

GreenHouse Funding (RF) Ltd

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



Investor Report

31-Jul-2015

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	31-Jul-15
Report date	31-Jul-15
Payment Date	27-Jul-15
Reporting Period / Quarter	11
Reporting Month	32
Interest Period (from)	27-Jul-15
Interest Period (to)	26-Oct-15
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

31-Jul-2015

Note Class	Class A1	Class A2	Class A3	Class B	Class C	Class Y
ISIN Code	ZAG000101353	ZAG000101262	ZAG000101346	ZAG000101320	ZAG000101304	ZAG000101288
Initial Tranche Thickness	21.82%	15.27%	40.91%	5.00%	3.18%	2.18%
Legal Final Maturity	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25
Rating [Original // Current]	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	AAA(zaf) // AAA(zaf)	A(zaf) // A(zaf)	BBB(zaf) // BBB(zaf)	Not Rated
Credit Enhancement %	22.00%	22.00%	22.00%	17.00%	13.82%	11.64%
Initial Notes Aggregate Principal Outstanding Balance	480 000 000	336 000 000	900 000 000	110 000 000	70 000 000	48 000 000
Previously Redeemed	480 000 000	63 374 335	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (27 July 2015)	0	59 230 571	0	0	0	
Principal Outstanding Balance End of Period	-	213 395 094	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	13.39%	56.45%	6.90%	4.39%	2.81%
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 (27 July 2015)	6.300%	6.300%	6.300%	6.300%	6.300%	9.500%
Total Rate	7.400%	7.550%	7.840%	8.200%	8.700%	9.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (26 October 2015)	-	4 016 797	17 591 671	2 248 822	1 518 329	1 062 659
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loans	1st Loss Sub loan	2nd Loss Sub Loan
Initial Notes Aggregate Principal Outstanding Balance	29 500 000	226 500 000
Redemptions this period	0	0
Principal Outstanding Balance End of Period	29 500 000	226 500 000
Unpaid Interest	Zero	Zero

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Portfolio Information 31-Jul-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 446 761 374	Number of Loans	5 105	4 275
Weighted Average Original LTV:	76.97%	75.69%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	50.69%	Weighted Average PTI:	20.67%	19.91%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	30-Jun-15	1 463 777 888	4 291
Payments		-	-
Scheduled repayments		(18 565 803)	
Unscheduled repayments		(18 342 184)	
Settlements / Foreclosure Proceeds		(12 253 865)	(15)
Non eligible loans removed		(5 405 771)	(25)
Total Collections		(54 567 622)	(40)
Disbursements			
Withdrawals		15 752 850	
New Loans added during the reporting period		10 829 878	24
Total Disbursements		26 582 728	24
Interest and Fees			
Interest Charged		9 871 056	
Fees Charged		(305 916)	
Insurance Charged		1 698 856	
Total Charges		11 263 995	
Other		44 920	
Losses realised		(340 535)	
Total Pool at End of Period	31-Jul-15	1 446 761 374	4 275

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Jul-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 932	92.0%	1 304 526 486	90.2%
1-30 days delinquent	119	2.8%	46 602 909	3.2%
31-60 days delinquent	61	1.4%	27 845 677	1.9%
61-90 days delinquent	32	0.7%	11 172 038	0.8%
91-120 days delinquent	24	0.6%	8 647 553	0.60%
121 plus	107	2.5%	47 966 711	3.32%
Total	4 275	100.0%	1 446 761 374	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.27%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	131	56 614 264	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	338	161 855 848	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	7	2 061 194			
Cumulative foreclosures since closing	142	63 846 106			
Losses at the end of the period	2	162 498			
Cumulative Losses since closing	52	7 042 971			

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Arrears Reserve and PDL

31-Jul-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	3.66%	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 30-Jun-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 653 492 141
	Non Written-Off Mortgage Assets	(1 463 777 888)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(130 483 682)
	Potential Redemption Amount	59 230 571
	Residual Cashflow after payment of or provision for items one to ten.	134 598 489
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-Jul-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Jul-15	
Max Redraw	2 284 340	2 909 080	27.35%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	78 260	42.86%
Aggregate Redraw	279 663 667	334 561 705	19.63%

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	-	35 568 365	35 568 365	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

