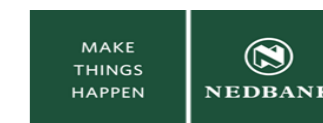


# GreenHouse Funding (RF) Ltd

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



## Investor Report 31-Jul-2016

**Asset Class:** Residential Mortgage Backed Securitisation

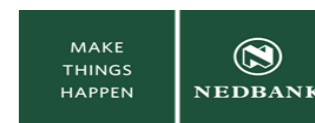
Transaction Parties:		Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b>	Nedbank Capital	<b>Permitted Investments</b> Nedbank		Aa2.za or P-2.za
<b>Servicer</b>	Nedbank Retail: Home Loans	<b>Bank Account</b> Nedbank	Baa2 P-2 A1.za P-1.za	A3.za or P-2.za A3.za or P-2.za
<b>Rating Agency: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

Reporting Period:	
<b>Determination Date</b>	31-Jul-16
<b>Report date</b>	31-Jul-16
<b>Payment Date</b>	25-Jul-16
<b>Reporting Period / Quarter</b>	15
<b>Reporting Month</b>	43
<b>Interest Period (from)</b>	25-Jul-16
<b>Interest Period (to)</b>	25-Oct-16
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Nedbank Capital: Securitisation</b>	<b>Securitisation Manager</b>
Denzil Bagley	Steven Urry
Tel: 0112943431	Tel: +27114959023
Email: DenzilB@Nedbankcapital.co.za	Email: StevenU@nedbank.co.za

## GreenHouse Funding (RF) Ltd

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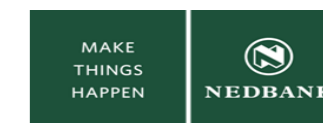
### Outstanding Notes & Subordinated Loans 31-Jul-2016

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

## GreenHouse Funding (RF) Ltd

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### Portfolio Information 31-Jul-2016

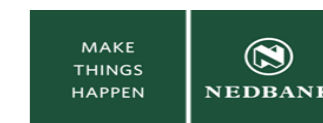
	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 234 644 335	<b>Number of Loans</b>	5 105	3 900
<b>Weighted Average Original LTV:</b>	76.97%	75.78%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	47.69%	<b>Weighted Average PTI:</b>	20.67%	19.78%

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of the period <span style="float: right;">30-Jun-16</span>	1 257 593 997	3 934
<b>Payments</b>	-	-
Scheduled repayments	(17 714 998)	
Unscheduled repayments	(13 803 760)	
Settlements / Foreclosure Proceeds	(9 028 850)	(19)
Non eligible loans removed	(8 139 401)	(15)
Total Collections	(48 687 008)	(34)
<b>Disbursements</b>		
Withdrawals	14 532 804	
New Loans added during the reporting period		-
Total Disbursements	14 532 804	-
<b>Interest and Fees</b>		
Interest Charged	9 597 287	
Fees Charged	115 720	
Insurance Charged	1 376 926	
Total Charges	11 089 933	
<b>Other</b>		
Losses realised	114 610	
<b>Total Pool at End of Period <span style="float: right;">31-Jul-16</span></b>	<b>1 234 644 335</b>	<b>3 900</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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



### Performance Data 31-Jul-2016

#### Accounts in Arrears:

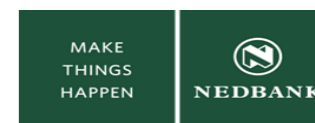
Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 597	92.2%	1 106 869 550	89.7%
1-30 days delinquent	117	3.0%	49 241 753	4.0%
31-60 days delinquent	61	1.6%	24 113 265	2.0%
61-90 days delinquent	37	0.9%	12 565 181	1.0%
91-120 days delinquent	17	0.4%	5 396 625	0.44%
121 plus	71	1.8%	36 457 962	2.95%
<b>Total</b>	<b>3 900</b>	<b>100.0%</b>	<b>1 234 644 335</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>1.98%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	88	41 854 586	Sales in Executions at the end the period	1	320 000
Cumulative Defaults since closing	404	187 475 147	Cumulative Sales In Execution since closing	18	6 823 792
Foreclosures at the end of the period	5	1 704 037			
Cumulative foreclosures since closing	221	99 284 064			
Losses at the end of the period	1	234 570			
Cumulative Losses since closing	76	11 042 667			

## GreenHouse Funding (RF) Ltd

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



### Arrears Reserve and PDL

31-Jul-2016

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>	2.97%		
1 Arrears Reserve		R 11 688 234	R 11 688 234	R -

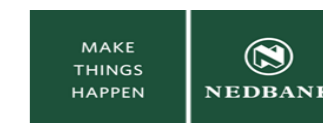
\* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Jun-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

## GreenHouse Funding (RF) Ltd

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### Redraw and Liquidity position

31-Jul-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Jul-16	
Max Redraw	2 284 340	2 817 469	23.34%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	83 654	52.70%
Aggregate Redraw	279 663 667	326 252 220	16.66%

Liquidity, Redraw, Interest reserves / facilities

Current Rating N/A

Rating Trigger

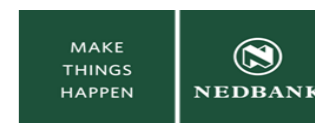
N/A

Facility / Reserve	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	Breach
Liquidity (2.75% of Outstanding Notes)	-	-	-	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.

