15
<b>Report date</b>	31-Dec-15
<b>Payment Date</b>	25-Jan-16
<b>Reporting Period / Quarter</b>	13
<b>Reporting Month</b>	37
<b>Interest Period (from)</b>	25-Jan-16
<b>Interest Period (to)</b>	25-Apr-16
<b>Interest Days</b>	91
<b>Reporting Currency</b>	South African Rand

<b>Contact Details:</b>	
<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-Dec-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	177 497 841	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	158 502 159	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 January 2016)	0	48 669 514	0	0	0	
Principal Outstanding Balance End of Period	-	109 832 645	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	7.38%	60.46%	7.39%	4.70%	2.88%
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 January 2016)	6.658%	6.658%	6.658%	6.658%	6.658%	9.750%
Total Rate	7.758%	7.908%	8.198%	8.558%	9.058%	9.750%
Interest Days	91	91	91	91	91	91
Interest Payment Due (25 April 2016)	-	2 165 442	18 394 964	2 347 002	1 580 807	1 040 824
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-Dec-2015**

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 363 353 836	<b>Number of Loans</b>	5 105	4 139
<b>Weighted Average Original LTV:</b>	76.97%	75.59%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	49.20%	<b>Weighted Average PTI:</b>	20.67%	19.80%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>	<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	30-Sep-15 1 410 513 794	4 214
<b>Payments</b>	-	-
Scheduled repayments	(52 829 004)	
Unscheduled repayments	(52 299 971)	
Settlements / Foreclosure Proceeds	(28 905 202)	(83)
Non eligible loans removed	(10 078 170)	(31)
Total Collections	(144 112 347)	(114)
<b>Disbursements</b>		
Withdrawals	43 149 577	
New Loans added during the reporting period	20 280 219	39
Total Disbursements	63 429 796	39
<b>Interest and Fees</b>		
Interest Charged	28 918 349	
Fees Charged	300 397	
Insurance Charged	4 480 215	
Total Charges	33 698 961	
Other	10 023	
Losses realised	(186 391)	
<b>Total Pool at End of Period</b>	31-Dec-15 1 363 353 836	4 139

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

31-Dec-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 848	93.0%	1 245 606 109	91.4%
1-30 days delinquent	122	2.9%	44 716 441	3.3%
31-60 days delinquent	43	1.0%	15 947 169	1.2%
61-90 days delinquent	30	0.7%	9 446 266	0.7%
91-120 days delinquent	14	0.3%	4 409 370	0.32%
121 plus	82	2.0%	43 228 481	3.17%
<b>Total</b>	<b>4 139</b>	<b>100.0%</b>	<b>1 363 353 836</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.13%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	96	47 637 851	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	371	174 532 057	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	36	14 796 738			
Cumulative foreclosures since closing	188	86 080 333			
Losses at the end of the period	5	472 388			
Cumulative Losses since closing	60	8 528 223			

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### Arrears Reserve and PDL

31-Dec-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>	3.10%		
1	Arrears Reserve			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 31-Dec-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 537 319 938
	Non Written-Off Mortgage Assets	(1 363 353 836)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(125 296 588)
	Potential Redemption Amount	48 669 514
	Residual Cashflow after payment of or provision for items one to ten.	127 931 404
	Principal Deficiency Value	0

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### Redraw and Liquidity position

31-Dec-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Dec-15	
Max Redraw	2 284 340	2 871 435	25.70%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	81 412	48.61%
Aggregate Redraw	279 663 667	336 964 694	20.49%

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	-	32 720 398	32 720 398	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	42 817 779	42 817 779	N
Interest		0	-	48 420 000	48 420 000	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-Dec-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%	7.33%	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%	49.20%	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%	19.80%	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%	11.23%	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%	26.93%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

31-Dec-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 363 353 836
<b>Average Current Balance</b>	329 392
<b>Min Current Balance</b>	(695 348)
<b>Max Current Balance</b>	5 201 061
<b>Weighted Ave LTV (cur) (Including redraws)</b>	49.20%

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

<b>Aggregate Total Bond</b>	2 153 837 618
<b>Average Total Bond</b>	520 376
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.59%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 139
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.93%
Threshold allowed to remain unhedged	1%
Hedge Required	12 701 748.41
Nominal Value of Existing Hedge	6 683 362.33
Unhedged Excess exposure	6 018 386.08