31-Jul-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%	7.38%	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%	50.69%	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%	19.91%	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%	11.42%	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%	27.11%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-Jul-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 446 761 374
Average Current Balance	338 424
Min Current Balance	(132 604)
Max Current Balance	5 018 988
Weighted Ave LTV (cur) (Including redraws)	50.69%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 214 205 768
Average Total Bond	517 943
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.69%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 275
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.62%
Threshold allowed to remain unhedged	1%
Hedge Required	8 926 358.15
Nominal Value of Existing Hedge	6 760 219.38
Unhedged Excess exposure	2 166 138.77

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Loan Pool Characteristics

31-Jul-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	804	18.81%	316	28 247 128	29 453 860	2.04%	1 206 731
100001 - 200000	906	791	18.50%	(115)	134 123 557	118 846 287	8.21%	(15 277 270)
200001 - 300000	816	680	15.91%	(136)	201 418 016	168 932 857	11.68%	(32 485 160)
300001 - 400000	797	651	15.23%	(146)	278 757 029	228 165 672	15.77%	(50 591 357)
400001 - 500000	688	458	10.71%	(230)	307 841 555	203 677 006	14.08%	(104 164 549)
500001 - 600000	476	291	6.81%	(185)	258 912 145	159 140 452	11.00%	(99 771 693)
600001 - 700000	303	190	4.44%	(113)	195 462 574	123 473 508	8.53%	(71 989 067)
700001 - 800000	182	134	3.13%	(48)	136 088 540	99 975 815	6.91%	(36 112 725)
800001 - 900000	139	85	1.99%	(54)	118 368 568	71 851 598	4.97%	(46 516 970)
900001 - 1000000	88	54	1.26%	(34)	83 321 820	51 251 849	3.54%	(32 069 971)
1000001 - 1100000	49	34	0.80%	(15)	51 507 518	35 786 954	2.47%	(15 720 564)
1100001 - 1200000	41	29	0.68%	(12)	47 211 031	33 068 216	2.29%	(14 142 815)
1200001 - 1300000	43	16	0.37%	(27)	53 843 810	19 807 868	1.37%	(34 035 942)
1300001 - 1400000	19	14	0.33%	(5)	25 481 553	18 923 484	1.31%	(6 558 069)
1400001 - 1500000	18	9	0.21%	(9)	26 112 497	13 031 437	0.90%	(13 081 060)
1500001 - 1600000	10	4	0.09%	(6)	15 524 725	6 206 350	0.43%	(9 318 376)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 815 664	0.68%	(3 329 769)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 755 128	0.12%	(6 961 969)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 382 902	0.51%	(5 627 397)
1900001 - 2000000	2	3	0.07%	1	3 843 843	5 844 151	0.40%	2 000 308
> 2000000	20	17	0.40%	(3)	47 758 804	40 370 318	2.79%	(7 388 486)
Totals	5 105	4 275	100%	(830)	2 048 697 542	1 446 761 374	100%	(601 936 168)

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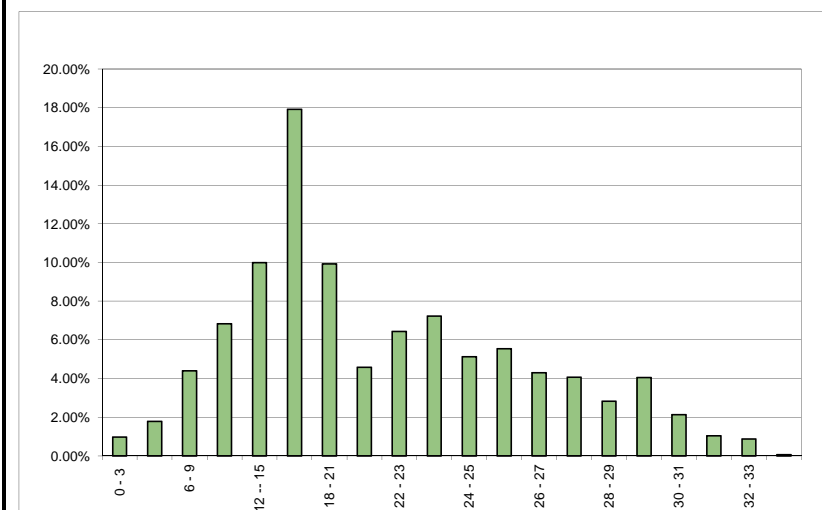