## GreenHouse Funding (RF) Ltd

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### Portfolio Covenants

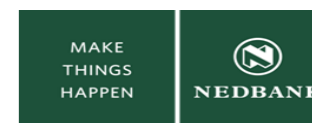
31-Jul-2016

#	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%	1.21%	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%	47.69%	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%	19.78%	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%	10.91%	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%	27.03%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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



### Loan Pool Characteristics

31-Jul-2016

#### Current Balance (Capital Outstanding):

Aggregate Current Balance	1 234 644 335
Average Current Balance	316 575
Min Current Balance	(472 691)
Max Current Balance	5 582 943
Weighted Ave LTV (cur) (Including redraws)	47.69%

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

Aggregate Total Bond	2 033 220 617
Average Total Bond	521 339
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.78%
Number of Accounts (at Closing):	5 105

#### Number of Accounts (Current):

3 900
-------

#### Fixed Rate Loans:

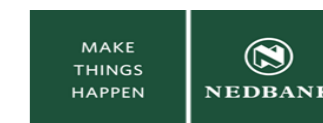
Proportion of Fixed Rate loans*	1.52%
Threshold allowed to remain unhedged	1%
Hedge Required	6 359 386.90
Nominal Value of Existing Hedge	5 347 131.47
Unhedged Excess exposure	1 012 255.43

\* Fixed rate loans exclude writeoff recoveries loans



## GreenHouse Funding (RF) Ltd

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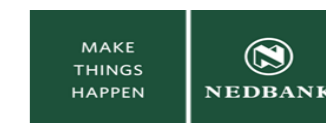
### Loan Pool Characteristics

31-Jul-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	870	22.31%	382	28 247 128	28 594 963	2.32%	347 835
100001 - 200000	906	730	18.72%	(176)	134 123 557	109 305 104	8.85%	(24 818 453)
200001 - 300000	816	608	15.59%	(208)	201 418 016	151 099 429	12.24%	(50 318 587)
300001 - 400000	797	572	14.67%	(225)	278 757 029	199 282 798	16.14%	(79 474 232)
400001 - 500000	688	392	10.05%	(296)	307 841 555	174 690 202	14.15%	(133 151 353)
500001 - 600000	476	232	5.95%	(244)	258 912 145	126 622 753	10.26%	(132 289 391)
600001 - 700000	303	158	4.05%	(145)	195 462 574	101 893 967	8.25%	(93 568 607)
700001 - 800000	182	117	3.00%	(65)	136 088 540	86 765 872	7.03%	(49 322 669)
800001 - 900000	139	62	1.59%	(77)	118 368 568	52 096 586	4.22%	(66 271 982)
900001 - 1000000	88	40	1.03%	(48)	83 321 820	37 755 464	3.06%	(45 566 355)
1000001 - 1100000	49	31	0.79%	(18)	51 507 518	32 308 946	2.62%	(19 198 572)
1100001 - 1200000	41	20	0.51%	(21)	47 211 031	23 072 603	1.87%	(24 138 429)
1200001 - 1300000	43	18	0.46%	(25)	53 843 810	22 341 302	1.81%	(31 502 508)
1300001 - 1400000	19	15	0.38%	(4)	25 481 553	20 224 096	1.64%	(5 257 456)
1400001 - 1500000	18	6	0.15%	(12)	26 112 497	8 803 917	0.71%	(17 308 580)
1500001 - 1600000	10	4	0.10%	(6)	15 524 725	6 233 182	0.50%	(9 291 543)
1600001 - 1700000	8	3	0.08%	(5)	13 145 433	4 880 109	0.40%	(8 265 324)
1700001 - 1800000	5	3	0.08%	(2)	8 717 097	5 354 409	0.43%	(3 362 688)
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 445 565	0.60%	(5 564 733)
1900001 - 2000000	2	3	0.08%	1	3 843 843	5 914 591	0.48%	2 070 748
> 2000000	20	12	0.31%	(8)	47 758 804	29 958 476	2.43%	(17 800 328)
<b>Totals</b>	<b>5 105</b>	<b>3 900</b>	<b>100%</b>	<b>(1 205)</b>	<b>2 048 697 542</b>	<b>1 234 644 335</b>	<b>100%</b>	<b>(814 053 207)</b>

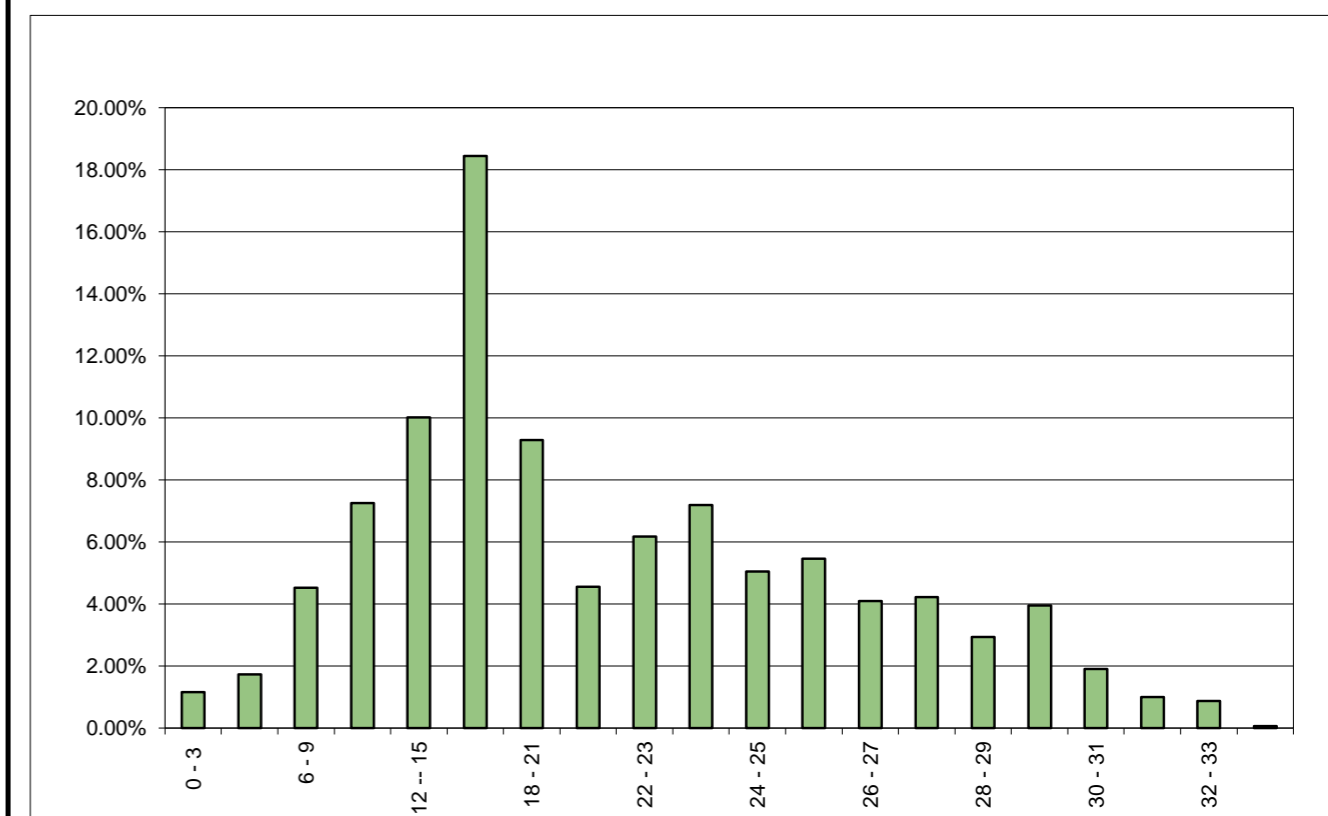
**GreenHouse Funding (RF) Ltd**  
 (Public Company incorporated in the Republic of South Africa under number 2006/031853/07)



