

GreenHouse Funding (RF) Ltd

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



Investor Report	31-Jul-2017
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Asset Class/Transaction Type Residential Mortgage Backed Securitisation
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Main objective of the programme: To source funding in the Debt Capital markets via the issuance of Floating Rate Notes backed by Residential Mortgages.
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Programme Information	Provider	Current Rating	Trigger Rating
Programme Manager: Nedbank CIB Specialised Funding Support Servicer/ Originator: Nedbank Retail: Home Loans Back-up Servicer: N/A Rating Agency: Moody's Ratings Administrator: Nedbank CIB Specialised Funding Support Single Issuance/ Programme: Programme Revolving / static securitisation: Static Maximum programme size: R 10 000 000 000	Permitted Investments Bank Account Swap Counterparty - prime / Jibar:	Nedbank Nedbank Nedbank	Aa2.za or P-2.za A3.za or P-2.za A3.za or P-2.za Baa3 P-3 Aa1.za P-1.za

Reporting Period:	
Inception Date	19-Nov-12
Determination Date	30-Jun-17
Report date	31-Jul-17
Payment Date	25-Jul-17
Reporting Period / Quarter	19
Reporting Month	55
Interest Period (from)	25-Jul-17
Interest Period (to)	25-Oct-17
Interest Days	92
Reporting Currency	South African Rand

Contact Details:	
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Outstanding Notes & Subordinated Loans

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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
Step-up /Call Date	2017/10/25	2017/10/25	2017/10/25	2017/10/25	2017/10/25	2017/10/25
Rating [Global Scale / National Scale]	Fully Redeemed Note	A2(sf) / Aaa.za(sf)	A2(sf) / Aaa.za(sf)	Baa3(sf) / Aa1.za(sf)	Ba1(sf) / Aa3.za(sf)	Not Rated
Credit Enhancement %	22.00%	22.00%	22.00%	17.00%	13.82%	11.64%
Initial Notes Aggregate Principal Outstanding Bal	480 000 000	336 000 000	900 000 000	110 000 000	70 000 000	48 000 000
Previously Redeemed	480 000 000	336 000 000	161 953 787	-	-	7 435 789
Principal Outstanding Balance Beginning of Period	-	-	738 046 213	110 000 000	70 000 000	40 564 211
Redemptions per Note (25 July 2017)	-	-	32 138 413	4 789 978	3 048 168	-
Principal Outstanding Balance End of Period	-	-	705 907 800	105 210 022	66 951 832	40 564 211
Current Tranche Thickness	0.00%	0.00%	60.10%	8.96%	5.70%	3.45%
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%
Step-up Interest Margin (BPS)	1.490%	1.690%	2.080%	2.570%	3.240%	0.000%
Current 3m Jibar Rate (25 July 2017)	7.083%	7.083%	7.083%	7.083%	7.083%	10.250%
Total Rate	8.183%	8.333%	8.623%	8.983%	9.483%	10.250%
Interest Days	92	92	92	92	92	92
Interest Payment Due (25 October 2017)	-	-	15 342 684	2 382 174	1 600 307	1 048 001
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loans/Credit Enhancement	1st Loss Sub loan	2nd Loss Sub Loan
Credit enhancement available to each noteholder?	Yes	Yes
Provider	Nedbank Retail: Home Loans	Nedbank Retail: Home Loans
Initial Subloan Aggregate Principal Outstanding Balance	29 500 000	226 500 000
Credit enhancement committed but not drawn	N/A	N/A
Redemptions this period	0	0
Principal Outstanding Balance End of Period	29 500 000	226 500 000

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Allocation of Priority of Payments Funds

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	25 July 2017
Funds available for distribution	152 689 933
Application of Funds	
Senior fees and expenses	-516 765
Note Interest:	-
A1	-
A2	-
A3	-16 343 417
Hedge Facility	-1 886
Note Interest:	
B	-2 534 587
C	-1 700 179
Replenish Liquidity Reserve Account	-
Replenish Interest Reserve Account	-
Replenish Redraw Reserve Account	-
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-32 138 413
Redemption on B notes	-4 789 978
Redemption on C notes	-3 048 168
Arrears Reserve	-11 666 139
Interest and Fees payable - Class Y	-1 061 893
Interest on 2nd loss loan	-6 247 832
Interest on 1st loss loan	-1 255 023
Class Y Principal Amount	-
2nd lossCredit Enhancement principal	-
1st lossCredit Enhancement principal	-

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Portfolio Information 31-Jul-2017

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 046 170 069	Number of Loans	5 105	3 557
Weighted Average Original LTV:	76.97%	75.23%	Weighted Average Concession (Linked to Prime):	1.31%	1.46%
Weighted Average Current LTV:	61.44%	44.80%	Weighted Average PTI:	20.67%	19.86%
Weighted Average Time to maturity:	14.90	11.10			
Average Time to maturity:	14.19	9.78			

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of ther period 30-Jun-17	1 060 403 383	3 580
Payments	-	-
Scheduled repayments	(15 870 808)	
Unscheduled repayments	(10 872 224)	
Settlements / Foreclosure Proceeds	(7 684 925)	(23)
Non eligible loans removed	2 022 308	
Total Collections	(32 405 649)	(23)
Disbursements		
Withdrawals	9 001 542	
New Loans added during the reporting period	-	-
Total Disbursements	9 001 542	-
Interest and Fees		
Interest Charged	8 023 503	
Fees Charged	(212 342)	
Insurance Charged	1 363 179	
Total Charges	9 174 340	
Other	(3 547)	
Losses realised		
Total Pool at End of Period 31-Jul-17	1 046 170 069	3 557

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Jul-2017

Accounts in Arrears:

