

GreenHouse Funding (RF) Ltd

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



Investor Report

28-Feb-2015

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Capital	Bank Account	Nedbank	F1+(zaf) / AA(zaf) F1(zaf) / A(zaf)
Servicer	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar:	Nedbank	F1+(zaf) / AA(zaf) F1(zaf) / A(zaf)
Rating Agency:	Fitch Ratings			

Reporting Period:	
Determination Date	28-Feb-15
Report date	28-Feb-15
Payment Date	26-Jan-15
Reporting Period / Quarter	10
Reporting Month	27
Interest Period (from)	26-Jan-15
Interest Period (to)	28-Apr-15
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

28-Feb-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	445 828 701	0	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	34 171 299	336 000 000	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (26 January 2015)	34 171 299	23 551 964	0	0	0	
Principal Outstanding Balance End of Period	-	312 448 036	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	18.45%	53.15%	6.50%	4.13%	2.65%
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 (26 January 2015)	6.100%	6.100%	6.100%	6.100%	6.100%	9.250%
Total Rate	7.200%	7.350%	7.640%	8.000%	8.500%	9.250%
Interest Days	92	92	92	92	92	92
Interest Payment Due (28 April 2015)	-	5 788 421	17 331 288	2 218 082	1 499 726	1 046 065
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 28-Feb-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 537 113 994	Number of Loans	5 105	4 419
Weighted Average Original LTV:	76.97%	75.78%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	52.46%	Weighted Average PTI:	20.67%	20.00%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	31-Jan-15	1 551 756 703	4 436
Payments		-	-
Scheduled repayments		(18 880 591)	
Unscheduled repayments		(13 614 033)	
Settlements / Foreclosure Proceeds		(9 398 290)	(24)
Non eligible loans removed		(12 936 574)	(21)
Total Collections		(54 829 489)	(45)
Disbursements			
Withdrawals		15 216 243	
New Loans added during the reporting period		13 175 456	28
Total Disbursements		28 391 699	28
Interest and Fees			
Interest Charged		9 411 740	
Fees Charged		220 187	
Insurance Charged		1 668 752	
Total Charges		11 300 679	
Other		494 402	
Losses realised			
Total Pool at End of Period	28-Feb-15	1 537 113 994	4 419

* Note -The WALTV includes the potential REDRAWS

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Performance Data

28-Feb-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 067	92.0%	1 390 010 799	90.4%
1-30 days delinquent	131	3.0%	50 042 744	3.3%
31-60 days delinquent	51	1.2%	22 207 924	1.4%
61-90 days delinquent	49	1.1%	18 843 065	1.2%
91-120 days delinquent	34	0.8%	11 727 965	0.76%
121 plus	87	2.0%	44 281 497	2.88%
Total	4 419	100.0%	1 537 113 994	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.14%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	121	56 009 463	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	297	146 184 899	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	3	785 250			
Cumulative foreclosures since closing	117	55 363 360			
Losses at the end of the period	3	25 604			
Cumulative Losses since closing	46	6 673 090			

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Arrears Reserve and PDL

28-Feb-2015

Reference	Current Level	Arrears Reserve Required Amount **	Current amount	Unprovided due to Shortage of Funds
	Proportion of loans in default i.e. 90 days plus *			
1 Arrears Reserve	3.45%	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
		28-Feb-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 751 037 775
	Non Written-Off Mortgage Assets	(1 560 148 325)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(133 166 187)
	Potential Redemption Amount	57 723 263
	Residual Cashflow after payment of or provision for items one to ten.	130 414 207
	Principal Deficiency Value	0

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Redraw and Liquidity position

28-Feb-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	28-Feb-15	
Max Redraw	2 284 340	2 129 911	-6.76%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	75 842	38.44%
Aggregate Redraw	279 663 667	335 147 427	19.84%

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	-	38 292 321	38 292 321	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

28-Feb-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%	7.44%	N
2	Concession- The Weighted Average Concession of the Loan Agreements in the Loan Portfolio is not more than 0,2 percentage points more than the Weighted Average Concession of the Loan Agreements in the Initial Loan Portfolio.	1.31%	1.22%	N
3	Curr LTV- The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1 percentage points more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	61.44%	52.46%	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%	20.00%	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%	11.60%	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%	27.49%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