**Loan Pool Characteristics** **31-Jul-2016**

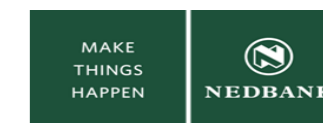
**Payment to Income:**

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%	14 421 870	1.17%
3 - 6	85	2.18%	21 371 044	1.73%
6 - 9	203	5.21%	55 929 881	4.53%
9 - 12	309	7.92%	89 562 272	7.25%
12 -- 15	447	11.46%	123 818 340	10.03%
15 - 18	754	19.33%	227 802 953	18.45%
18 - 21	389	9.97%	114 751 365	9.29%
21 - 22	205	5.26%	56 230 465	4.55%
22 - 23	222	5.69%	76 301 558	6.18%
23 - 24	236	6.05%	88 810 587	7.19%
24 - 25	200	5.13%	62 434 590	5.06%
25 - 26	183	4.69%	67 502 269	5.47%
26 - 27	158	4.05%	50 670 117	4.10%
27 - 28	135	3.46%	52 248 074	4.23%
28 - 29	98	2.51%	36 240 667	2.94%
29 - 30	136	3.49%	48 926 183	3.96%
30 - 31	56	1.44%	23 520 898	1.91%
31 - 32	35	0.90%	12 448 350	1.01%
32 - 33	21	0.54%	10 728 565	0.87%
> 33	4	0.10%	924 288	0.07%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

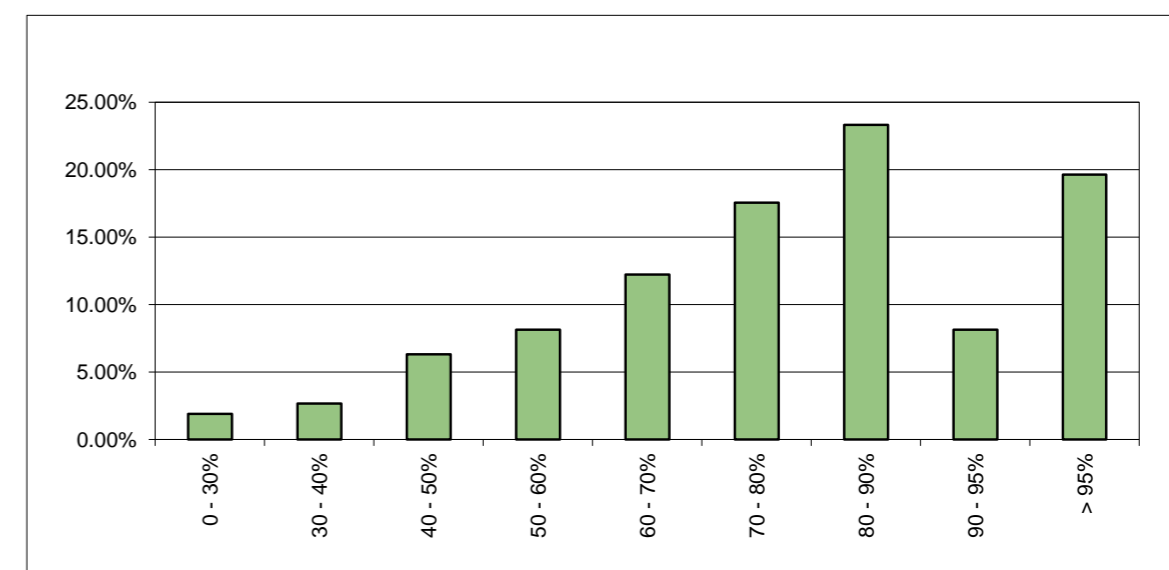
(Public Company incorporated in the Republic of South Africa under number 2006/031853/07)