Arrears Status	Number of Loans	Number of Loans	Outstanding Balance	% of Balance
Current	3 274	92.0%	939 412 818	89.8%
1-30 days delinquent	132	3.7%	42 630 197	4.1%
31-60 days delinquent	46	1.3%	15 776 422	1.5%
61-90 days delinquent	27	0.8%	9 613 036	0.9%
91-120 days delinquent	10	0.3%	3 224 413	0.31%
121 plus	68	1.9%	35 513 183	3.39%
Total	3 557	100.0%	1 046 170 069	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				1.78%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	78	38 737 595	Sales in Executions at the end the period	1	501 481
Cumulative Defaults since closing	449	207 469 977	Cumulative Sales In Execution since closing	25	11 619 012
Foreclosures at the end of the period	5	1 756 343			
Cumulative foreclosures since closing	278	121 557 080			
Losses at the end of the period	1	216 996			
Cumulative Losses since closing	99	12 461 660			

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Arrears Reserve and PDL

31-Jul-2017

	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	3.32%	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-Jul-17
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 214 610 424
	Non Written-Off Mortgage Assets	(1 060 403 383)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(114 230 482)
	Potential Redemption Amount	39 976 559
	Residual Cashflow after payment of or provision for items one to ten.	131 593 098
	Principal Deficiency Value	0

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Redraw and Liquidity position

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Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Jul-17	
Max Redraw	2 284 340	2 077 541	-9.05%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	85 654	56.35%
Aggregate Redraw	279 663 667	304 673 035	8.94%

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)	-	-	-	24 146 915	24 146 915	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	-	-	-	40 564 211	40 564 211	N
Interest	-	-	-	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

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#	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%	7.14%	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%	1.46%	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%	44.80%	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%	19.86%	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%	11.13%	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%	26.29%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance		1 046 170 069
Average Current Balance		294 116
Min Current Balance		(946 322)
Max Current Balance *	0.57%	5 964 744
Weighted Ave LTV (cur) (Including redraws)		44.80%

Fixed Rate Loans:

Proportion of Fixed Rate loans**	2.04%
Threshold allowed to remain unhedged	1%
Hedge Required	10 865 785.35
Nominal Value of Existing Hedge	2 428 565.51
Unhedged Excess exposure	8 437 219.84

Aggregate Total Bond	R 1 840 191 833.23
Average Total Bond	R 517 599.39
Min Total Bond	R 99 721.35
Max Total Bond	R 3 320 130.00
Weighted Ave LTV (Original) (Including redraws)	75.23%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):	3 557
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* None of the underlying assets account for more than 10% of the total value of the underlying assets

** Fixed rate loans exclude writeoff recoveries loans

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Loan Pool Characteristics

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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	912	25.64%	424	28 247 128	26 254 193	2.51%	(1 992 935)
100001 - 200000	906	689	19.37%	(217)	134 123 557	102 550 588	9.80%	(31 572 969)
200001 - 300000	816	560	15.74%	(256)	201 418 016	140 889 545	13.47%	(60 528 471)
300001 - 400000	797	500	14.06%	(297)	278 757 029	173 947 720	16.63%	(104 809 309)
400001 - 500000	688	302	8.49%	(386)	307 841 555	134 716 349	12.88%	(173 125 206)
500001 - 600000	476	198	5.57%	(278)	258 912 145	107 911 753	10.31%	(151 000 392)
600001 - 700000	303	148	4.16%	(155)	195 462 574	96 235 030	9.20%	(99 227 544)
700001 - 800000	182	77	2.16%	(105)	136 088 540	57 337 801	5.48%	(78 750 740)
800001 - 900000	139	35	0.98%	(104)	118 368 568	29 614 418	2.83%	(88 754 150)
900001 - 1000000	88	37	1.04%	(51)	83 321 820	35 042 846	3.35%	(48 278 974)
1000001 - 1100000	49	21	0.59%	(28)	51 507 518	21 891 367	2.09%	(29 616 151)
1100001 - 1200000	41	22	0.62%	(19)	47 211 031	25 347 650	2.42%	(21 863 381)
1200001 - 1300000	43	17	0.48%	(26)	53 843 810	21 257 645	2.03%	(32 586 165)
1300001 - 1400000	19	8	0.22%	(11)	25 481 553	10 895 602	1.04%	(14 585 951)
1400001 - 1500000	18	5	0.14%	(13)	26 112 497	7 217 599	0.69%	(18 894 898)
1500001 - 1600000	10	5	0.14%	(5)	15 524 725	7 729 424	0.74%	(7 795 302)
1600001 - 1700000	8	1	0.03%	(7)	13 145 433	1 611 350	0.15%	(11 534 083)
1700001 - 1800000	5	4	0.11%	(1)	8 717 097	6 970 050	0.67%	(1 747 047)
1800001 - 1900000	7	1	0.03%	(6)	13 010 299	1 891 334	0.18%	(11 118 964)
1900001 - 2000000	2	5	0.14%	3	3 843 843	9 649 687	0.92%	5 805 844
> 2000000	20	10	0.28%	(10)	47 758 804	27 208 119	2.60%	(20 550 685)
Totals	5 105	3 557	100%	(1 548)	2 048 697 542	1 046 170 069	100%	(1 002 527 474)