Loan Pool Characteristics

31-Jul-2015

Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	28	0.65%	14 100 438	0.97%
3 - 6	99	2.32%	25 722 730	1.78%
6 - 9	220	5.15%	63 538 194	4.39%
9 - 12	341	7.98%	98 820 209	6.83%
12 -- 15	483	11.30%	144 579 512	9.99%
15 - 18	813	19.02%	259 289 790	17.92%
18 - 21	434	10.15%	143 584 144	9.92%
21 - 22	219	5.12%	66 264 246	4.58%
22 - 23	249	5.82%	93 040 780	6.43%
23 - 24	260	6.08%	104 544 386	7.23%
24 - 25	218	5.10%	74 095 857	5.12%
25 - 26	209	4.89%	80 083 941	5.54%
26 - 27	169	3.95%	62 101 334	4.29%
27 - 28	148	3.46%	58 730 263	4.06%
28 - 29	108	2.53%	40 759 945	2.82%
29 - 30	147	3.44%	58 480 875	4.04%
30 - 31	64	1.50%	30 697 232	2.12%
31 - 32	38	0.89%	14 905 390	1.03%
32 - 33	24	0.56%	12 539 029	0.87%
> 33	4	0.09%	883 079	0.06%
Totals	4 275	100%	1 446 761 374	100%



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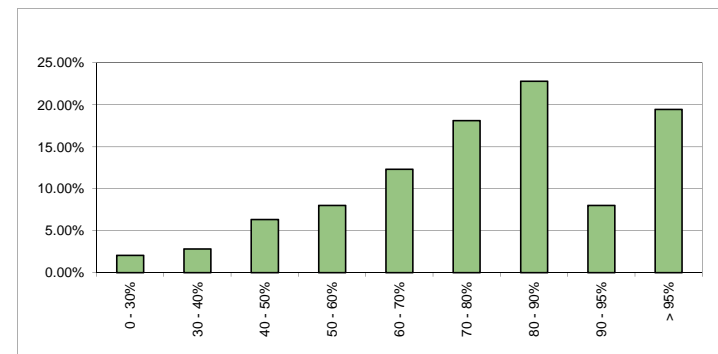


Loan Pool Characteristics

31-Jul-2015

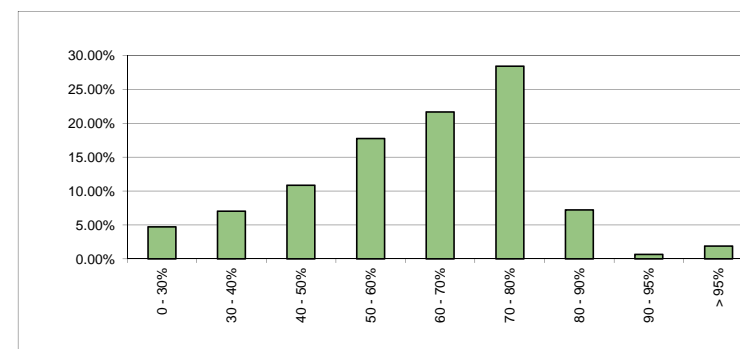
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	188	4.40%	29 916 993	2.07%
30 - 40%	196	4.58%	41 166 044	2.85%
40 - 50%	347	8.12%	91 937 328	6.35%
50 - 60%	390	9.12%	115 958 649	8.02%
60 - 70%	525	12.28%	178 202 764	12.32%
70 - 80%	637	14.90%	261 982 067	18.11%
80 - 90%	812	18.99%	330 058 784	22.81%
90 - 95%	301	7.04%	116 166 899	8.03%
> 95%	879	20.56%	281 371 845	19.45%
Totals	4 275	100%	1 446 761 374	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%	486	11.37%	67 639 830	4.68%
30 - 40%	409	9.57%	101 645 577	7.03%
40 - 50%	526	12.30%	156 935 419	10.85%
50 - 60%	686	16.05%	256 337 175	17.72%
60 - 70%	806	18.85%	313 000 456	21.63%
70 - 80%	1 075	25.15%	410 663 093	28.38%
80 - 90%	225	5.26%	104 164 465	7.20%
90 - 95%	24	0.56%	9 227 899	0.64%
> 95%	38	0.89%	27 147 461	1.88%
Totals	4 275	100%	1 446 761 374	100%



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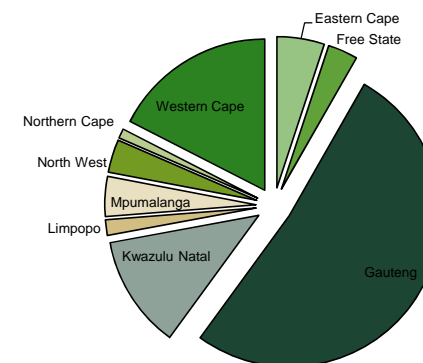