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### Loan Pool Characteristics

31-Dec-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	836	20.20%	348	28 247 128	28 891 726	2.12%	644 598
100001 - 200000	906	780	18.85%	(126)	134 123 557	117 324 447	8.61%	(16 799 110)
200001 - 300000	816	625	15.10%	(191)	201 418 016	155 314 340	11.39%	(46 103 676)
300001 - 400000	797	637	15.39%	(160)	278 757 029	222 543 516	16.32%	(56 213 513)
400001 - 500000	688	450	10.87%	(238)	307 841 555	200 505 468	14.71%	(107 336 087)
500001 - 600000	476	253	6.11%	(223)	258 912 145	138 177 177	10.14%	(120 734 967)
600001 - 700000	303	185	4.47%	(118)	195 462 574	119 784 569	8.79%	(75 678 005)
700001 - 800000	182	120	2.90%	(62)	136 088 540	89 606 565	6.57%	(46 481 975)
800001 - 900000	139	73	1.76%	(66)	118 368 568	61 582 337	4.52%	(56 786 231)
900001 - 1000000	88	44	1.06%	(44)	83 321 820	41 466 374	3.04%	(41 855 445)
1000001 - 1100000	49	39	0.94%	(10)	51 507 518	40 890 504	3.00%	(10 617 014)
1100001 - 1200000	41	24	0.58%	(17)	47 211 031	27 574 626	2.02%	(19 636 405)
1200001 - 1300000	43	16	0.39%	(27)	53 843 810	19 789 987	1.45%	(34 053 823)
1300001 - 1400000	19	16	0.39%	(3)	25 481 553	21 567 359	1.58%	(3 914 193)
1400001 - 1500000	18	6	0.14%	(12)	26 112 497	8 558 280	0.63%	(17 554 217)
1500001 - 1600000	10	7	0.17%	(3)	15 524 725	10 858 117	0.80%	(4 666 608)
1600001 - 1700000	8	5	0.12%	(3)	13 145 433	8 088 806	0.59%	(5 056 627)
1700001 - 1800000	5	2	0.05%	(3)	8 717 097	3 490 117	0.26%	(5 226 981)
1800001 - 1900000	7	3	0.07%	(4)	13 010 299	5 536 183	0.41%	(7 474 116)
1900001 - 2000000	2	3	0.07%	1	3 843 843	5 805 425	0.43%	1 961 582
> 2000000	20	15	0.36%	(5)	47 758 804	35 997 912	2.64%	(11 760 892)
<b>Totals</b>	<b>5 105</b>	<b>4 139</b>	<b>100%</b>	<b>(966)</b>	<b>2 048 697 542</b>	<b>1 363 353 836</b>	<b>100%</b>	<b>(685 343 707)</b>

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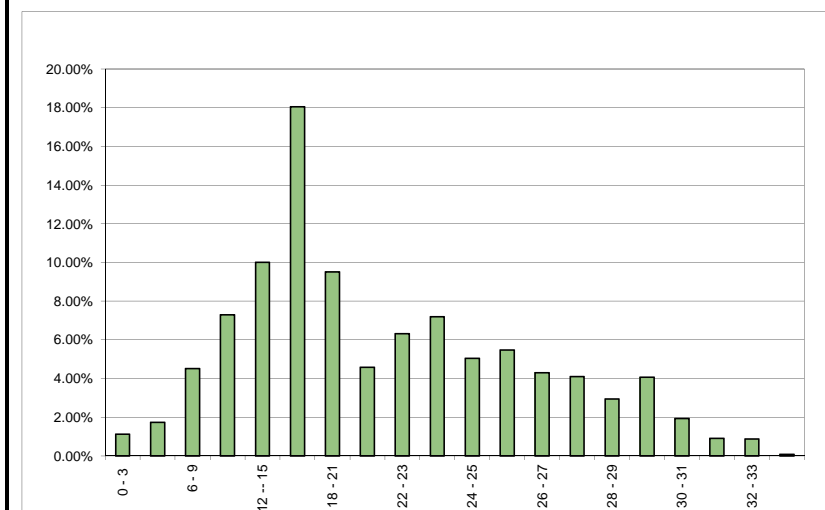