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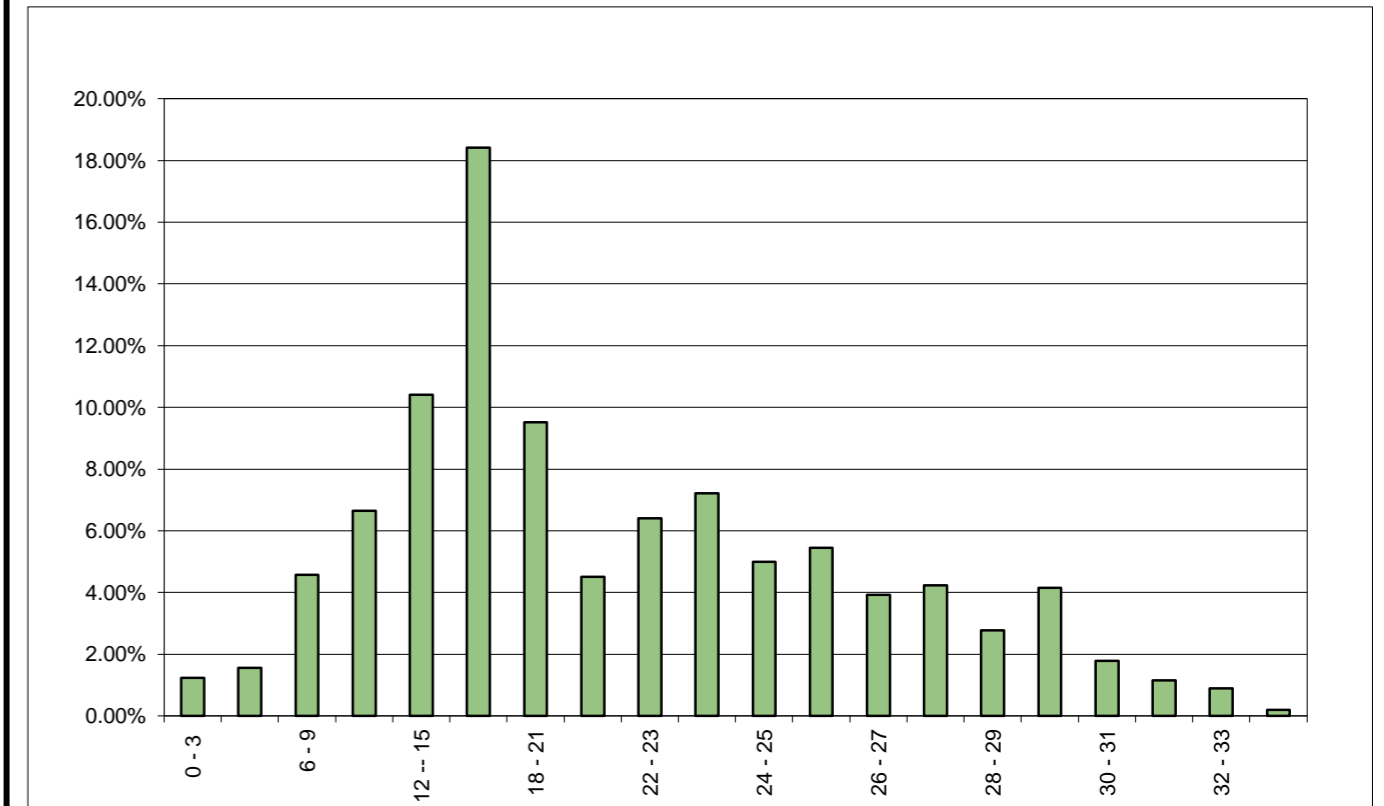


Loan Pool Characteristics

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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	21	0.59%	12 973 510	1.24%
3 - 6	73	2.05%	16 263 577	1.55%
6 - 9	183	5.14%	47 759 586	4.57%
9 - 12	277	7.79%	69 616 877	6.65%
12 -- 15	406	11.41%	108 806 233	10.40%
15 - 18	702	19.74%	192 595 913	18.41%
18 - 21	360	10.12%	99 609 423	9.52%
21 - 22	187	5.26%	47 205 957	4.51%
22 - 23	207	5.82%	66 952 364	6.40%
23 - 24	215	6.04%	75 506 800	7.22%
24 - 25	182	5.12%	52 186 646	4.99%
25 - 26	163	4.58%	56 900 324	5.44%
26 - 27	144	4.05%	41 088 392	3.93%
27 - 28	122	3.43%	44 328 369	4.24%
28 - 29	83	2.33%	29 010 338	2.77%
29 - 30	127	3.57%	43 404 316	4.15%
30 - 31	50	1.41%	18 632 927	1.78%
31 - 32	31	0.87%	12 113 831	1.16%
32 - 33	19	0.53%	9 248 193	0.88%
> 33	5	0.14%	1 966 491	0.19%
Totals	3 557	100%	1 046 170 069	100%



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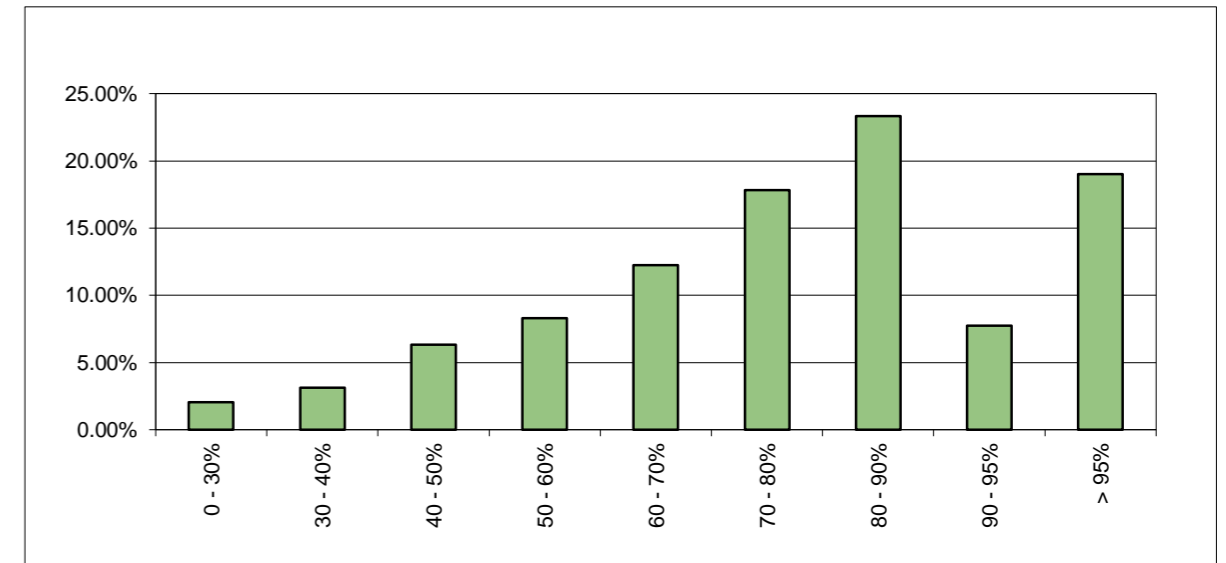


