

GreenHouse Funding (RF) Ltd

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



Investor Report 31-May-2015

Asset Class: Residential Mortgage Backed Securitisation

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

Reporting Period:	
Determination Date	31-May-15
Report date	31-May-15
Payment Date	28-Apr-15
Reporting Period / Quarter	10
Reporting Month	30
Interest Period (from)	28-Apr-15
Interest Period (to)	27-Jul-15
Interest Days	90
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-May-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	23 551 964	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	312 448 036	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (28 April 2015)	0	39 822 371	0	0	0	
Principal Outstanding Balance End of Period	-	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	16.49%	54.43%	6.65%	4.23%	2.71%
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 (28 April 2015)	6.117%	6.117%	6.117%	6.117%	6.117%	9.250%
Total Rate	7.217%	7.367%	7.657%	8.017%	8.517%	9.250%
Interest Days	90	90	90	90	90	90
Interest Payment Due (27 July 2015)	-	4 952 301	16 992 247	2 174 474	1 470 058	1 023 324
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-May-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 487 065 349	Number of Loans	5 105	4 339
Weighted Average Original LTV:	76.97%	75.70%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	51.65%	Weighted Average PTI:	20.67%	19.97%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	30-Apr-15	1 503 688 177	4 364
Payments		-	-
Scheduled repayments		(19 042 114)	
Unscheduled repayments		(16 111 585)	
Settlements / Foreclosure Proceeds		(8 348 497)	(24)
Non eligible loans removed		784 897	(2)
Total Collections		(42 717 299)	(26)
Disbursements			
Withdrawals		14 203 550	
New Loans added during the reporting period		313 773	1
Total Disbursements		14 517 323	1
Interest and Fees			
Interest Charged		10 105 657	
Fees Charged		228 802	
Insurance Charged		1 241 586	
Total Charges		11 576 044	
Other		1 103	
Losses realised			
Total Pool at End of Period	31-May-15	1 487 065 349	4 339

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-May-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 980	91.7%	1 341 662 019	90.2%
1-30 days delinquent	114	2.6%	43 743 224	2.9%
31-60 days delinquent	71	1.6%	27 757 215	1.9%
61-90 days delinquent	50	1.2%	17 756 186	1.2%
91-120 days delinquent	24	0.6%	8 817 842	0.59%
121 plus	100	2.3%	47 328 862	3.18%
Total	4 339	100.0%	1 487 065 349	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.29%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	124	56 146 704	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	321	154 336 581	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	8	2 621 858			
Cumulative foreclosures since closing	134	61 417 203			
Losses at the end of the period	0	-			
Cumulative Losses since closing	48	6 795 136			

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Arrears Reserve and PDL

31-May-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	3.55%	R 11 880 261	R 11 880 261	

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 31-Mar-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 693 314 512
	Non Written-Off Mortgage Assets	(1 521 913 344)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(131 578 797)
	Potential Redemption Amount	39 822 371
	Residual Cashflow after payment of or provision for items one to ten.	114 857 154
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-May-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-May-15	
Max Redraw	2 284 340	2 105 535	-7.83%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	76 281	39.24%
Aggregate Redraw	279 663 667	330 981 909	18.35%

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	-	37 197 206	37 197 206	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-May-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%	51.65%	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%	19.97%	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%	11.55%	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%	27.43%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-May-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 487 065 349
Average Current Balance	342 721
Min Current Balance	(248 784)
Max Current Balance	4 950 363
Weighted Ave LTV (cur) (Including redraws)	51.65%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 242 927 245
Average Total Bond	516 923
Min Total Bond	54 000
Max Total Bond	3 155 700
Weighted Ave LTV (Original) (Including redraws)	75.70%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 339
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.53%
Threshold allowed to remain unhedged	1%
Hedge Required	7 811 832.96
Nominal Value of Existing Hedge	7 150 267.90
Unhedged Excess exposure	661 565.06

