

GreenHouse Funding (RF) Ltd

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



Investor Report

29-Feb-2016

Asset Class:	Residential Mortgage Backed Securitisation
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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	29-Feb-16
Report date	29-Feb-16
Payment Date	25-Jan-16
Reporting Period / Quarter	13
Reporting Month	39
Interest Period (from)	25-Jan-16
Interest Period (to)	25-Apr-16
Interest Days	91
Reporting Currency	South African Rand

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

29-Feb-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 [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%	10.250%
Total Rate	7.758%	7.908%	8.198%	8.558%	9.058%	10.250%
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	1 094 200
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 29-Feb-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 325 971 606	Number of Loans	5 105	4 055
Weighted Average Original LTV:	76.97%	75.84%	Weighted Average Concession (Linked to Prime):	1.31%	1.20%
Weighted Average Current LTV:	61.44%	48.92%	Weighted Average PTI:	20.67%	19.79%

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of their period	31-Jan-16 1 351 077 919	4 125
Payments	-	-
Scheduled repayments	(19 088 439)	
Unscheduled repayments	(12 280 941)	
Settlements / Foreclosure Proceeds	(14 665 343)	(30)
Non eligible loans removed	(23 865 722)	(75)
Total Collections	(69 900 445)	(105)
Disbursements		
Withdrawals	18 313 661	
New Loans added during the reporting period	16 745 062	35
Total Disbursements	35 058 723	35
Interest and Fees		
Interest Charged	9 447 273	
Fees Charged	298 666	
Insurance Charged	606 500	
Total Charges	10 352 439	
Other	(617 029)	
Losses realised		
Total Pool at End of Period	29-Feb-16 1 325 971 606	4 055

* Note -The WALTV includes the potential REDRAWS

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Performance Data

29-Feb-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 726	91.9%	1 189 271 321	89.7%
1-30 days delinquent	164	4.0%	62 413 985	4.7%
31-60 days delinquent	47	1.2%	18 219 496	1.4%
61-90 days delinquent	29	0.7%	11 008 378	0.8%
91-120 days delinquent	12	0.3%	4 935 313	0.37%
121 plus	77	1.9%	40 123 114	3.03%
Total	4 055	100.0%	1 325 971 606	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.08%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	89	45 058 427	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	379	177 937 237	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	14	6 204 837			
Cumulative foreclosures since closing	205	92 918 930			
Losses at the end of the period	1	3 920			
Cumulative Losses since closing	65	8 765 889			

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Arrears Reserve and PDL

29-Feb-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 *	2.99%		
1	Arrears Reserve		R 11 666 139	R 11 666 139	R -

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 31-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

29-Feb-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	29-Feb-16	
Max Redraw	2 284 340	2 855 028	24.98%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	81 633	49.01%
Aggregate Redraw	279 663 667	331 022 089	18.36%

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

29-Feb-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%	7.28%	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%	1.20%	N
3	Curr LTV- The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1 percentage points more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	61.44%	48.92%	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%	19.79%	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%	11.20%	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%	26.61%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

29-Feb-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 325 971 606
Average Current Balance	326 997
Min Current Balance	(1 537 827)
Max Current Balance	5 353 694
Weighted Ave LTV (cur) (Including redraws)	48.92%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 114 339 030
Average Total Bond	521 415
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.84%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 055
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.50%
Threshold allowed to remain unhedged	1%
Hedge Required	6 598 725.70
Nominal Value of Existing Hedge	6 683 362.33
Unhedged Excess exposure	-