Loan Pool Characteristics

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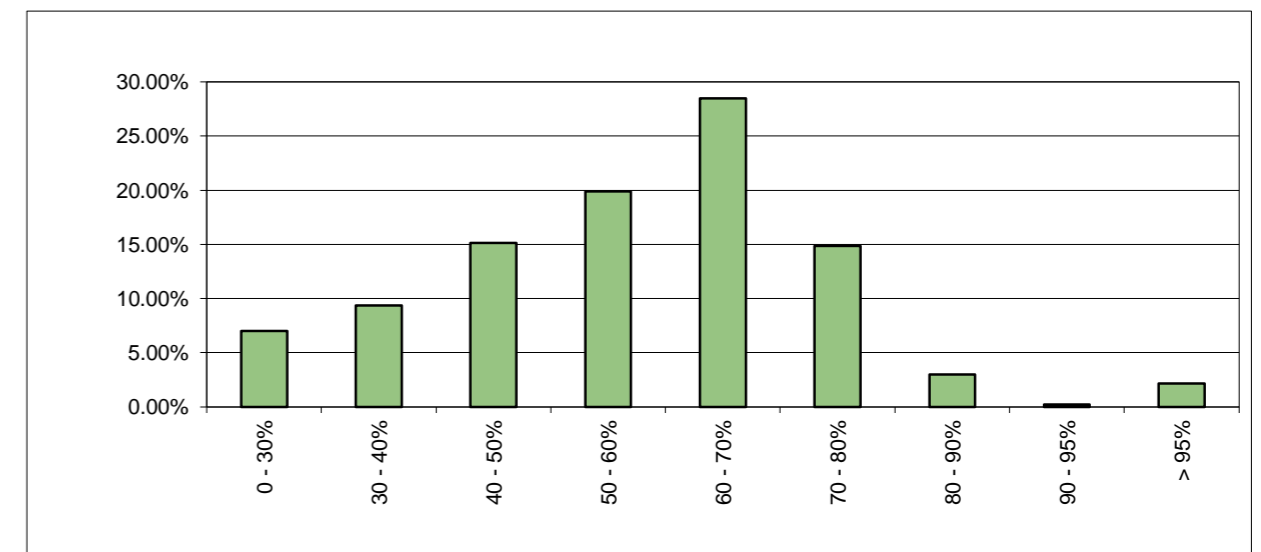
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	168	4.72%	21 356 309	2.04%
30 - 40%	174	4.89%	32 691 242	3.12%
40 - 50%	297	8.35%	66 298 841	6.34%
50 - 60%	325	9.14%	87 022 367	8.32%
60 - 70%	445	12.51%	127 962 322	12.23%
70 - 80%	507	14.25%	186 522 258	17.83%
80 - 90%	670	18.84%	244 166 805	23.34%
90 - 95%	247	6.94%	81 170 288	7.76%
> 95%	724	20.35%	198 979 638	19.02%
Totals	3 557	100%	1 046 170 069	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%	577	16.22%	73 290 295	7.01%
30 - 40%	442	12.43%	97 649 227	9.33%
40 - 50%	546	15.35%	158 466 909	15.15%
50 - 60%	602	16.92%	207 953 789	19.88%
60 - 70%	859	24.15%	297 825 565	28.47%
70 - 80%	435	12.23%	155 284 599	14.84%
80 - 90%	60	1.69%	31 231 797	2.99%
90 - 95%	4	0.11%	2 108 771	0.20%
> 95%	32	0.90%	22 359 116	2.14%
Totals	3 557	100%	1 046 170 069	100%



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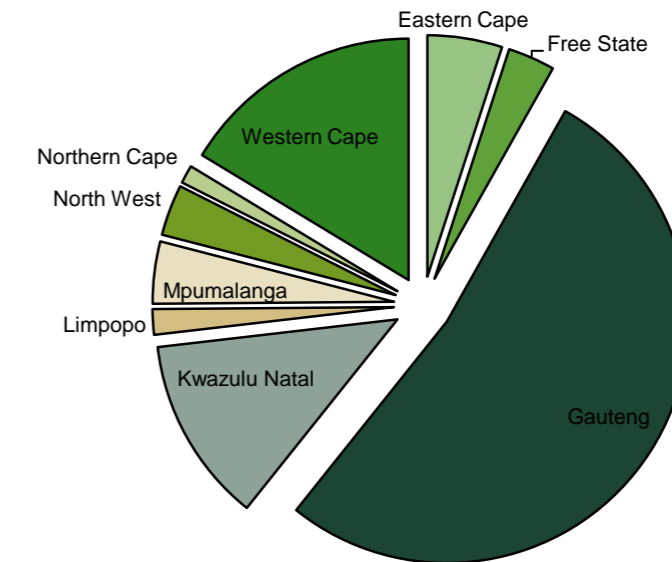