28-Feb-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 537 113 994
Average Current Balance	347 842
Min Current Balance	(249 271)
Max Current Balance	4 849 110
Weighted Ave LTV (cur) (Including redraws)	52.46%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 280 584 583
Average Total Bond	516 086
Min Total Bond	54 000
Max Total Bond	3 155 700
Weighted Ave LTV (Original) (Including redraws)	75.78%

Number of Accounts (at Closing): 5 105

Number of Accounts (Current): 4 419

Fixed Rate Loans:

Proportion of Fixed Rate loans	1.35%
Threshold allowed to remain unhedged	1%
Hedge Required	5 347 979.96
Nominal Value of Existing Hedge	7 230 913.05
Unhedged Excess exposure	-

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Loan Pool Characteristics

28-Feb-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	761	17.22%	273	28 247 128	28 623 903	1.86%	376 775
100001 - 200000	906	804	18.19%	(102)	134 123 557	120 757 988	7.86%	(13 365 569)
200001 - 300000	816	707	16.00%	(109)	201 418 016	175 092 075	11.39%	(26 325 941)
300001 - 400000	797	672	15.21%	(125)	278 757 029	233 910 197	15.22%	(44 846 832)
400001 - 500000	688	534	12.08%	(154)	307 841 555	237 433 664	15.45%	(70 407 892)
500001 - 600000	476	303	6.86%	(173)	258 912 145	165 997 208	10.80%	(92 914 937)
600001 - 700000	303	198	4.48%	(105)	195 462 574	128 555 527	8.36%	(66 907 047)
700001 - 800000	182	146	3.30%	(36)	136 088 540	109 128 941	7.10%	(26 959 600)
800001 - 900000	139	85	1.92%	(54)	118 368 568	71 977 169	4.68%	(46 391 399)
900001 - 1000000	88	56	1.27%	(32)	83 321 820	52 903 636	3.44%	(30 418 184)
1000001 - 1100000	49	40	0.91%	(9)	51 507 518	42 013 130	2.73%	(9 494 389)
1100001 - 1200000	41	35	0.79%	(6)	47 211 031	39 754 795	2.59%	(7 456 237)
1200001 - 1300000	43	16	0.36%	(27)	53 843 810	19 876 037	1.29%	(33 967 773)
1300001 - 1400000	19	14	0.32%	(5)	25 481 553	19 169 771	1.25%	(6 311 782)
1400001 - 1500000	18	7	0.16%	(11)	26 112 497	10 147 850	0.66%	(15 964 647)
1500001 - 1600000	10	8	0.18%	(2)	15 524 725	12 331 419	0.80%	(3 193 307)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 898 759	0.64%	(3 246 674)
1700001 - 1800000	5	3	0.07%	(2)	8 717 097	5 249 954	0.34%	(3 467 143)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 323 747	0.48%	(5 686 551)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 898 094	0.25%	54 251
> 2000000	20	18	0.41%	(2)	47 758 804	43 070 132	2.80%	(4 688 672)
Totals	5 105	4 419	100%	(686)	2 048 697 542	1 537 113 994	100%	(511 583 548)

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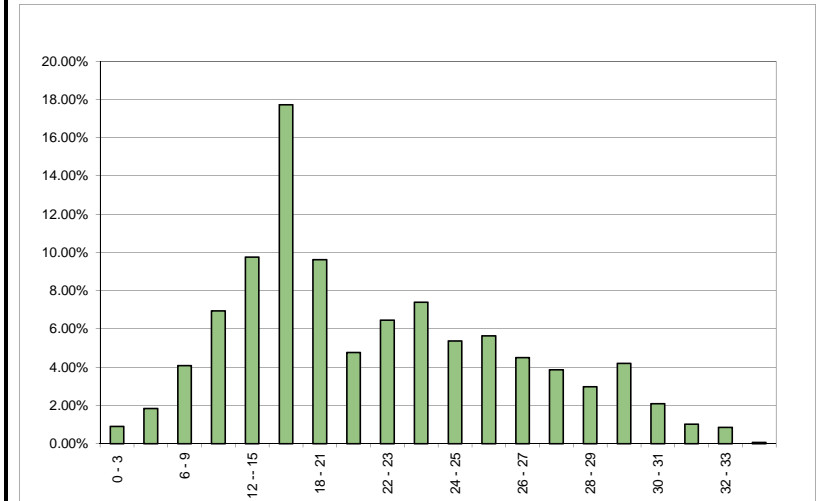