### Loan Pool Characteristics

31-Dec-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	29	0.70%	15 202 018	1.12%
3 - 6	95	2.30%	23 637 410	1.73%
6 - 9	217	5.24%	61 557 943	4.52%
9 - 12	339	8.19%	99 395 797	7.29%
12 -- 15	474	11.45%	136 400 953	10.00%
15 - 18	788	19.04%	246 027 566	18.05%
18 - 21	408	9.86%	129 720 077	9.51%
21 - 22	213	5.15%	62 498 650	4.58%
22 - 23	238	5.75%	86 016 945	6.31%
23 - 24	251	6.06%	98 088 647	7.19%
24 - 25	209	5.05%	68 644 042	5.03%
25 - 26	200	4.83%	74 607 729	5.47%
26 - 27	166	4.01%	58 530 815	4.29%
27 - 28	141	3.41%	55 879 993	4.10%
28 - 29	104	2.51%	40 132 223	2.94%
29 - 30	145	3.50%	55 342 983	4.06%
30 - 31	60	1.45%	26 343 499	1.93%
31 - 32	35	0.85%	12 316 287	0.90%
32 - 33	23	0.56%	11 933 613	0.88%
> 33	4	0.10%	1 076 647	0.08%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



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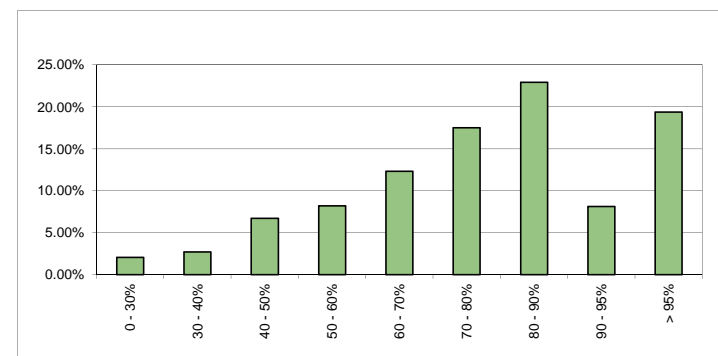


### Loan Pool Characteristics

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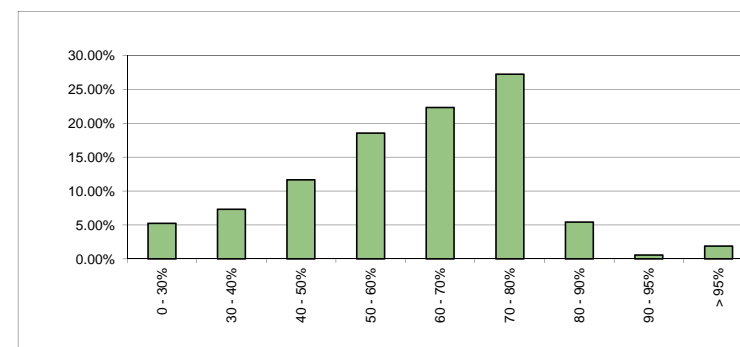
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	187	4.52%	28 021 084	2.06%
30 - 40%	190	4.59%	36 915 528	2.71%
40 - 50%	343	8.29%	91 862 468	6.74%
50 - 60%	375	9.06%	112 041 726	8.22%
60 - 70%	515	12.44%	168 232 048	12.34%
70 - 80%	605	14.62%	238 709 062	17.51%
80 - 90%	784	18.94%	312 577 226	22.93%
90 - 95%	296	7.15%	110 788 416	8.13%
> 95%	844	20.39%	264 206 278	19.38%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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%	513	12.39%	71 337 591	5.23%
30 - 40%	413	9.98%	99 477 588	7.30%
40 - 50%	535	12.93%	158 417 090	11.62%
50 - 60%	673	16.26%	252 368 036	18.51%
60 - 70%	811	19.59%	304 144 522	22.31%
70 - 80%	997	24.09%	371 135 321	27.22%
80 - 90%	146	3.53%	73 907 712	5.42%
90 - 95%	15	0.36%	7 318 003	0.54%
> 95%	36	0.87%	25 247 973	1.85%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



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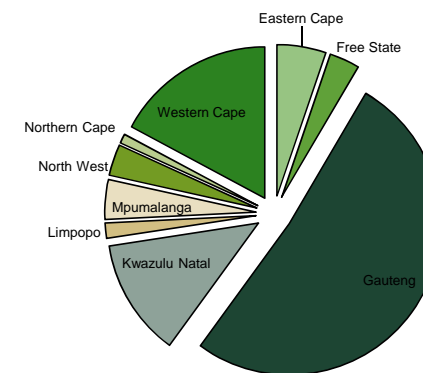