Loan Pool Characteristics

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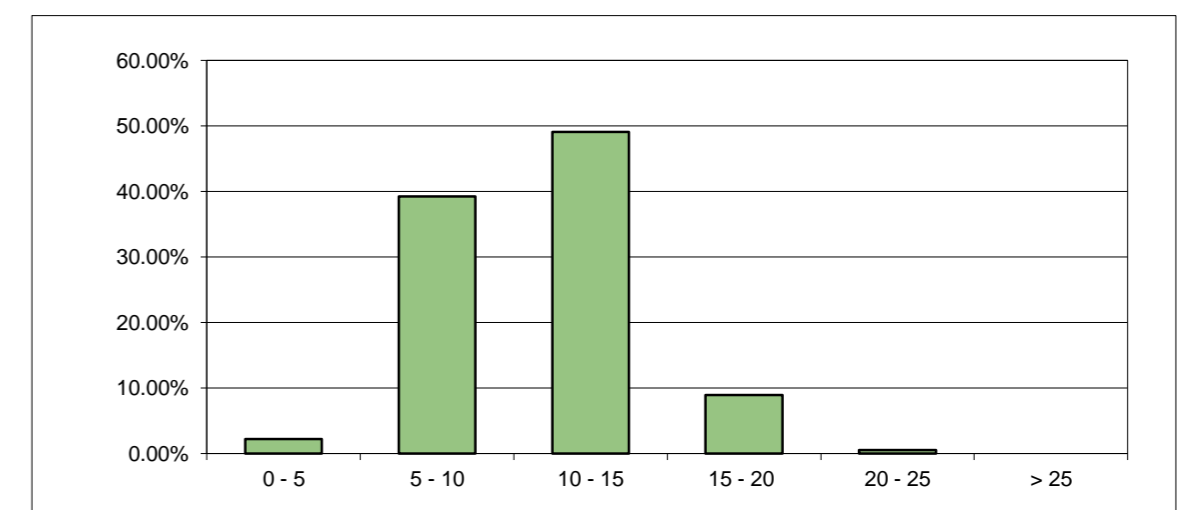
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	208	5.85%	50 553 708	4.83%
Free State	143	4.02%	31 824 064	3.04%
Gauteng	1 659	46.64%	530 864 134	50.74%
Kwazulu Natal	469	13.19%	125 557 076	12.00%
Limpopo	80	2.25%	17 214 728	1.65%
Mpumalanga	131	3.68%	41 973 245	4.01%
North West	129	3.63%	34 508 283	3.30%
Northern Cape	52	1.46%	12 261 215	1.17%
Western Cape	567	15.94%	165 028 828	15.77%
NO Data	119	3.35%	36 384 786	3.48%
Totals	3 557	100%	1 046 170 069	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	273	7.68%	23 080 909	2.21%
5 - 10	1 695	47.65%	410 757 808	39.26%
10 - 15	1 378	38.74%	513 628 503	49.10%
15 - 20	200	5.62%	93 421 839	8.93%
20 - 25	11	0.31%	5 281 009	0.50%
> 25	-	0.00%	-	0.00%
Totals	3 557	100%	1 046 170 069	100%



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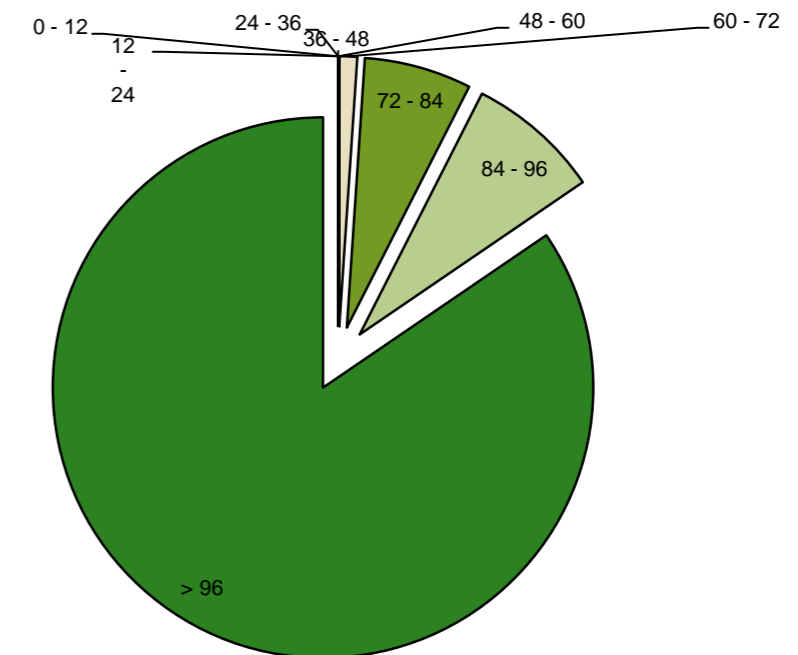


Loan Pool Characteristics

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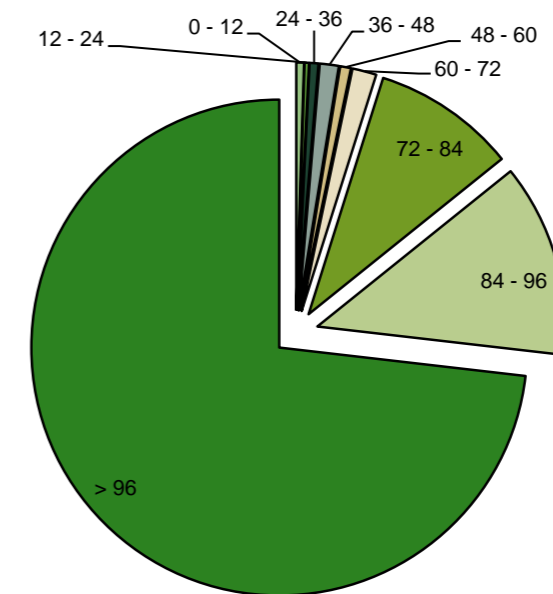
Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception					88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	-	0.00%	-	0.00%	
12 - 24	-	0.00%	-	0.00%	
24 - 36	-	0.00%	-	0.00%	
36 - 48	-	0.00%	-	0.00%	
48 - 60	1	0.03%	135 852	0.01%	
60 - 72	31	0.87%	11 014 199	1.05%	
72 - 84	151	4.25%	67 092 950	6.41%	
84 - 96	208	5.85%	83 564 505	7.99%	
> 96	3 166	89.01%	884 362 563	84.53%	
Totals	3 557	100%	1 046 170 069	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	11	0.31%	5 228 614	0.50%	
12 - 24	6	0.17%	2 973 700	0.28%	
24 - 36	15	0.42%	5 999 187	0.57%	
36 - 48	25	0.70%	12 937 466	1.24%	
48 - 60	21	0.59%	7 335 845	0.70%	
60 - 72	41	1.15%	16 457 449	1.57%	
72 - 84	254	7.14%	97 877 718	9.36%	
84 - 96	355	9.98%	131 875 337	12.61%	
> 96	2 829	79.53%	765 484 752	73.17%	
Totals	3 557	100%	1 046 170 069	100%	