Loan Pool Characteristics

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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	30	0.68%	13 757 809	0.90%
3 - 6	104	2.35%	28 278 507	1.84%
6 - 9	222	5.02%	62 756 299	4.08%
9 - 12	355	8.03%	106 764 510	6.95%
12 -- 15	496	11.22%	150 022 996	9.76%
15 - 18	837	18.94%	272 280 665	17.71%
18 - 21	443	10.02%	147 941 343	9.62%
21 - 22	229	5.18%	73 168 976	4.76%
22 - 23	254	5.75%	99 237 250	6.46%
23 - 24	273	6.18%	113 582 315	7.39%
24 - 25	230	5.20%	82 510 734	5.37%
25 - 26	212	4.80%	86 570 373	5.63%
26 - 27	181	4.10%	69 210 714	4.50%
27 - 28	149	3.37%	59 416 639	3.87%
28 - 29	113	2.56%	45 630 788	2.97%
29 - 30	156	3.53%	64 422 459	4.19%
30 - 31	67	1.52%	32 066 012	2.09%
31 - 32	40	0.91%	15 464 218	1.01%
32 - 33	24	0.54%	13 008 430	0.85%
> 33	4	0.09%	1 022 956	0.07%
Totals	4 419	100%	1 537 113 994	100%

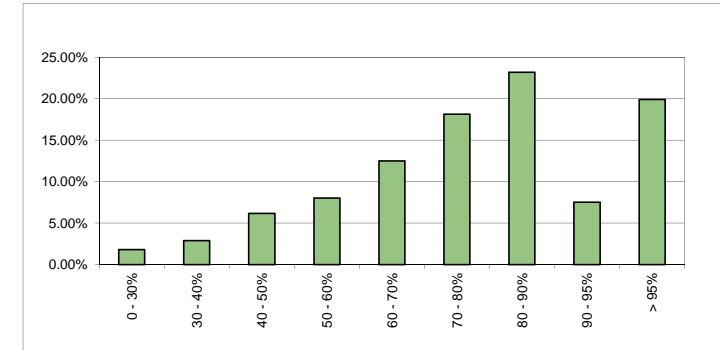


Loan Pool Characteristics

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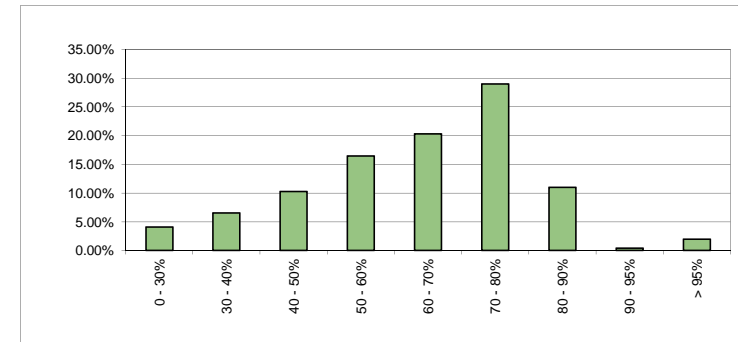
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	189	4.28%	27 744 674	1.80%
30 - 40%	205	4.64%	44 351 304	2.89%
40 - 50%	356	8.06%	94 657 462	6.16%
50 - 60%	408	9.23%	123 191 236	8.01%
60 - 70%	546	12.36%	191 783 280	12.48%
70 - 80%	658	14.89%	278 317 806	18.11%
80 - 90%	843	19.08%	355 872 149	23.15%
90 - 95%	298	6.74%	115 233 833	7.50%
> 95%	916	20.73%	305 962 249	19.90%
Totals	4 419	100%	1 537 113 994	100%



Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

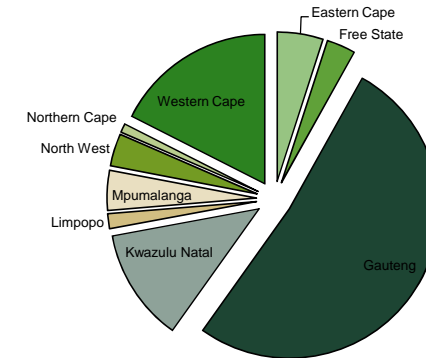
LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	469	10.61%	62 894 754	4.09%
30 - 40%	406	9.19%	100 736 097	6.55%
40 - 50%	514	11.63%	157 872 247	10.27%
50 - 60%	688	15.57%	252 504 059	16.43%
60 - 70%	778	17.61%	312 020 217	20.30%
70 - 80%	1 067	24.15%	445 044 171	28.95%
80 - 90%	437	9.89%	168 841 006	10.98%
90 - 95%	18	0.41%	6 682 048	0.43%
> 95%	42	0.95%	30 519 394	1.99%
Totals	4 419	100%	1 537 113 994	100%