### Loan Pool Characteristics 31-Jul-2016

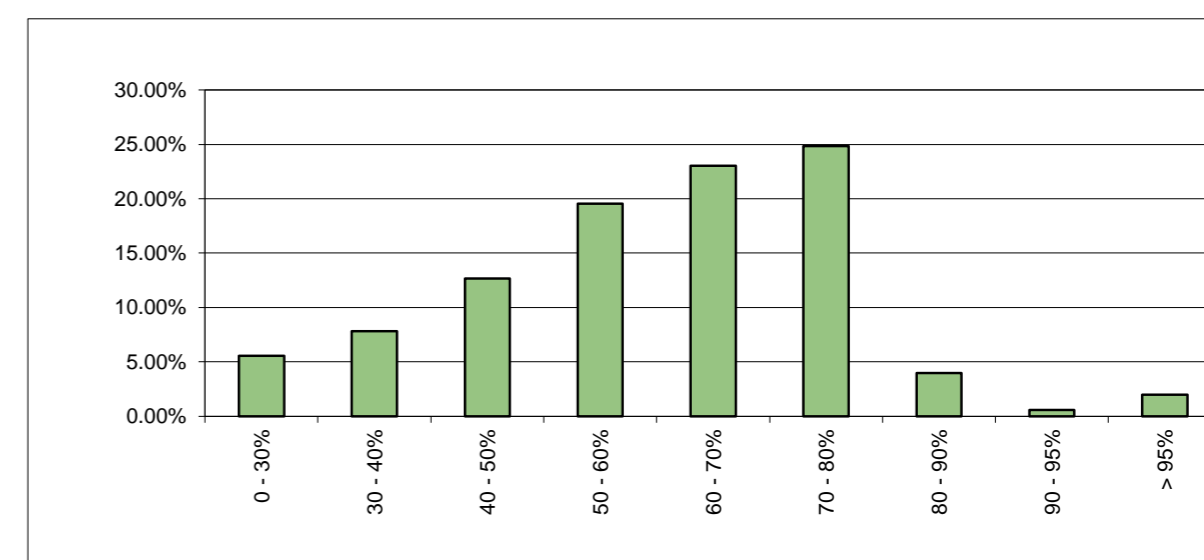
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	174	4.46%	23 682 847	1.92%
30 - 40%	176	4.51%	33 087 127	2.68%
40 - 50%	320	8.21%	78 027 366	6.32%
50 - 60%	355	9.10%	100 480 059	8.14%
60 - 70%	483	12.38%	151 226 824	12.25%
70 - 80%	568	14.56%	217 018 024	17.58%
80 - 90%	744	19.08%	287 968 292	23.32%
90 - 95%	281	7.21%	100 731 739	8.16%
> 95%	799	20.49%	242 422 058	19.63%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



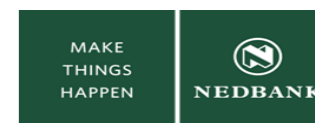
#### Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	532	13.64%	68 797 604	5.57%
30 - 40%	418	10.72%	96 257 884	7.80%
40 - 50%	524	13.44%	156 194 066	12.65%
50 - 60%	658	16.87%	241 604 500	19.57%
60 - 70%	767	19.67%	284 573 406	23.05%
70 - 80%	851	21.82%	306 990 619	24.86%
80 - 90%	100	2.56%	49 093 189	3.98%
90 - 95%	13	0.33%	6 819 092	0.55%
> 95%	37	0.95%	24 313 975	1.97%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

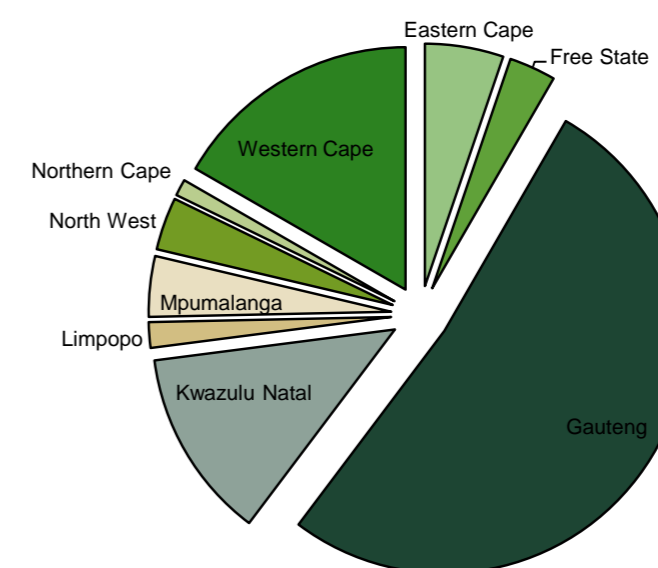
(Public Company incorporated in the Republic of South Africa under number 2006/031853/07)