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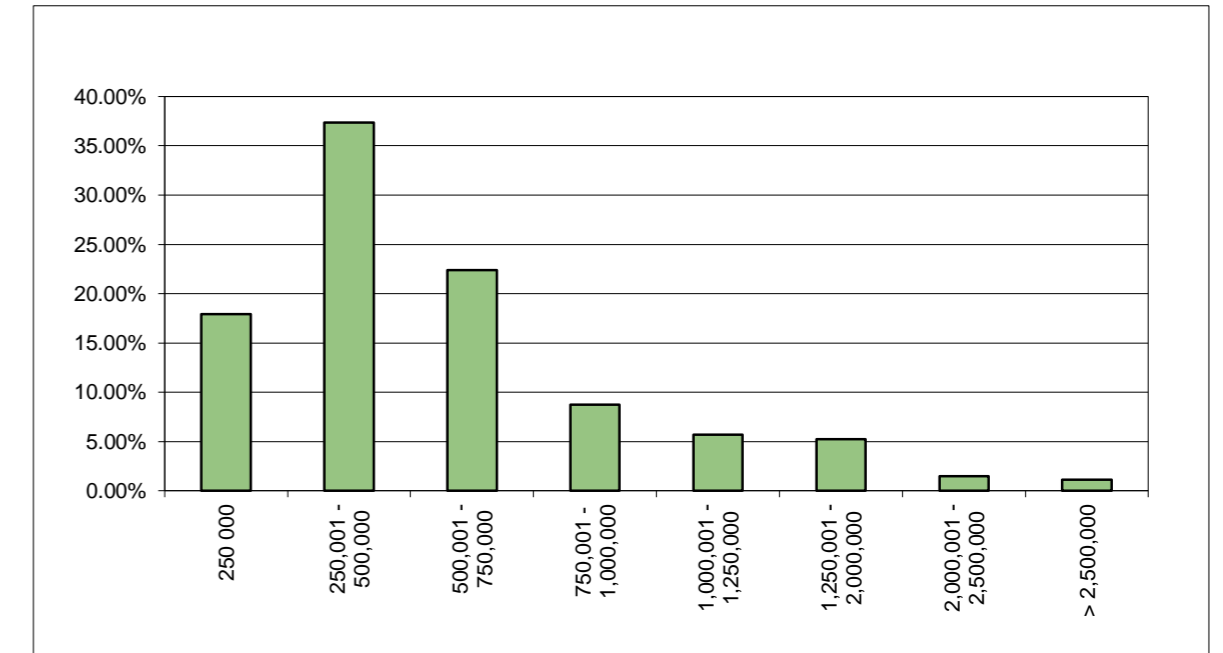


Loan Pool Characteristics

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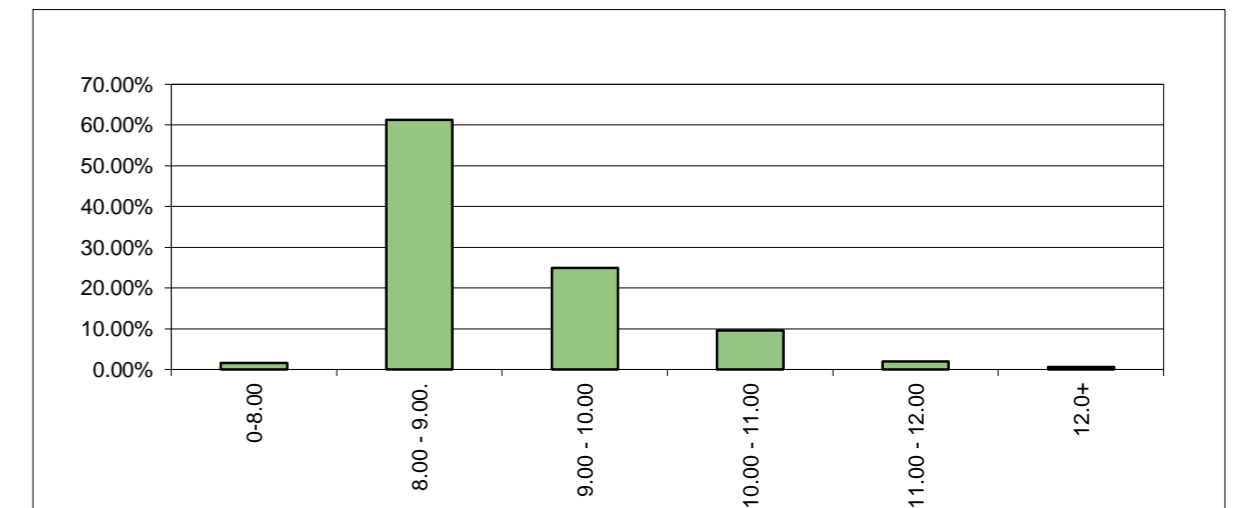
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 863	52.38%	187 532 278	17.93%
250,001 - 500,000	1 100	30.92%	390 826 117	37.36%
500,001 - 750,000	388	10.91%	234 440 601	22.41%
750,001 - 1,000,000	107	3.01%	91 701 247	8.77%
1,000,001 - 1,250,000	53	1.49%	59 449 043	5.68%
1,250,001 - 2,000,000	36	1.01%	55 012 664	5.26%
2,000,001 - 2,500,000	7	0.20%	15 340 736	1.47%
> 2,500,000	3	0.08%	11 867 383	1.13%
Totals	3 557	100%	1 046 170 069	100%



Interest Rate Distribution (Prime = 10.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	49	1.38%	17 070 264	1.63%
8.00 - 9.00.	1 790	50.32%	640 528 017	61.23%
9.00 - 10.00	1 142	32.11%	260 320 198	24.88%
10.00 - 11.00	461	12.96%	100 018 310	9.56%
11.00 - 12.00	78	2.19%	21 174 344	2.02%
12.0+	37	1.04%	7 058 936	0.67%
Totals	3 557	100%	1 046 170 069	100%