Loan Pool Characteristics **28-Feb-2015**

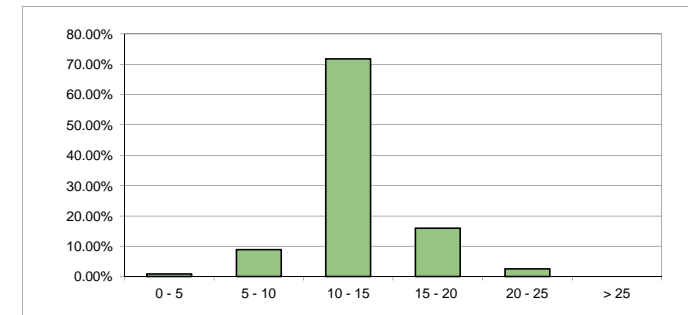
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	253	5.73%	73 115 332	4.76%
Free State	175	3.96%	45 754 139	2.98%
Gauteng	2 035	46.05%	760 353 034	49.47%
Kwazulu Natal	573	12.97%	179 584 078	11.68%
Limpopo	94	2.13%	23 525 183	1.53%
Mpumalanga	164	3.71%	63 368 099	4.12%
North West	166	3.76%	51 617 768	3.36%
Northern Cape	54	1.22%	14 081 231	0.92%
Western Cape	715	16.18%	257 432 043	16.75%
NO Data	190	4.30%	68 283 087	4.44%
Totals	4 419	100%	1 537 113 994	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	183	4.14%	13 425 239	0.87%
5 - 10	584	13.22%	137 244 665	8.93%
10 - 15	3 099	70.13%	1 102 972 058	71.76%
15 - 20	471	10.66%	244 531 013	15.91%
20 - 25	82	1.86%	38 941 019	2.53%
> 25	-	0.00%	-	0.00%
Totals	4 419	100%	1 537 113 994	100%



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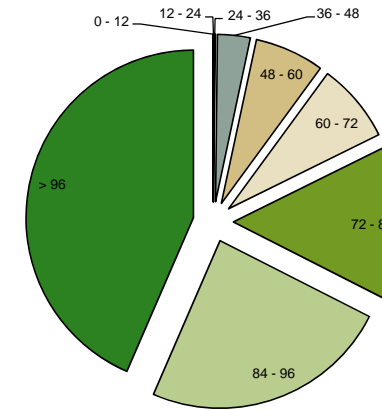


Loan Pool Characteristics

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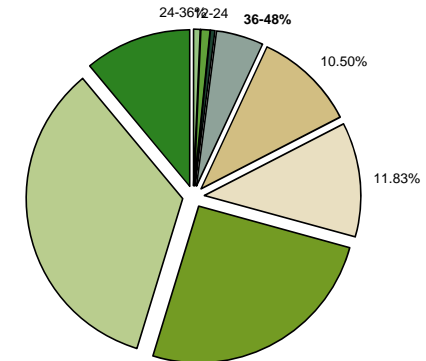
Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception				88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	-	0.00%	-	0.00%
12 - 24	1	0.02%	636 191	0.04%
24 - 36	8	0.18%	2 484 813	0.16%
36 - 48	93	2.10%	48 369 446	3.15%
48 - 60	191	4.32%	102 957 023	6.70%
60 - 72	262	5.93%	117 675 641	7.66%
72 - 84	488	11.04%	227 099 655	14.77%
84 - 96	1 208	27.34%	369 322 084	24.03%
> 96	2 168	49.06%	668 569 142	43.50%
Totals	4 419	100%	1 537 113 994	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	25	0.57%	10 223 105	0.67%
12 - 24	26	0.59%	14 560 609	0.95%
24 - 36	18	0.41%	6 861 439	0.45%
36 - 48	153	3.46%	74 923 310	4.87%
48 - 60	349	7.90%	161 349 135	10.50%
60 - 72	421	9.53%	181 811 092	11.83%
72 - 84	909	20.57%	391 423 359	25.46%
84 - 96	1 905	43.11%	526 571 977	34.26%
> 96	613	13.87%	169 389 969	11.02%
Totals	4 419	100%	1 537 113 994	100%