### Loan Pool Characteristics 31-Jul-2016

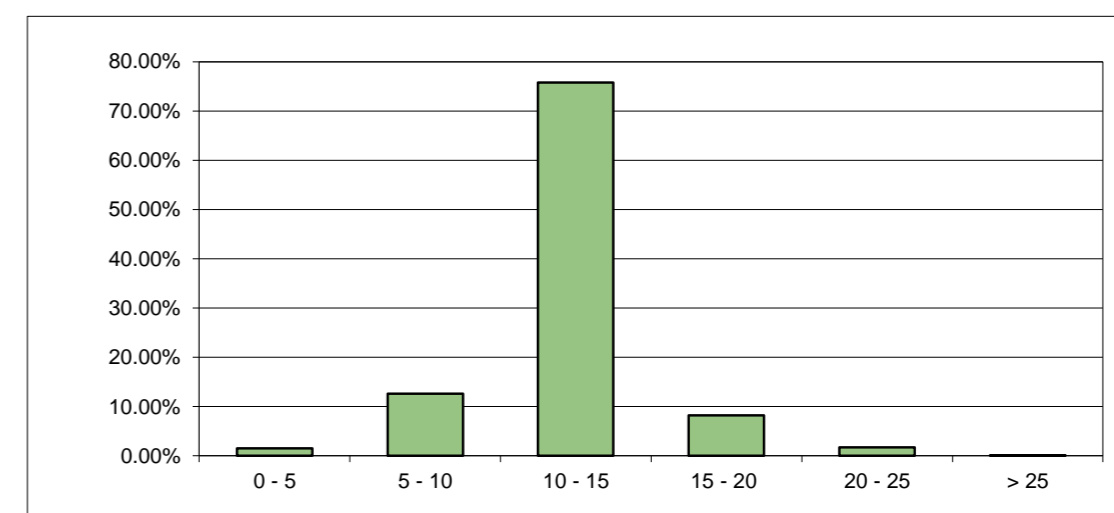
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	234	6.00%	62 090 323	5.03%
Free State	157	4.03%	36 908 139	2.99%
Gauteng	1 808	46.36%	615 903 821	49.89%
Kwazulu Natal	507	13.00%	150 455 177	12.19%
Limpopo	86	2.21%	20 210 556	1.64%
Mpumalanga	147	3.77%	47 889 187	3.88%
North West	147	3.77%	41 688 938	3.38%
Northern Cape	54	1.38%	13 071 095	1.06%
Western Cape	618	15.85%	197 903 446	16.03%
NO Data	142	3.64%	48 523 653	3.93%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</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	242	6.21%	19 476 889	1.58%
5 - 10	620	15.90%	156 085 232	12.64%
10 - 15	2 773	71.10%	935 328 525	75.76%
15 - 20	213	5.46%	101 332 402	8.21%
20 - 25	50	1.28%	21 675 951	1.76%
> 25	2	0.05%	745 336	0.06%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



# GreenHouse Funding (RF) Ltd

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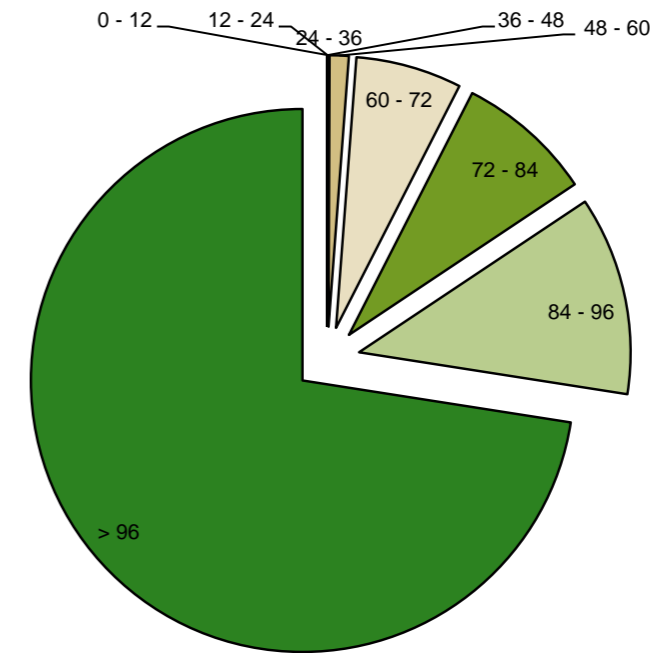


## Loan Pool Characteristics

31-Jul-2016

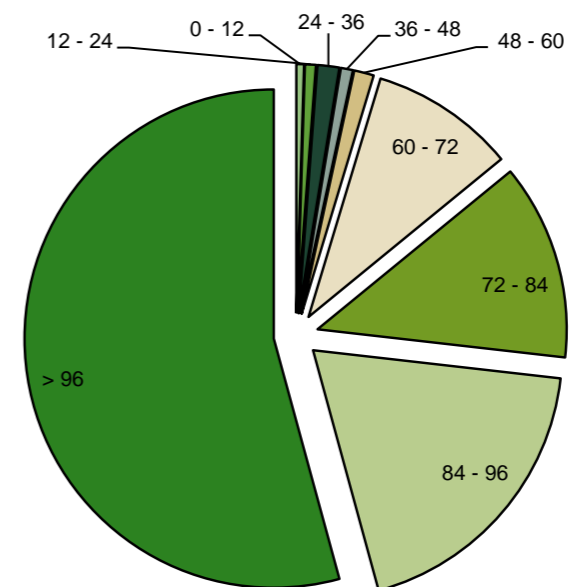
### Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception				
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	2	0.05%	780 165	0.06%
48 - 60	33	0.85%	14 007 823	1.13%
60 - 72	163	4.18%	77 860 380	6.31%
72 - 84	230	5.90%	100 401 723	8.13%
84 - 96	326	8.36%	146 107 522	11.83%
> 96	3 146	80.67%	895 486 721	72.53%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



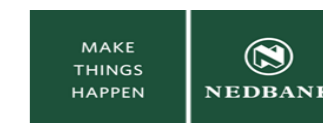
### Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration				
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	11	0.28%	6 123 723	0.50%
12 - 24	18	0.46%	8 699 672	0.70%
24 - 36	30	0.77%	17 461 281	1.41%
36 - 48	25	0.64%	9 600 773	0.78%
48 - 60	43	1.10%	15 776 593	1.28%
60 - 72	275	7.05%	116 164 094	9.41%
72 - 84	385	9.87%	157 117 207	12.73%
84 - 96	570	14.62%	233 979 625	18.95%
> 96	2 543	65.21%	669 721 368	54.24%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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