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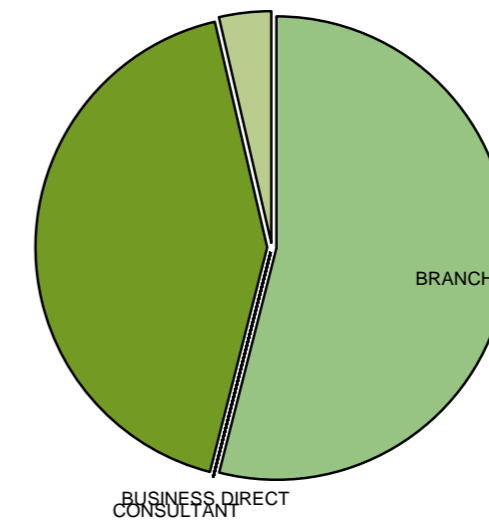


Loan Pool Characteristics

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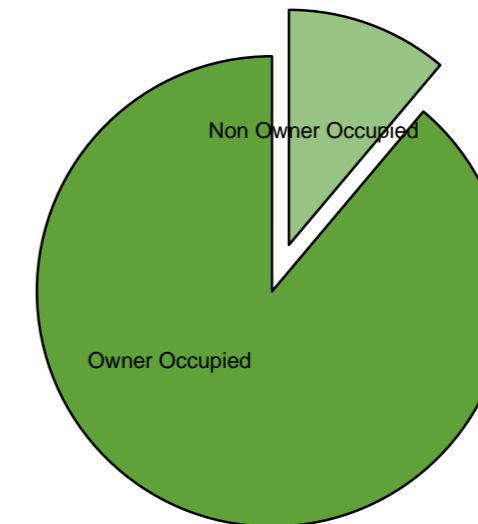
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 971	55.41%	564 710 694	53.98%
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	1 476	41.50%	443 453 887	42.39%
No Data	110	3.09%	38 005 488	3.63%
Totals	3 557	100%	1 046 170 069	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	407	11.44%	116 456 274	11.13%
Owner Occupied	3 150	88.56%	929 713 794	88.87%
No Data	-	0.00%	-	0.00%
Totals	3 557	100%	1 046 170 069	100%



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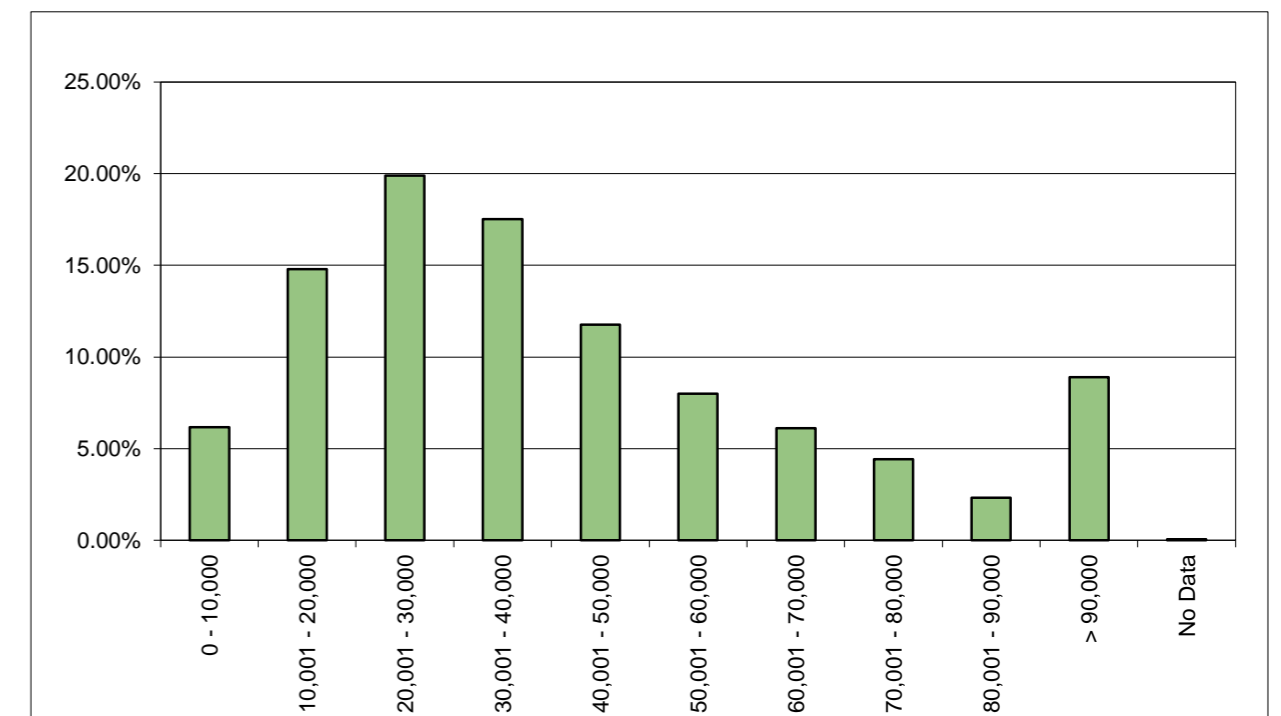