Loan Pool Characteristics

31-Jul-2015

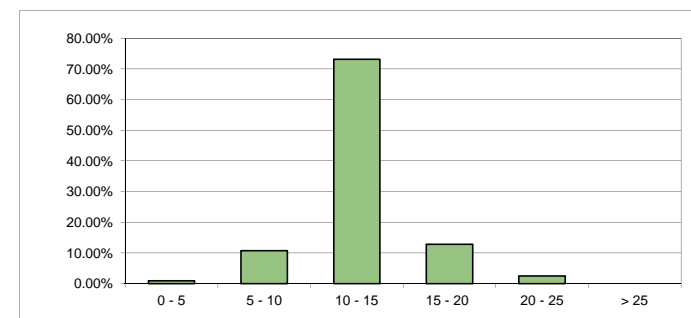
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	246	5.75%	70 065 049	4.84%
Free State	172	4.02%	43 977 384	3.04%
Gauteng	1 968	46.04%	715 044 135	49.42%
Kwazulu Natal	545	12.75%	166 794 735	11.53%
Limpopo	94	2.20%	22 648 395	1.57%
Mpumalanga	159	3.72%	58 801 287	4.06%
North West	163	3.81%	48 521 614	3.35%
Northern Cape	54	1.26%	13 871 322	0.96%
Western Cape	689	16.12%	241 378 362	16.68%
NO Data	185	4.33%	65 659 092	4.54%
Totals	4 275	100%	1 446 761 374	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	192	4.49%	13 707 231	0.95%
5 - 10	614	14.36%	154 357 902	10.67%
10 - 15	3 021	70.67%	1 057 059 964	73.06%
15 - 20	369	8.63%	185 352 375	12.81%
20 - 25	79	1.85%	36 283 902	2.51%
> 25	-	0.00%	-	0.00%
Totals	4 275	100%	1 446 761 374	100%



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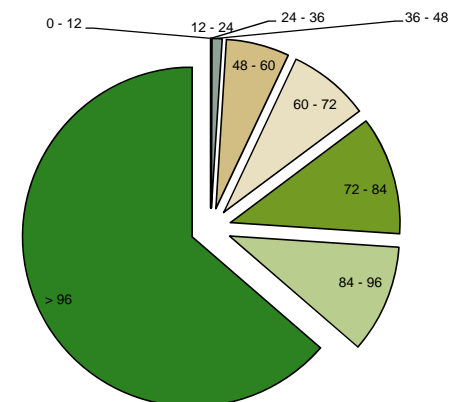


Loan Pool Characteristics

31-Jul-2015

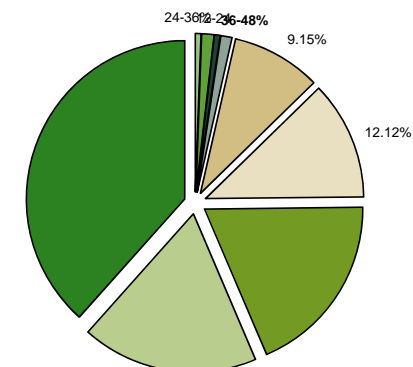
Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	639 024	0.04%	
36 - 48	34	0.80%	13 883 554	0.96%	
48 - 60	163	3.81%	86 957 329	6.01%	
60 - 72	244	5.71%	112 362 862	7.77%	
72 - 84	351	8.21%	163 140 648	11.28%	
84 - 96	390	9.12%	148 873 308	10.29%	
> 96	3 092	72.33%	920 904 650	63.65%	
Totals	4 275	100%	1 446 761 374	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	23	0.54%	8 620 174	0.60%	
12 - 24	30	0.70%	17 750 585	1.23%	
24 - 36	21	0.49%	8 174 085	0.56%	
36 - 48	45	1.05%	16 809 973	1.16%	
48 - 60	291	6.81%	132 371 931	9.15%	
60 - 72	403	9.43%	175 340 053	12.12%	
72 - 84	623	14.57%	271 277 850	18.75%	
84 - 96	750	17.54%	260 852 721	18.03%	
> 96	2 089	48.87%	555 564 002	38.40%	
Totals	4 275	100%	1 446 761 374	100%	