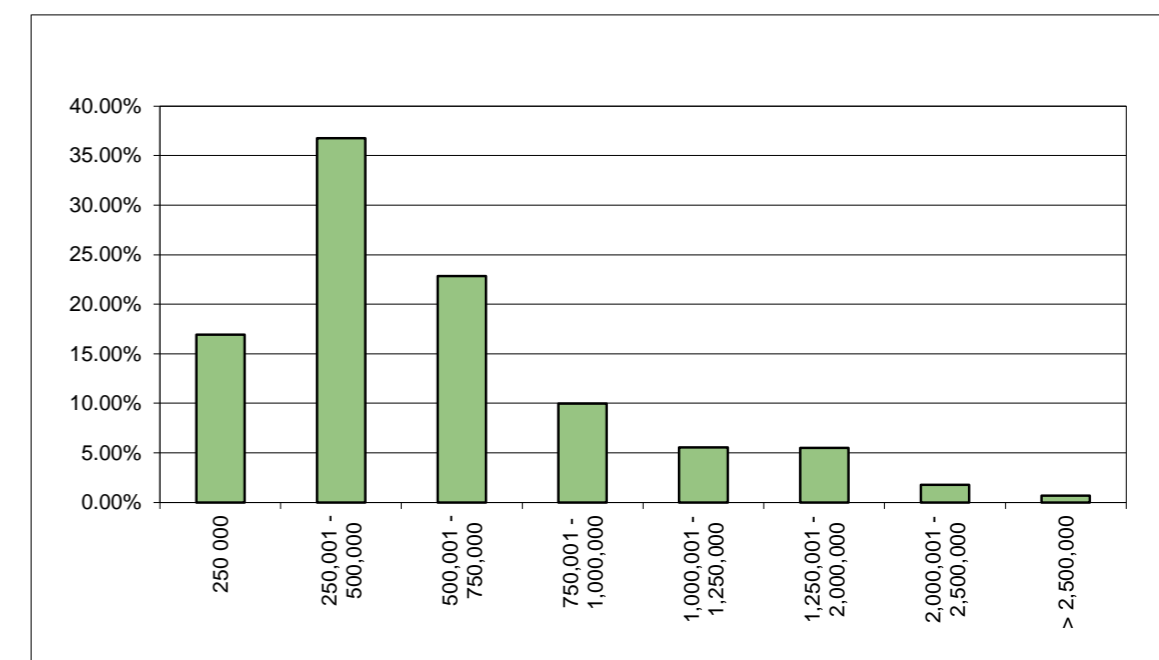


### Loan Pool Characteristics

31-Jul-2016

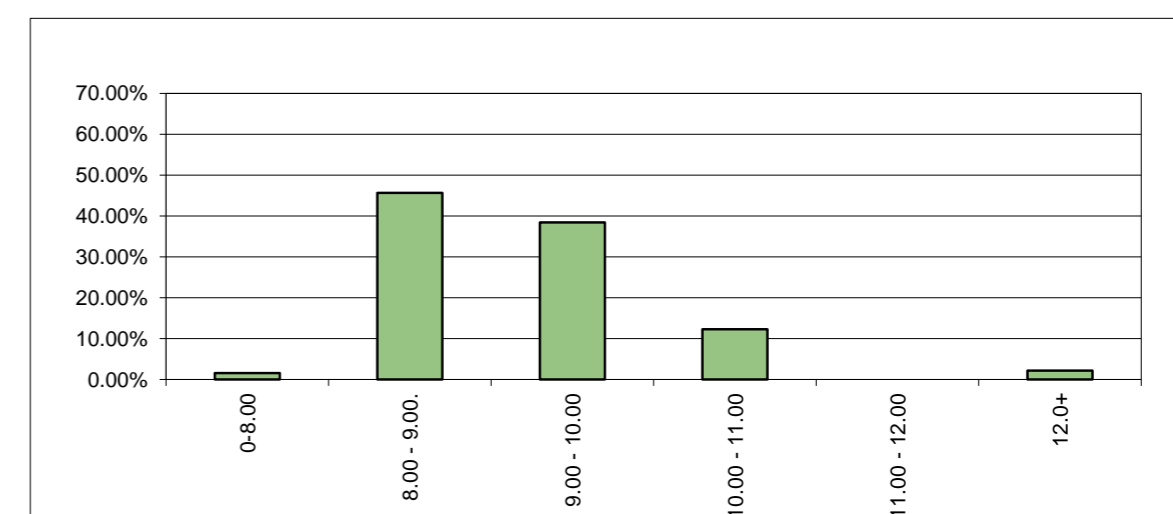
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 920	49.23%	209 308 507	16.95%
250,001 - 500,000	1 252	32.10%	453 663 989	36.74%
500,001 - 750,000	464	11.90%	281 998 595	22.84%
750,001 - 1,000,000	145	3.72%	123 136 047	9.97%
1,000,001 - 1,250,000	62	1.59%	68 812 895	5.57%
1,250,001 - 2,000,000	45	1.15%	67 765 826	5.49%
2,000,001 - 2,500,000	10	0.26%	21 792 001	1.77%
> 2,500,000	2	0.05%	8 166 475	0.66%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



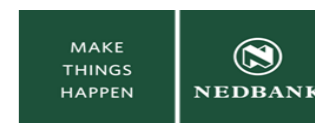
#### Interest Rate Distribution (Prime = 10.50%):

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	1.38%	19 512 228	1.60%
8.00 - 9.00	1 369	35.59%	557 322 028	45.62%
9.00 - 10.00	1 688	43.88%	468 831 458	38.37%
10.00 - 11.00	642	16.69%	149 795 736	12.26%
11.00 - 12.00	-	0.00%	-	0.00%
12.0+	95	2.47%	26 270 344	2.15%
<b>Totals</b>	<b>3 847</b>	<b>100%</b>	<b>1 221 731 794</b>	<b>100%</b>