Loan Pool Characteristics

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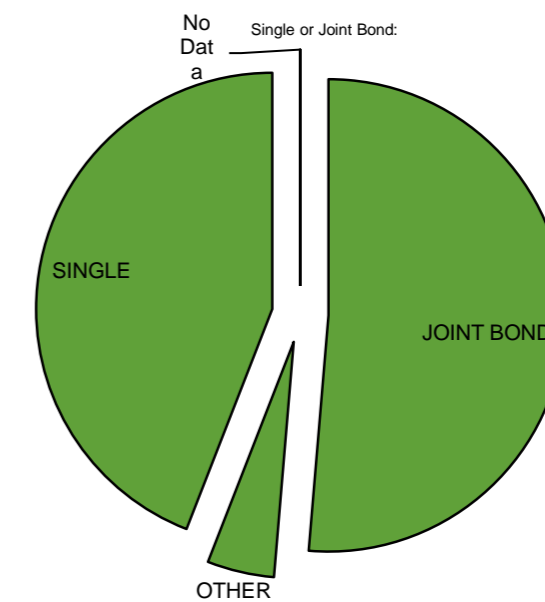
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	383	10.77%	64 571 530	6.17%
10,001 - 20,000	972	27.33%	154 884 880	14.80%
20,001 - 30,000	809	22.74%	208 159 430	19.90%
30,001 - 40,000	543	15.27%	183 346 250	17.53%
40,001 - 50,000	323	9.08%	122 968 914	11.75%
50,001 - 60,000	186	5.23%	83 737 496	8.00%
60,001 - 70,000	118	3.32%	64 116 186	6.13%
70,001 - 80,000	79	2.22%	46 193 365	4.42%
80,001 - 90,000	37	1.04%	24 367 761	2.33%
> 90,000	104	2.92%	93 179 466	8.91%
No Data	3	0.08%	644 789	0.06%
Totals	3 557	100%	1 046 170 069	100%



Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 819	51.14%	537 052 838	51.34%
OTHER	121	3.40%	47 941 275	4.58%
SINGLE	1 617	45.46%	461 175 955	44.08%
No Data	-	0.00%	-	0.00%
Totals	3 557	100%	1 046 170 069	100%



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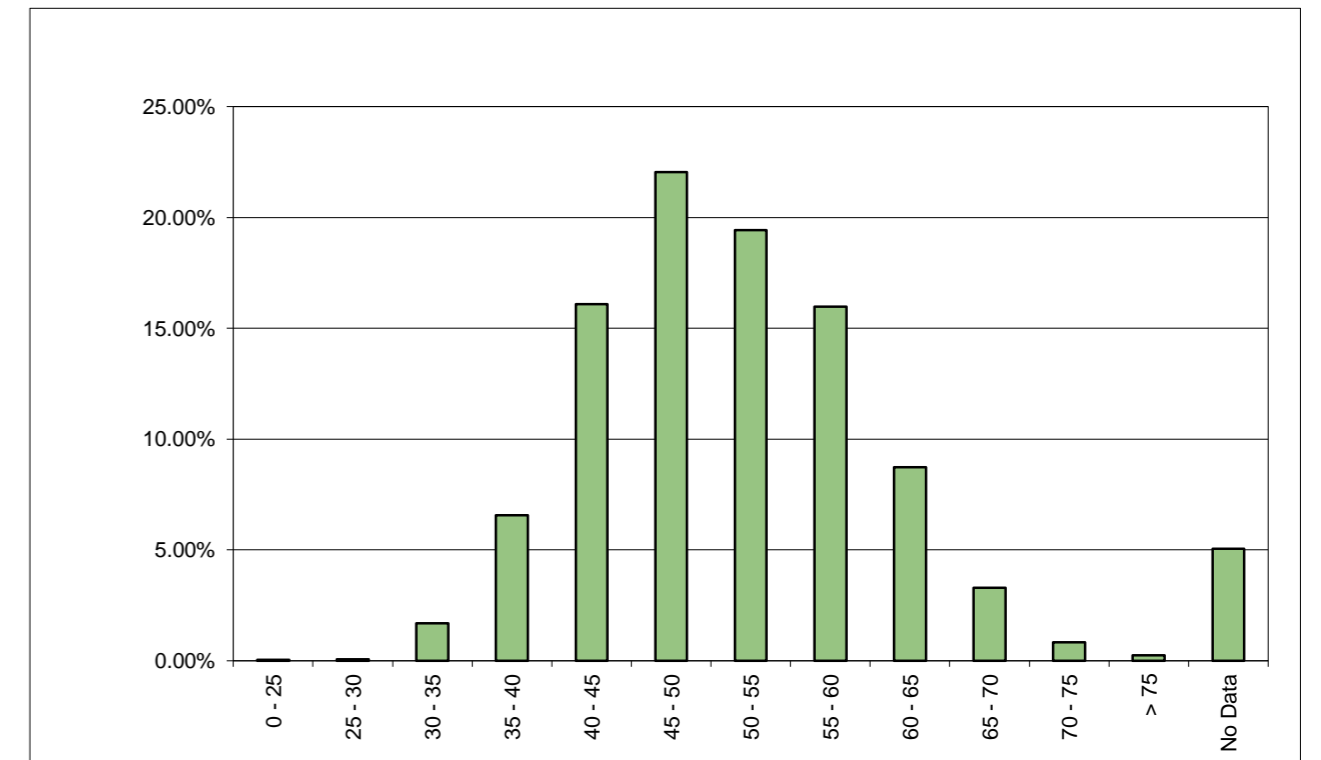


Loan Pool Characteristics

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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	0.06%	312 011	0.03%
25 - 30	1	0.03%	530 331	0.05%
30 - 35	49	1.38%	17 727 549	1.69%
35 - 40	220	6.18%	68 722 652	6.57%
40 - 45	527	14.82%	168 265 315	16.08%
45 - 50	748	21.03%	230 696 646	22.05%
50 - 55	697	19.60%	203 334 808	19.44%
55 - 60	601	16.90%	167 116 925	15.97%
60 - 65	362	10.18%	91 258 943	8.72%
65 - 70	159	4.47%	34 312 427	3.28%
70 - 75	44	1.24%	8 605 208	0.82%
> 75	15	0.42%	2 564 923	0.25%
No Data	132	3.71%	52 722 331	5.04%
Totals	3 557	100%	1 046 170 069	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	3 232	90.86%	924 481 496	88.37%
Self Employed	325	9.14%	121 688 573	11.63%
Totals	3 557	100%	1 046 170 069	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	953	26.79%	275 080 479	26.29%
Physical	2 604	73.21%	771 089 589	73.71%
Totals	3 557	100%	1 046 170 069	100%