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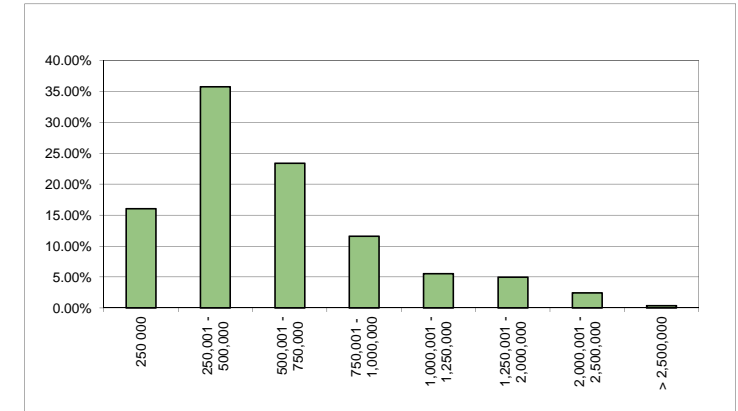


Loan Pool Characteristics

31-Jul-2015

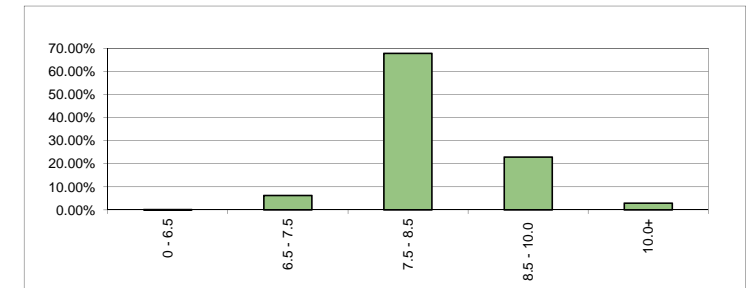
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 965	45.96%	231 591 086	16.01%
250,001 - 500,000	1 419	33.19%	517 484 595	35.77%
500,001 - 750,000	558	13.05%	338 516 152	23.40%
750,001 - 1,000,000	196	4.58%	167 177 070	11.56%
1,000,001 - 1,250,000	72	1.68%	79 807 438	5.52%
1,250,001 - 2,000,000	48	1.12%	71 814 716	4.96%
2,000,001 - 2,500,000	16	0.37%	35 351 329	2.44%
> 2,500,000	1	0.02%	5 018 988	0.35%
Totals	4 275	100%	1 446 761 374	100%



Interest Rate Distribution (Prime = 9.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 6.5	5	0.12%	648 579	0.04%
6.5 - 7.5	166	3.88%	90 349 042	6.24%
7.5 - 8.5	2 598	60.77%	981 355 305	67.83%
8.5 - 10.0	1 346	31.49%	331 096 203	22.89%
10.0+	160	3.74%	43 312 246	2.99%
Totals	4 275	100%	1 446 761 374	100%



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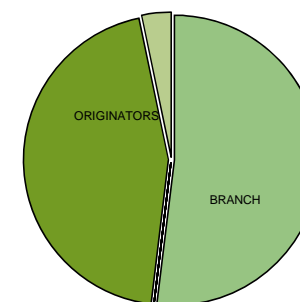


Loan Pool Characteristics

31-Jul-2015

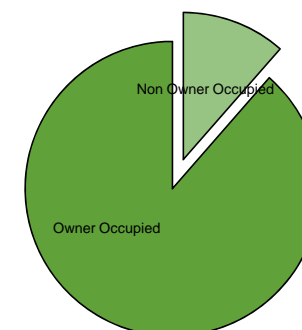
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 312	54.08%	751 112 474	51.92%
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	1 837	42.97%	648 493 211	44.82%
No Data	126	2.95%	47 155 689	3.26%
Totals	4 275	100%	1 446 761 374	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	500	11.70%	165 155 429	11.42%
Owner Occupied	3 774	88.28%	1 280 966 922	88.54%
No Data	1	0.02%	639 024	0.04%
Totals	4 275	100%	1 446 761 374	100%



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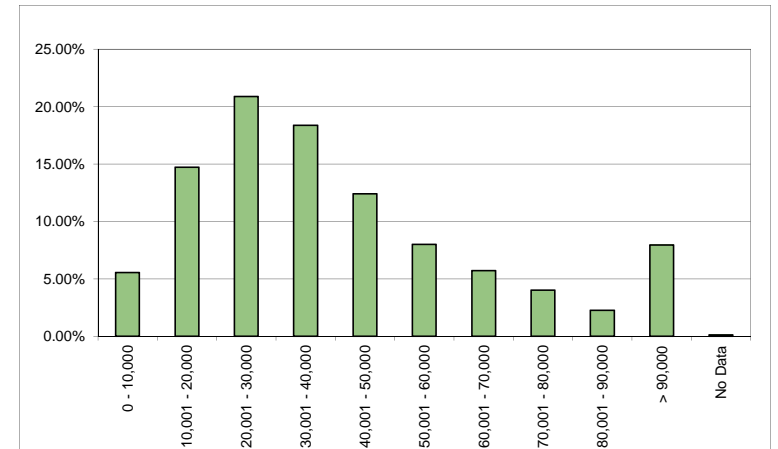