### Loan Pool Characteristics

31-Dec-2015

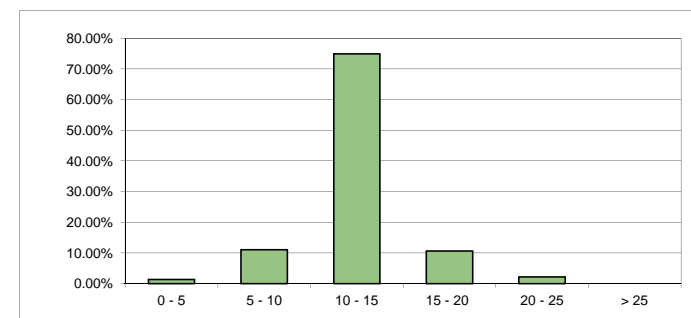
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	244	5.90%	68 034 972	4.99%
Free State	166	4.01%	42 021 698	3.08%
Gauteng	1 897	45.83%	670 792 989	49.20%
Kwazulu Natal	540	13.05%	163 454 505	11.99%
Limpopo	91	2.20%	21 431 419	1.57%
Mpumalanga	153	3.70%	55 403 464	4.06%
North West	154	3.72%	43 595 505	3.20%
Northern Cape	52	1.26%	12 967 703	0.95%
Western Cape	665	16.07%	223 478 212	16.39%
NO Data	177	4.28%	62 173 369	4.56%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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	212	5.12%	17 931 264	1.32%
5 - 10	611	14.76%	151 080 681	11.08%
10 - 15	2 955	71.39%	1 020 379 059	74.84%
15 - 20	297	7.18%	144 477 490	10.60%
20 - 25	64	1.55%	29 485 342	2.16%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



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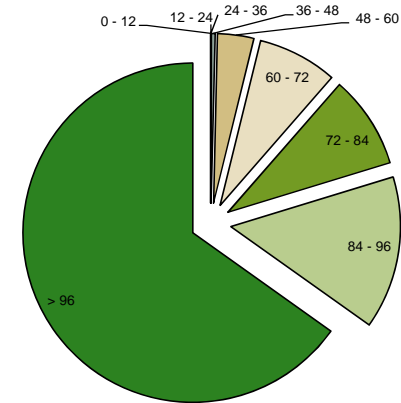


### Loan Pool Characteristics

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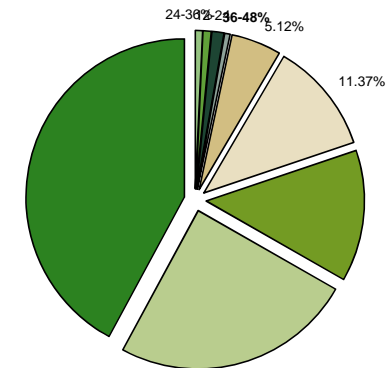
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	629 405	0.05%	
36 - 48	10	0.24%	4 650 553	0.34%	
48 - 60	104	2.51%	46 963 526	3.44%	
60 - 72	199	4.81%	103 515 462	7.59%	
72 - 84	274	6.62%	120 674 077	8.85%	
84 - 96	459	11.09%	198 619 402	14.57%	
> 96	3 092	74.70%	888 301 411	65.16%	
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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	17	0.41%	9 963 010	0.73%	
12 - 24	26	0.63%	11 027 912	0.81%	
24 - 36	31	0.75%	16 774 031	1.23%	
36 - 48	21	0.51%	7 719 443	0.57%	
48 - 60	167	4.03%	69 740 881	5.12%	
60 - 72	349	8.43%	154 964 428	11.37%	
72 - 84	440	10.63%	183 303 444	13.45%	
84 - 96	846	20.44%	335 817 936	24.63%	
> 96	2 242	54.17%	574 042 752	42.11%	
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>	