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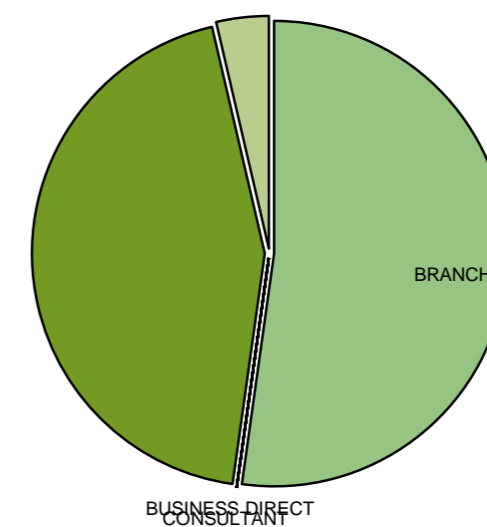


### Loan Pool Characteristics

31-Jul-2016

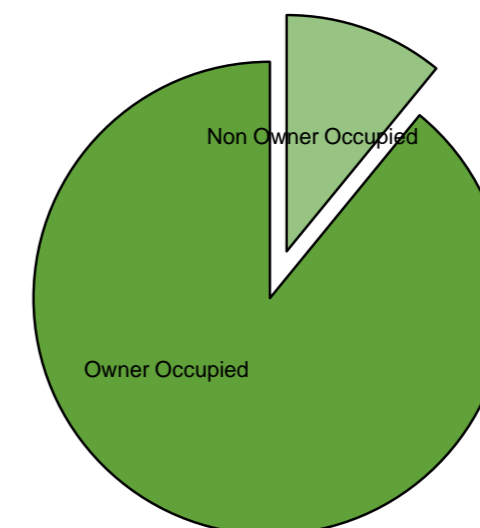
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 114	54.21%	644 624 112	52.21%
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	1 664	42.67%	545 063 946	44.15%
No Data	122	3.13%	44 956 277	3.64%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



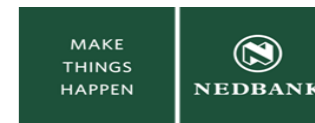
#### Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	441	11.31%	134 619 092	10.90%
Owner Occupied	3 458	88.67%	1 099 387 534	89.04%
No Data	1	0.03%	637 709	0.05%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



# GreenHouse Funding (RF) Ltd

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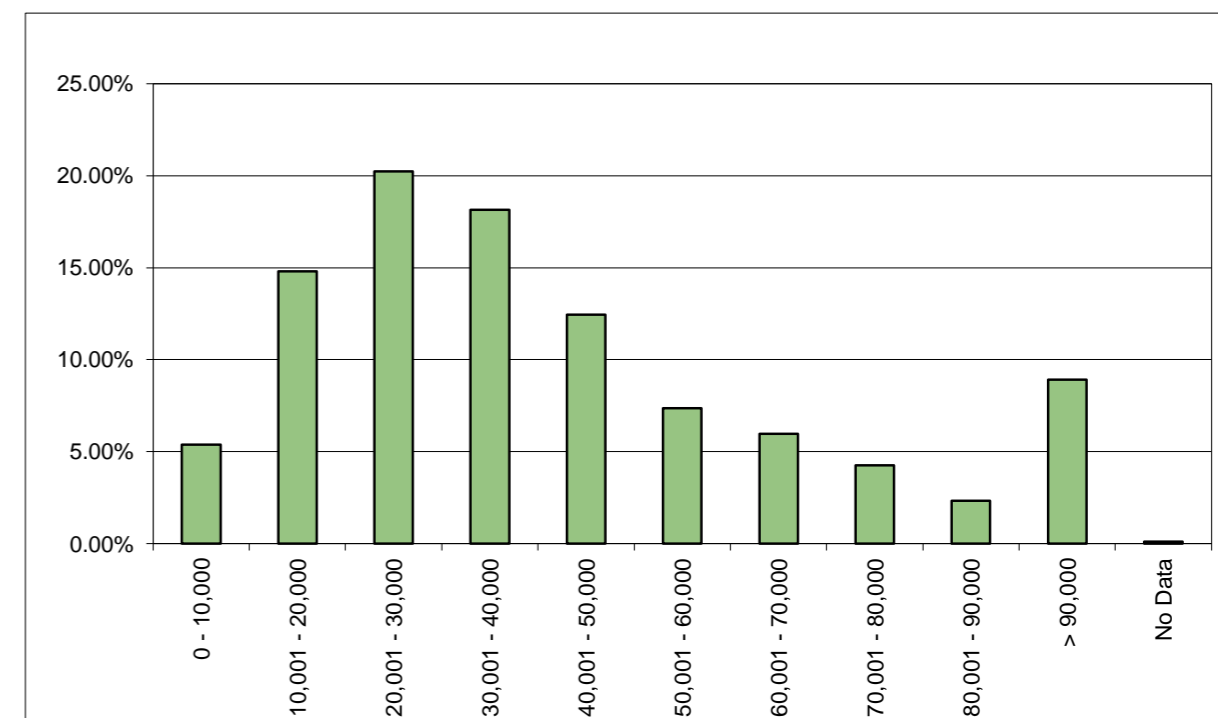