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Loan Pool Characteristics

29-Feb-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	835	20.59%	347	28 247 128	27 842 206	2.10%	(404 922)
100001 - 200000	906	762	18.79%	(144)	134 123 557	114 935 778	8.67%	(19 187 779)
200001 - 300000	816	613	15.12%	(203)	201 418 016	152 029 293	11.47%	(49 388 723)
300001 - 400000	797	627	15.46%	(170)	278 757 029	218 718 693	16.49%	(60 038 336)
400001 - 500000	688	419	10.33%	(269)	307 841 555	186 162 520	14.04%	(121 679 035)
500001 - 600000	476	261	6.44%	(215)	258 912 145	142 271 790	10.73%	(116 640 355)
600001 - 700000	303	175	4.32%	(128)	195 462 574	112 842 264	8.51%	(82 620 311)
700001 - 800000	182	122	3.01%	(60)	136 088 540	90 890 007	6.85%	(45 198 534)
800001 - 900000	139	67	1.65%	(72)	118 368 568	56 406 489	4.25%	(61 962 079)
900001 - 1000000	88	43	1.06%	(45)	83 321 820	40 601 527	3.06%	(42 720 292)
1000001 - 1100000	49	38	0.94%	(11)	51 507 518	39 910 890	3.01%	(11 596 629)
1100001 - 1200000	41	21	0.52%	(20)	47 211 031	24 233 666	1.83%	(22 977 365)
1200001 - 1300000	43	15	0.37%	(28)	53 843 810	18 611 957	1.40%	(35 231 853)
1300001 - 1400000	19	15	0.37%	(4)	25 481 553	20 282 508	1.53%	(5 199 044)
1400001 - 1500000	18	8	0.20%	(10)	26 112 497	11 584 092	0.87%	(14 528 405)
1500001 - 1600000	10	7	0.17%	(3)	15 524 725	10 949 230	0.83%	(4 575 496)
1600001 - 1700000	8	3	0.07%	(5)	13 145 433	4 932 628	0.37%	(8 212 805)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 798 979	0.14%	(6 918 118)
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 387 578	0.56%	(5 622 720)
1900001 - 2000000	2	5	0.12%	3	3 843 843	9 725 113	0.73%	5 881 270
> 2000000	20	14	0.35%	(6)	47 758 804	33 854 399	2.55%	(13 904 405)
Totals	5 105	4 055	100%	(1 050)	2 048 697 542	1 325 971 606	100%	(722 725 936)

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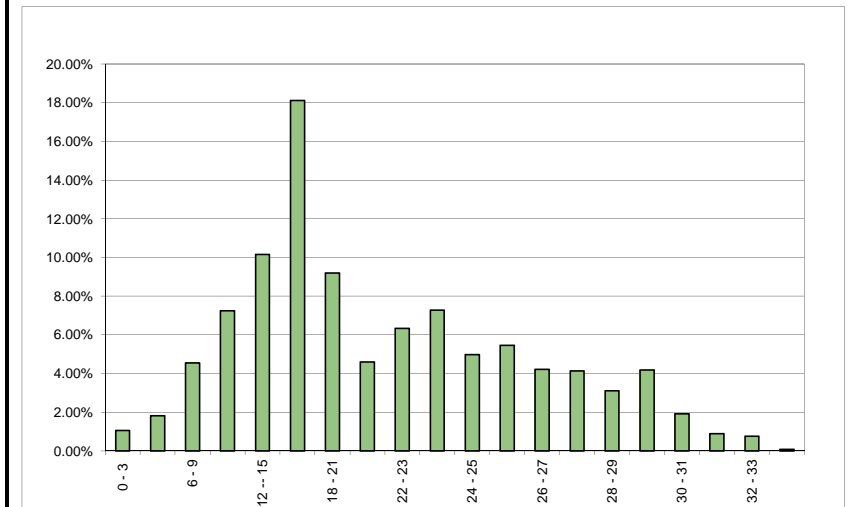


Loan Pool Characteristics

29-Feb-2016

Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	28	0.69%	14 044 840	1.06%
3 - 6	94	2.32%	24 006 702	1.81%
6 - 9	214	5.28%	60 181 228	4.54%
9 - 12	328	8.09%	96 079 565	7.25%
12 -- 15	468	11.54%	134 682 662	10.16%
15 - 18	779	19.21%	240 131 892	18.11%
18 - 21	395	9.74%	121 900 621	9.19%
21 - 22	208	5.13%	60 973 915	4.60%
22 - 23	234	5.77%	83 851 051	6.32%
23 - 24	246	6.07%	96 448 058	7.27%
24 - 25	203	5.01%	65 978 397	4.98%
25 - 26	194	4.78%	72 295 903	5.45%
26 - 27	164	4.04%	55 932 916	4.22%
27 - 28	138	3.40%	54 682 256	4.12%
28 - 29	103	2.54%	41 155 267	3.10%
29 - 30	144	3.55%	55 342 346	4.17%
30 - 31	57	1.41%	25 309 858	1.91%
31 - 32	34	0.84%	11 838 418	0.89%
32 - 33	20	0.49%	10 066 410	0.76%
> 33	4	0.10%	1 069 302	0.08%
Totals	4 055	100%	1 325 971 606	100%