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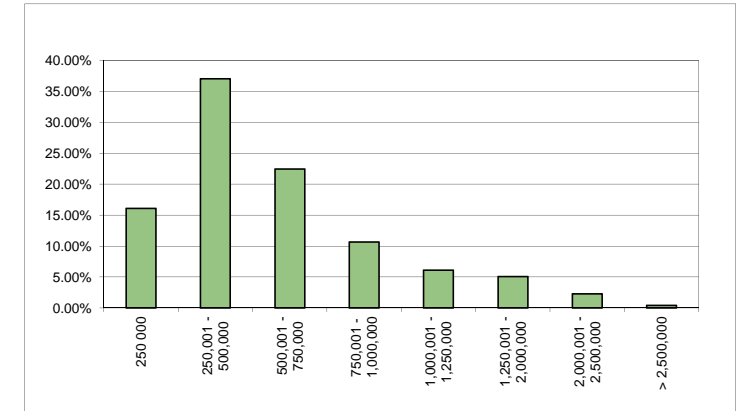


### Loan Pool Characteristics

31-Dec-2015

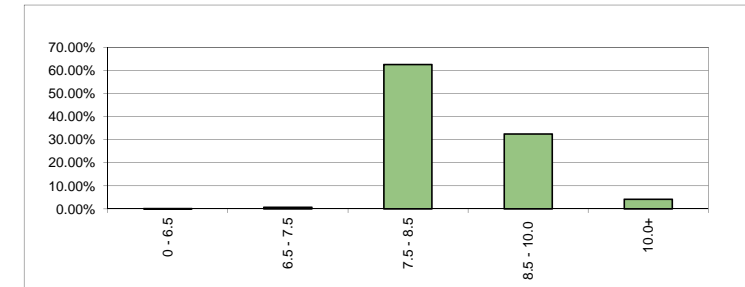
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 944	46.97%	219 565 761	16.10%
250,001 - 500,000	1 384	33.44%	505 013 736	37.04%
500,001 - 750,000	504	12.18%	305 784 629	22.43%
750,001 - 1,000,000	171	4.13%	144 832 393	10.62%
1,000,001 - 1,250,000	75	1.81%	83 166 194	6.10%
1,250,001 - 2,000,000	46	1.11%	68 993 210	5.06%
2,000,001 - 2,500,000	14	0.34%	30 796 851	2.26%
> 2,500,000	1	0.02%	5 201 061	0.38%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



#### Interest Rate Distribution (Prime = 9.75%):

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%	636 587	0.05%
6.5 - 7.5	25	0.60%	9 370 176	0.69%
7.5 - 8.5	2 141	51.73%	853 251 833	62.58%
8.5 - 10.0	1 761	42.55%	442 780 185	32.48%
10.0+	207	5.00%	57 315 054	4.20%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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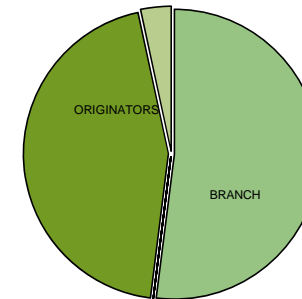


### Loan Pool Characteristics

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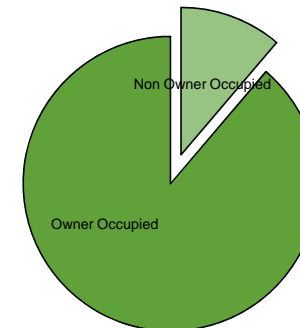
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 245	54.24%	708 885 460	52.00%
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	1 768	42.72%	608 523 720	44.63%
No Data	126	3.04%	45 944 656	3.37%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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	475	11.48%	153 024 801	11.22%
Owner Occupied	3 663	88.50%	1 209 699 630	88.73%
No Data	1	0.02%	629 405	0.05%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



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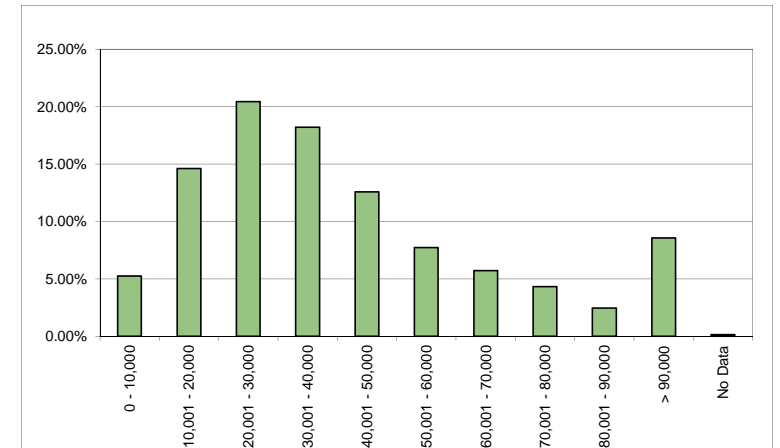