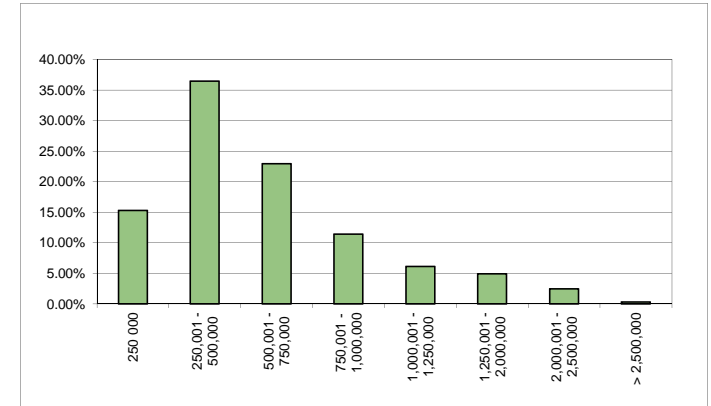


Loan Pool Characteristics

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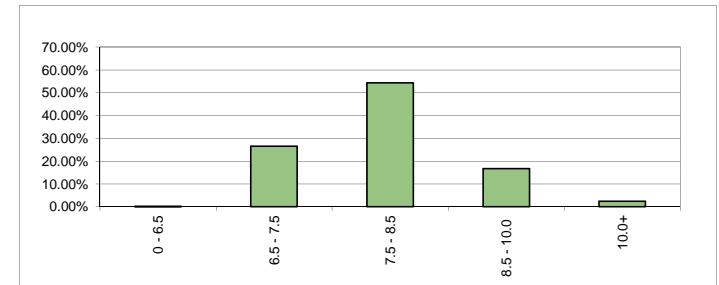
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 949	44.11%	235 475 010	15.32%
250,001 - 500,000	1 529	34.60%	560 342 816	36.45%
500,001 - 750,000	581	13.15%	352 496 181	22.93%
750,001 - 1,000,000	207	4.68%	176 066 300	11.45%
1,000,001 - 1,250,000	85	1.92%	94 009 895	6.12%
1,250,001 - 2,000,000	50	1.13%	75 653 659	4.92%
2,000,001 - 2,500,000	17	0.38%	38 221 022	2.49%
> 2,500,000	1	0.02%	4 849 110	0.32%
Totals	4 419	100%	1 537 113 994	100%



Interest Rate Distribution (Prime = 9.25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 6.5	5	0.11%	671 532	0.04%
6.5 - 7.5	758	17.15%	407 161 217	26.49%
7.5 - 8.5	2 475	56.01%	834 934 581	54.32%
8.5 - 10.0	1 052	23.81%	256 724 672	16.70%
10.0+	129	2.92%	37 621 992	2.45%
Totals	4 419	100%	1 537 113 994	100%



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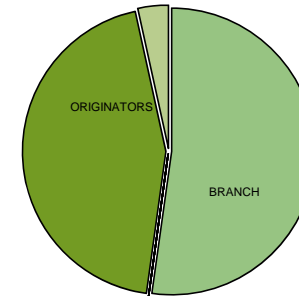


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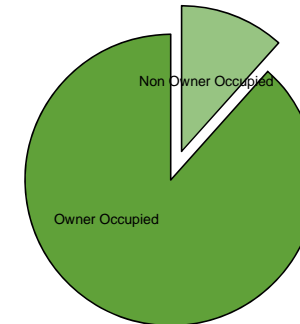
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 395	54.20%	802 091 429	52.18%
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	1 890	42.77%	682 175 991	44.38%
No Data	134	3.03%	52 846 574	3.44%
Totals	4 419	100%	1 537 113 994	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	523	11.84%	178 287 097	11.60%
Owner Occupied	3 893	88.10%	1 358 190 706	88.36%
No Data	3	0.07%	636 191	0.04%
Totals	4 419	100%	1 537 113 994	100%