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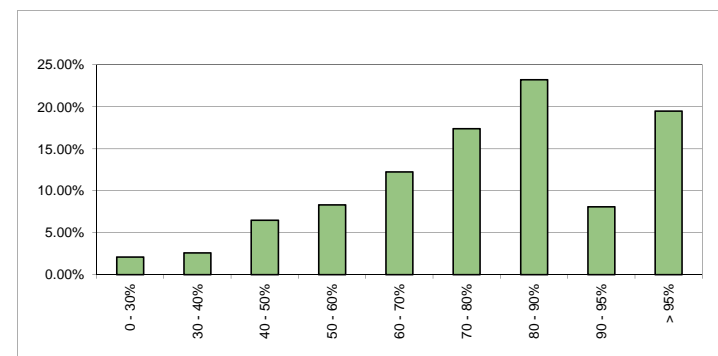


Loan Pool Characteristics

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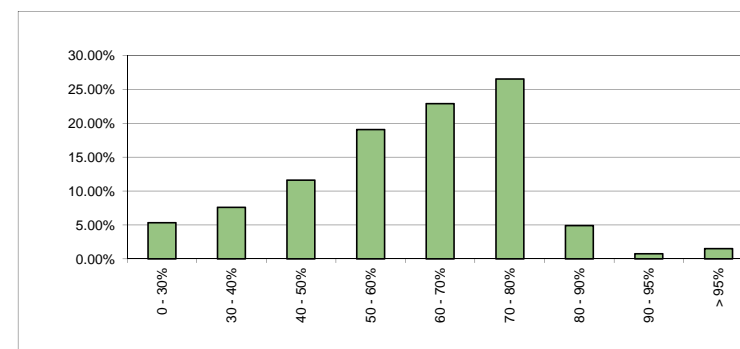
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	187	4.61%	28 145 485	2.12%
30 - 40%	184	4.54%	34 649 906	2.61%
40 - 50%	335	8.26%	85 927 533	6.48%
50 - 60%	370	9.12%	110 186 726	8.31%
60 - 70%	497	12.26%	162 436 263	12.25%
70 - 80%	592	14.60%	230 734 699	17.40%
80 - 90%	774	19.09%	307 891 083	23.22%
90 - 95%	292	7.20%	107 509 929	8.11%
> 95%	824	20.32%	258 489 981	19.49%
Totals	4 055	100%	1 325 971 606	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%	518	12.77%	70 672 542	5.33%
30 - 40%	414	10.21%	100 589 124	7.59%
40 - 50%	514	12.68%	153 816 236	11.60%
50 - 60%	676	16.67%	252 412 793	19.04%
60 - 70%	814	20.07%	302 949 037	22.85%
70 - 80%	949	23.40%	351 251 745	26.49%
80 - 90%	125	3.08%	64 589 154	4.87%
90 - 95%	19	0.47%	9 795 964	0.74%
> 95%	26	0.64%	19 895 012	1.50%
Totals	4 055	100%	1 325 971 606	100%



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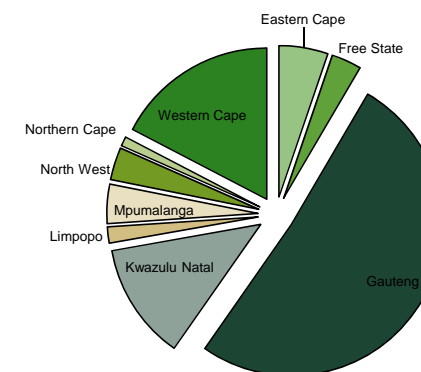