## Loan Pool Characteristics

31-Jul-2016

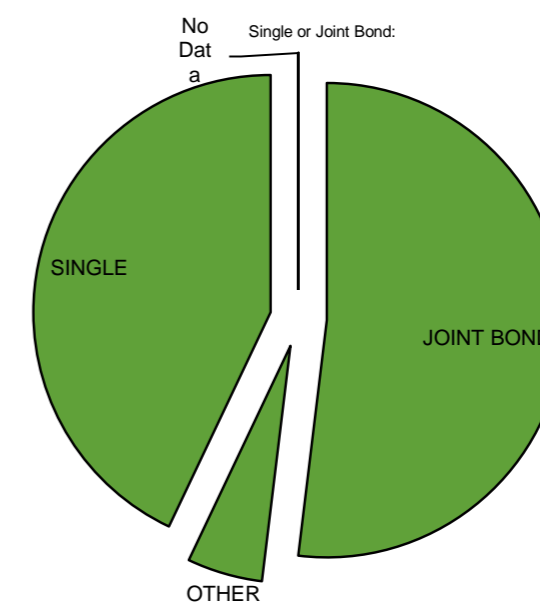
### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	405	10.38%	66 488 448	5.39%
10,001 - 20,000	1 059	27.15%	182 628 926	14.79%
20,001 - 30,000	885	22.69%	249 590 634	20.22%
30,001 - 40,000	618	15.85%	224 059 413	18.15%
40,001 - 50,000	359	9.21%	153 812 361	12.46%
50,001 - 60,000	192	4.92%	90 848 206	7.36%
60,001 - 70,000	131	3.36%	73 796 139	5.98%
70,001 - 80,000	85	2.18%	52 590 655	4.26%
80,001 - 90,000	41	1.05%	29 030 654	2.35%
> 90,000	121	3.10%	110 243 742	8.93%
No Data	4	0.10%	1 555 156	0.13%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</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	2 015	51.67%	641 047 212	51.92%
OTHER	153	3.92%	63 313 886	5.13%
SINGLE	1 732	44.41%	530 283 237	42.95%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



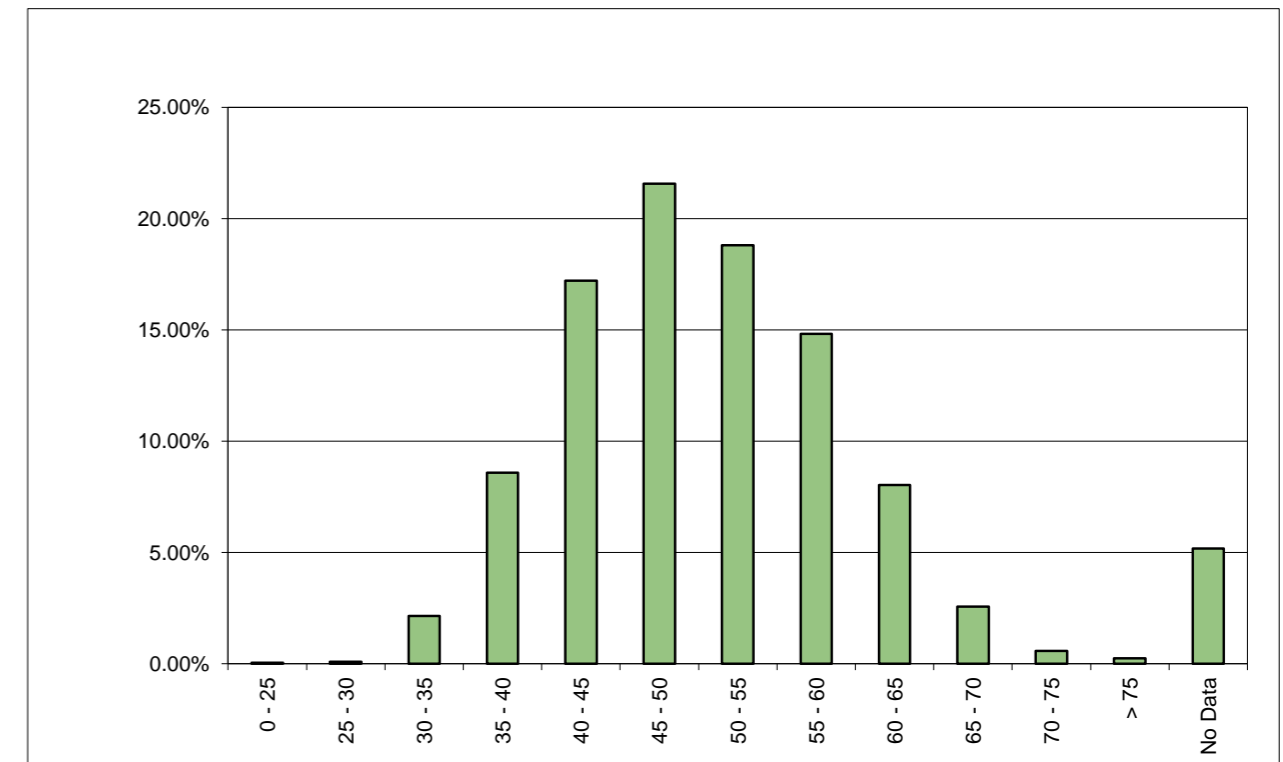


**Loan Pool Characteristics**

**31-Jul-2016**

**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%	740 885	0.06%
25 - 30	3	0.08%	1 086 465	0.09%
30 - 35	80	2.05%	26 633 130	2.16%
35 - 40	316	8.10%	106 187 535	8.60%
40 - 45	643	16.49%	212 663 936	17.22%
45 - 50	801	20.54%	266 584 249	21.59%
50 - 55	748	19.18%	232 364 135	18.82%
55 - 60	598	15.33%	183 214 281	14.84%
60 - 65	360	9.23%	99 207 956	8.04%
65 - 70	148	3.79%	31 704 931	2.57%
70 - 75	38	0.97%	7 314 250	0.59%
> 75	14	0.36%	3 014 424	0.24%
No Data	149	3.82%	63 928 159	5.18%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>

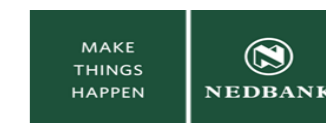


**Owner Employment Status:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	3 531	90.54%	1 085 935 688	87.96%
Self Employed	369	9.46%	148 708 647	12.04%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>



**GreenHouse Funding (RF) Ltd**  
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**Loan Pool Characteristics** **31-Jul-2016**

**Property Valuation Method:**

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 054	27.03%	333 708 779	27.03%
Physical	2 846	72.97%	900 935 556	72.97%
<b>Totals</b>	<b>3 900</b>	<b>100%</b>	<b>1 234 644 335</b>	<b>100%</b>