### Loan Pool Characteristics

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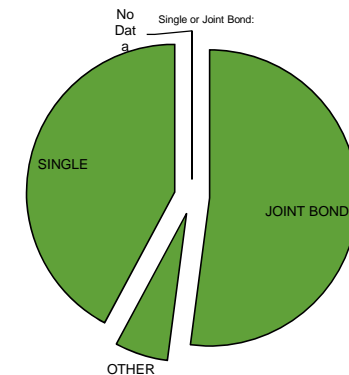
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	425	10.27%	71 496 969	5.24%
10,001 - 20,000	1 106	26.72%	199 275 964	14.62%
20,001 - 30,000	944	22.81%	278 676 638	20.44%
30,001 - 40,000	658	15.90%	248 217 573	18.21%
40,001 - 50,000	381	9.21%	171 447 076	12.58%
50,001 - 60,000	212	5.12%	105 498 709	7.74%
60,001 - 70,000	137	3.31%	77 827 988	5.71%
70,001 - 80,000	93	2.25%	58 829 711	4.32%
80,001 - 90,000	45	1.09%	33 323 048	2.44%
> 90,000	133	3.21%	116 795 440	8.57%
No Data	5	0.12%	1 964 720	0.14%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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	2 131	51.49%	709 752 492	52.06%
OTHER	190	4.59%	78 862 328	5.78%
SINGLE	1 818	43.92%	574 739 016	42.16%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>





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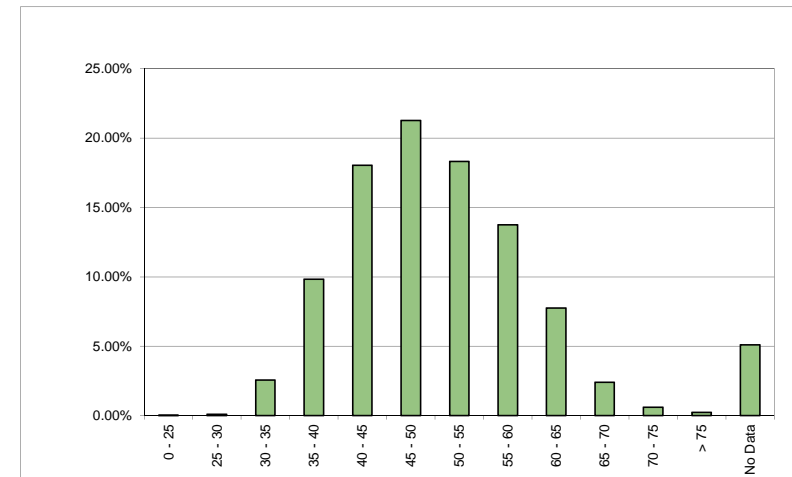


### Loan Pool Characteristics

31-Dec-2015

#### 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%	341 264	0.03%
25 - 30	3	0.07%	1 342 709	0.10%
30 - 35	106	2.56%	35 013 937	2.57%
35 - 40	371	8.96%	133 847 016	9.82%
40 - 45	713	17.23%	245 942 984	18.04%
45 - 50	852	20.58%	289 996 605	21.27%
50 - 55	777	18.77%	249 792 128	18.32%
55 - 60	592	14.30%	187 502 823	13.75%
60 - 65	356	8.60%	105 771 736	7.76%
65 - 70	147	3.55%	32 718 326	2.40%
70 - 75	38	0.92%	8 126 732	0.60%
> 75	15	0.36%	3 275 054	0.24%
No Data	167	4.03%	69 682 523	5.11%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</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	3 728	90.07%	1 195 712 136	87.70%
Self Employed	411	9.93%	167 641 700	12.30%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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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	1 126	27.20%	367 097 772	26.93%
Physical	3 013	72.80%	996 256 064	73.07%
<b>Totals</b>	<b>4 139</b>	<b>100%</b>	<b>1 363 353 836</b>	<b>100%</b>