Loan Pool Characteristics

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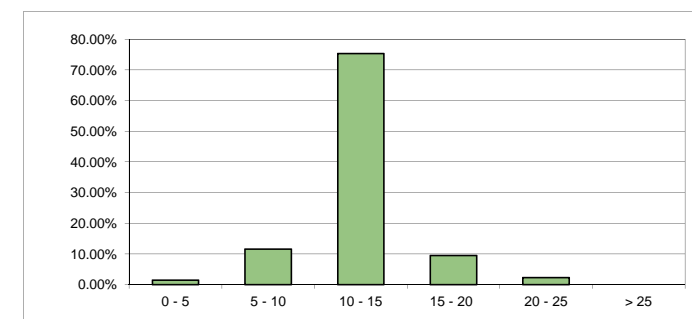
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	238	5.87%	66 214 494	4.99%
Free State	163	4.02%	40 760 397	3.07%
Gauteng	1 852	45.67%	649 337 876	48.97%
Kwazulu Natal	533	13.14%	158 500 518	11.95%
Limpopo	90	2.22%	21 714 556	1.64%
Mpumalanga	150	3.70%	53 296 735	4.02%
North West	152	3.75%	44 116 872	3.33%
Northern Cape	52	1.28%	12 874 886	0.97%
Western Cape	657	16.20%	219 858 516	16.58%
NO Data	168	4.14%	59 296 756	4.47%
Totals	4 055	100%	1 325 971 606	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	212	5.23%	18 698 610	1.41%
5 - 10	615	15.17%	153 032 944	11.54%
10 - 15	2 906	71.66%	997 970 986	75.26%
15 - 20	259	6.39%	125 753 257	9.48%
20 - 25	63	1.55%	30 515 810	2.30%
> 25	-	0.00%	-	0.00%
Totals	4 055	100%	1 325 971 606	100%



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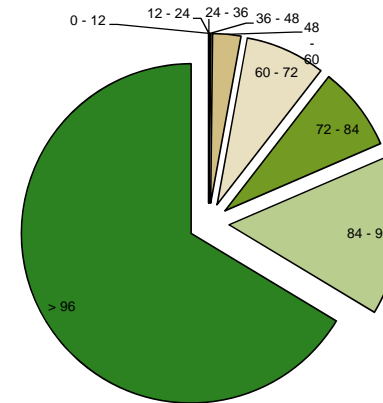


Loan Pool Characteristics

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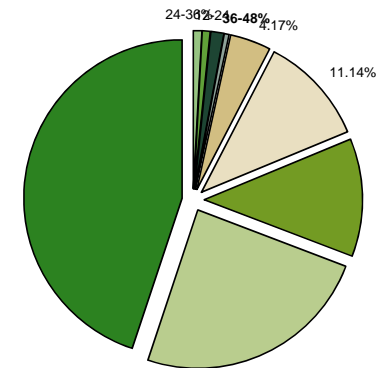
Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception					88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	-	0.00%	-	0.00%	
12 - 24	-	0.00%	-	0.00%	
24 - 36	1	0.02%	625 290	0.05%	
36 - 48	7	0.17%	1 753 778	0.13%	
48 - 60	76	1.87%	35 462 509	2.67%	
60 - 72	199	4.91%	101 050 004	7.62%	
72 - 84	251	6.19%	106 601 526	8.04%	
84 - 96	456	11.25%	200 476 951	15.12%	
> 96	3 065	75.59%	880 001 549	66.37%	
Totals	4 055	100%	1 325 971 606	100%	



Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration					61
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	18	0.44%	11 201 652	0.84%	
12 - 24	24	0.59%	10 393 296	0.78%	
24 - 36	32	0.79%	17 543 691	1.32%	
36 - 48	19	0.47%	6 393 219	0.48%	
48 - 60	128	3.16%	55 314 475	4.17%	
60 - 72	334	8.24%	147 692 151	11.14%	
72 - 84	401	9.89%	159 838 575	12.05%	
84 - 96	806	19.88%	322 385 590	24.31%	
> 96	2 293	56.55%	595 208 957	44.89%	
Totals	4 055	100%	1 325 971 606	100%	



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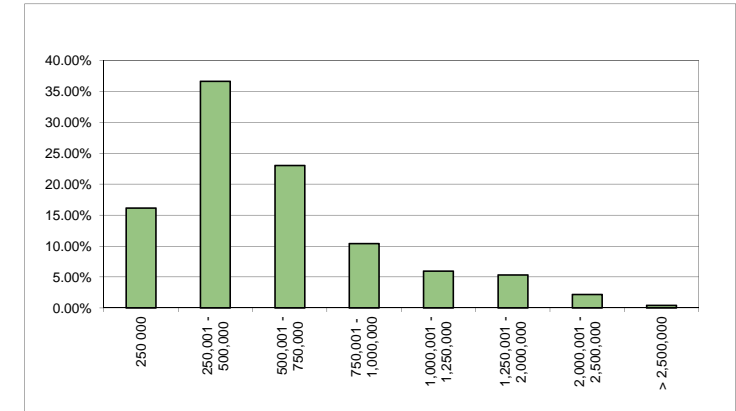