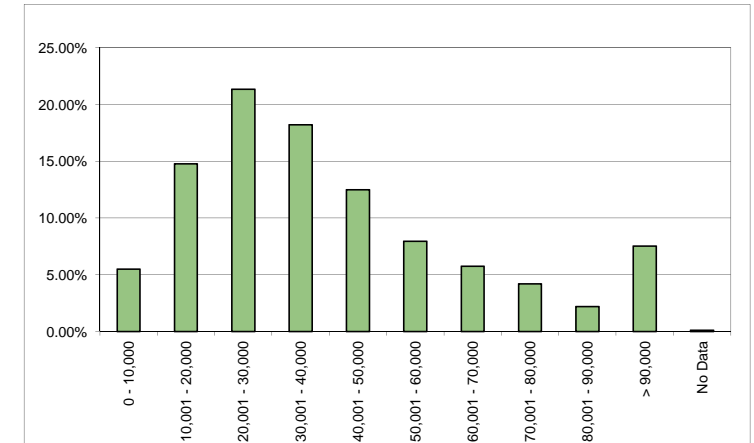


Loan Pool Characteristics

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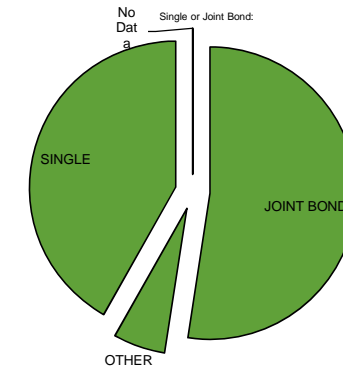
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	457	10.34%	84 360 119	5.49%
10,001 - 20,000	1 187	26.86%	227 015 856	14.77%
20,001 - 30,000	1 027	23.24%	327 787 647	21.32%
30,001 - 40,000	697	15.77%	280 061 436	18.22%
40,001 - 50,000	399	9.03%	191 943 412	12.49%
50,001 - 60,000	225	5.09%	121 959 756	7.93%
60,001 - 70,000	144	3.26%	88 337 295	5.75%
70,001 - 80,000	99	2.24%	64 675 013	4.21%
80,001 - 90,000	43	0.97%	33 861 755	2.20%
> 90,000	135	3.05%	115 446 637	7.51%
No Data	6	0.14%	1 665 068	0.11%
Totals	4 419	100%	1 537 113 994	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	2 288	51.78%	805 933 142	52.43%
OTHER	205	4.64%	88 443 200	5.75%
SINGLE	1 926	43.58%	642 737 652	41.81%
No Data	-	0.00%	-	0.00%
Totals	4 419	100%	1 537 113 994	100%



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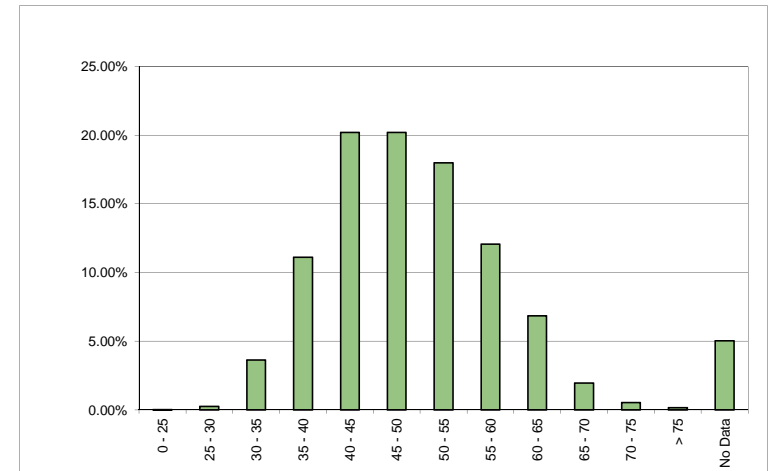


Loan Pool Characteristics

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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%	353 137	0.02%
25 - 30	11	0.25%	3 939 195	0.26%
30 - 35	146	3.30%	55 759 131	3.63%
35 - 40	445	10.07%	170 683 088	11.10%
40 - 45	836	18.92%	310 779 588	20.22%
45 - 50	878	19.87%	310 681 549	20.21%
50 - 55	807	18.26%	276 442 912	17.98%
55 - 60	579	13.10%	185 408 889	12.06%
60 - 65	354	8.01%	105 145 181	6.84%
65 - 70	133	3.01%	30 064 869	1.96%
70 - 75	37	0.84%	8 191 425	0.53%
> 75	12	0.27%	2 383 012	0.16%
No Data	179	4.05%	77 282 018	5.03%
Totals	4 419	100%	1 537 113 994	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	3 979	90.04%	1 348 627 130	87.74%
Self Employed	440	9.96%	188 486 864	12.26%
Totals	4 419	100%	1 537 113 994	100%



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Loan Pool Characteristics

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Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 228	27.79%	422 565 047	27.49%
Physical	3 191	72.21%	1 114 548 947	72.51%
Totals	4 419	100%	1 537 113 994	100%