Loan Pool Characteristics

31-Jul-2015

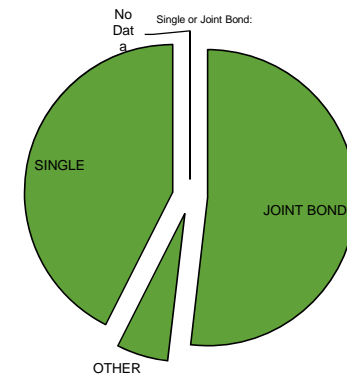
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	444	10.39%	80 293 070	5.55%
10,001 - 20,000	1 142	26.71%	213 031 208	14.72%
20,001 - 30,000	986	23.06%	301 989 035	20.87%
30,001 - 40,000	681	15.93%	265 727 006	18.37%
40,001 - 50,000	391	9.15%	179 442 399	12.40%
50,001 - 60,000	216	5.05%	115 779 271	8.00%
60,001 - 70,000	141	3.30%	82 905 611	5.73%
70,001 - 80,000	95	2.22%	57 996 092	4.01%
80,001 - 90,000	42	0.98%	32 876 210	2.27%
> 90,000	133	3.11%	115 182 215	7.96%
No Data	4	0.09%	1 539 256	0.11%
Totals	4 275	100%	1 446 761 374	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	2 202	51.51%	750 020 399	51.84%
OTHER	195	4.56%	81 383 122	5.63%
SINGLE	1 878	43.93%	615 357 853	42.53%
No Data	-	0.00%	-	0.00%
Totals	4 275	100%	1 446 761 374	100%



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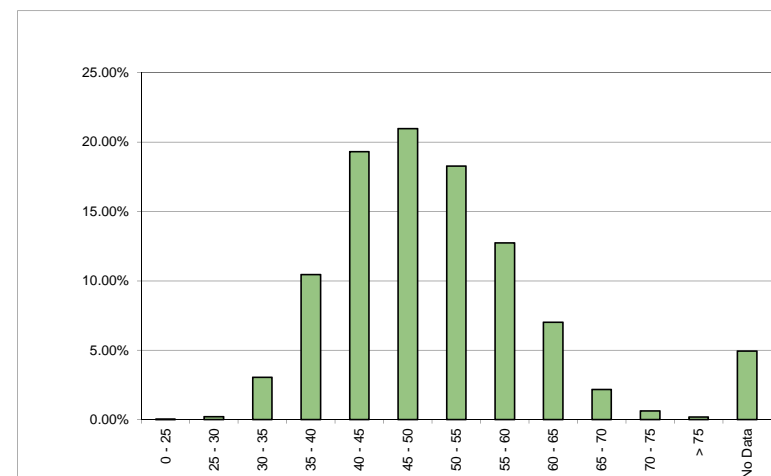


Loan Pool Characteristics

31-Jul-2015

Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	2	0.05%	345 903	0.02%
25 - 30	7	0.16%	3 032 497	0.21%
30 - 35	128	2.99%	44 242 562	3.06%
35 - 40	402	9.40%	151 179 900	10.45%
40 - 45	780	18.25%	279 346 614	19.31%
45 - 50	871	20.37%	303 364 905	20.97%
50 - 55	788	18.43%	264 190 443	18.26%
55 - 60	590	13.80%	184 334 359	12.74%
60 - 65	344	8.05%	101 621 582	7.02%
65 - 70	138	3.23%	31 605 562	2.18%
70 - 75	40	0.94%	9 028 704	0.62%
> 75	14	0.33%	2 880 211	0.20%
No Data	171	4.00%	71 588 133	4.95%
Totals	4 275	100%	1 446 761 374	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	3 850	90.06%	1 271 675 631	87.90%
Self Employed	425	9.94%	175 085 743	12.10%
Totals	4 275	100%	1 446 761 374	100%



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Loan Pool Characteristics

31-Jul-2015

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 173	27.44%	392 208 488	27.11%
Physical	3 102	72.56%	1 054 552 886	72.89%
Totals	4 275	100%	1 446 761 374	100%