Loan Pool Characteristics

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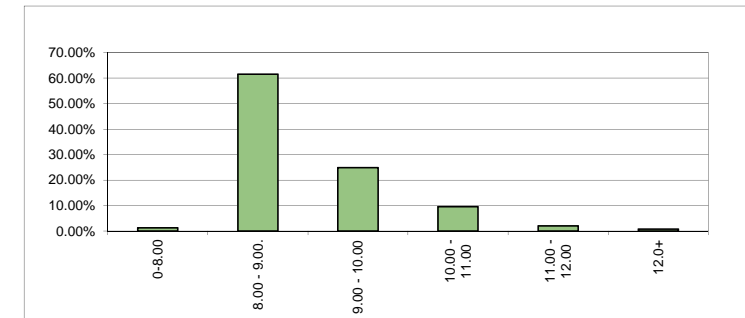
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 917	47.27%	214 202 092	16.15%
250,001 - 500,000	1 339	33.02%	485 486 398	36.61%
500,001 - 750,000	505	12.45%	305 096 473	23.01%
750,001 - 1,000,000	163	4.02%	137 915 603	10.40%
1,000,001 - 1,250,000	71	1.75%	78 880 335	5.95%
1,250,001 - 2,000,000	46	1.13%	70 536 306	5.32%
2,000,001 - 2,500,000	13	0.32%	28 500 705	2.15%
> 2,500,000	1	0.02%	5 353 694	0.40%
Totals	4 055	100%	1 325 971 606	100%



Interest Rate Distribution (Prime = 10.25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	40	0.99%	17 206 258	1.30%
8.00 - 9.00.	2 081	51.32%	816 307 590	61.56%
9.00 - 10.00	1 284	31.66%	329 773 236	24.87%
10.00 - 11.00	519	12.80%	126 266 931	9.52%
11.00 - 12.00	87	2.15%	25 833 846	1.95%
12.0+	44	1.09%	10 583 746	0.80%
Totals	4 055	100%	1 325 971 606	100%



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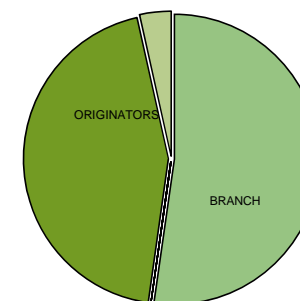


Loan Pool Characteristics

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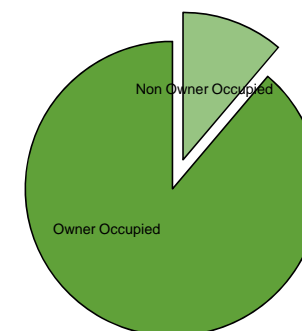
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 199	54.23%	692 779 174	52.25%
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	1 731	42.69%	586 869 619	44.26%
No Data	125	3.08%	46 322 813	3.49%
Totals	4 055	100%	1 325 971 606	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	462	11.39%	148 397 368	11.19%
Owner Occupied	3 592	88.58%	1 176 948 949	88.76%
No Data	1	0.02%	625 290	0.05%
Totals	4 055	100%	1 325 971 606	100%



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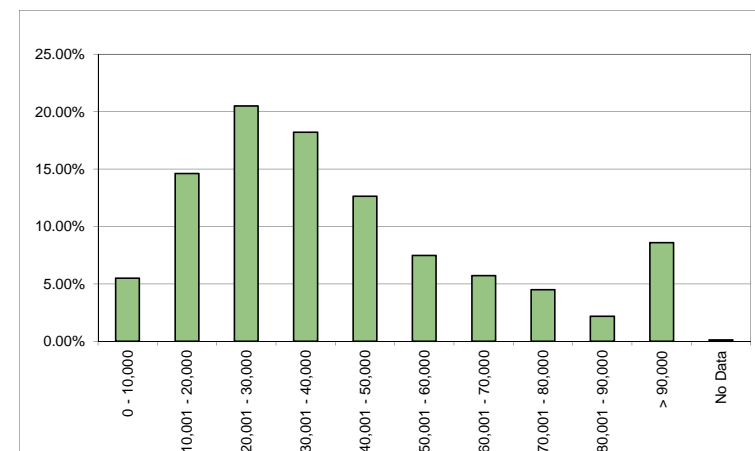


Loan Pool Characteristics

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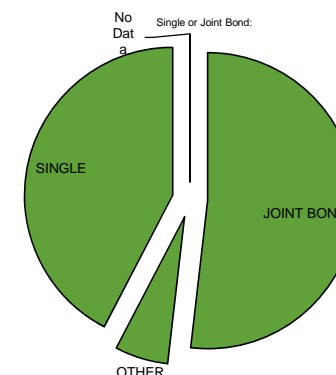
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	421	10.38%	72 860 491	5.49%
10,001 - 20,000	1 083	26.71%	193 866 039	14.62%
20,001 - 30,000	926	22.84%	271 609 726	20.48%
30,001 - 40,000	644	15.88%	241 482 304	18.21%
40,001 - 50,000	377	9.30%	167 444 989	12.63%
50,001 - 60,000	203	5.01%	98 994 129	7.47%
60,001 - 70,000	131	3.23%	75 799 857	5.72%
70,001 - 80,000	93	2.29%	59 506 232	4.49%
80,001 - 90,000	42	1.04%	28 993 669	2.19%
> 90,000	131	3.23%	113 791 947	8.58%
No Data	4	0.10%	1 622 224	0.12%
Totals	4 055	100%	1 325 971 606	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	2 087	51.47%	687 157 059	51.82%
OTHER	188	4.64%	77 177 071	5.82%
SINGLE	1 780	43.90%	561 637 477	42.36%
No Data	-	0.00%	-	0.00%
Totals	4 055	100%	1 325 971 606	100%



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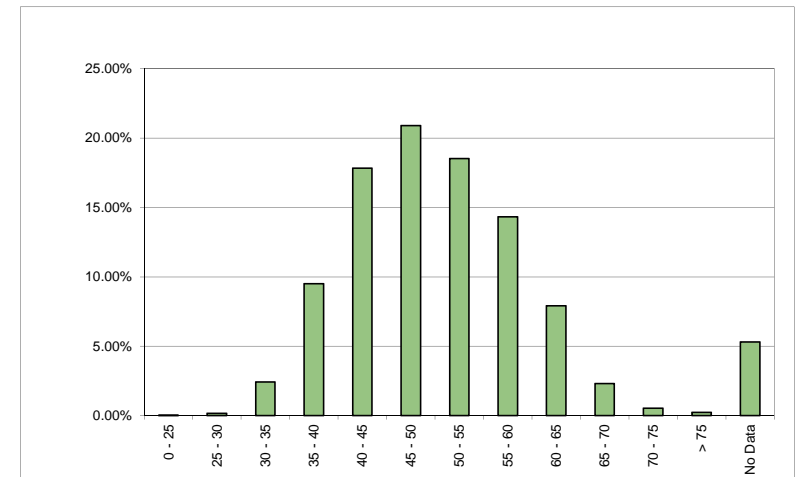


Loan Pool Characteristics

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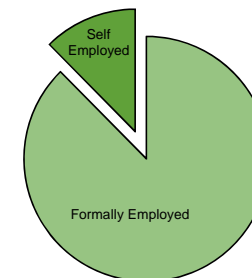
Borrower's Age:

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%	340 972	0.03%
25 - 30	5	0.12%	2 114 025	0.16%
30 - 35	98	2.42%	32 048 372	2.42%
35 - 40	353	8.71%	125 939 916	9.50%
40 - 45	692	17.07%	236 497 080	17.84%
45 - 50	828	20.42%	277 204 573	20.91%
50 - 55	760	18.74%	245 567 645	18.52%
55 - 60	598	14.75%	189 844 444	14.32%
60 - 65	362	8.93%	105 010 011	7.92%
65 - 70	141	3.48%	30 753 951	2.32%
70 - 75	39	0.96%	7 113 300	0.54%
> 75	14	0.35%	3 210 516	0.24%
No Data	163	4.02%	70 326 803	5.30%
Totals	4 055	100%	1 325 971 606	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	3 652	90.06%	1 161 669 404	87.61%
Self Employed	403	9.94%	164 302 202	12.39%
Totals	4 055	100%	1 325 971 606	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	1 099	27.10%	352 837 200	26.61%
Physical	2 956	72.90%	973 134 407	73.39%
Totals	4 055	100%	1 325 971 606	100%