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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	799	18.41%	311	28 247 128	29 338 423	1.97%	1 091 295
100001 - 200000	906	791	18.23%	(115)	134 123 557	119 331 560	8.02%	(14 791 996)
200001 - 300000	816	683	15.74%	(133)	201 418 016	169 796 953	11.42%	(31 621 063)
300001 - 400000	797	666	15.35%	(131)	278 757 029	232 532 779	15.64%	(46 224 250)
400001 - 500000	688	485	11.18%	(203)	307 841 555	215 918 493	14.52%	(91 923 063)
500001 - 600000	476	295	6.80%	(181)	258 912 145	161 411 446	10.85%	(97 500 698)
600001 - 700000	303	193	4.45%	(110)	195 462 574	125 193 320	8.42%	(70 269 255)
700001 - 800000	182	144	3.32%	(38)	136 088 540	107 417 275	7.22%	(28 671 266)
800001 - 900000	139	91	2.10%	(48)	118 368 568	77 252 410	5.19%	(41 116 158)
900001 - 1000000	88	53	1.22%	(35)	83 321 820	50 551 393	3.40%	(32 770 426)
1000001 - 1100000	49	34	0.78%	(15)	51 507 518	36 094 358	2.43%	(15 413 160)
1100001 - 1200000	41	27	0.62%	(14)	47 211 031	30 745 087	2.07%	(16 465 944)
1200001 - 1300000	43	15	0.35%	(28)	53 843 810	18 680 886	1.26%	(35 162 923)
1300001 - 1400000	19	11	0.25%	(8)	25 481 553	14 964 722	1.01%	(10 516 831)
1400001 - 1500000	18	13	0.30%	(5)	26 112 497	18 914 610	1.27%	(7 197 886)
1500001 - 1600000	10	6	0.14%	(4)	15 524 725	9 285 658	0.62%	(6 239 067)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 887 138	0.66%	(3 258 295)
1700001 - 1800000	5	2	0.05%	(3)	8 717 097	3 560 133	0.24%	(5 156 964)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 398 551	0.50%	(5 611 747)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 893 502	0.26%	49 659
> 2000000	20	19	0.44%	(1)	47 758 804	44 896 650	3.02%	(2 862 155)
Totals	5 105	4 339	100%	(766)	2 048 697 542	1 487 065 349	100%	(561 632 194)

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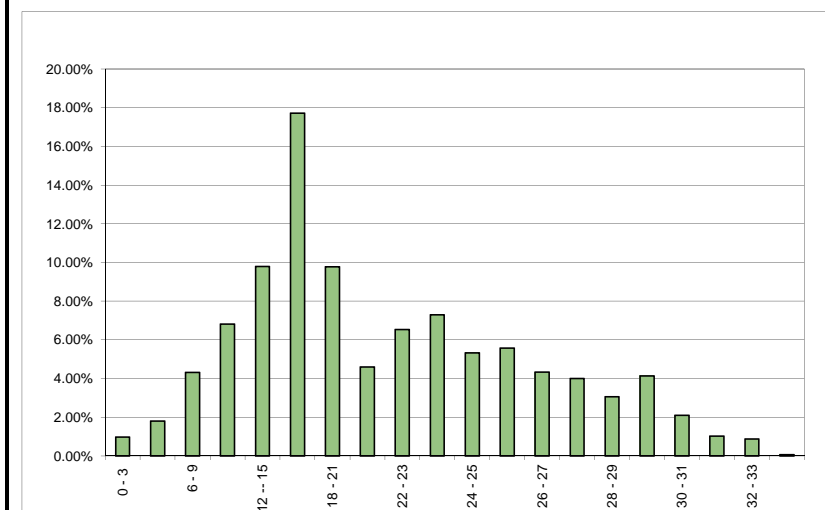


Loan Pool Characteristics

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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	31	0.71%	14 472 960	0.97%
3 - 6	101	2.33%	26 672 671	1.79%
6 - 9	222	5.12%	64 066 337	4.31%
9 - 12	346	7.97%	101 292 683	6.81%
12 -- 15	487	11.22%	145 465 703	9.78%
15 - 18	819	18.88%	263 375 554	17.71%
18 - 21	437	10.07%	145 332 179	9.77%
21 - 22	222	5.12%	68 311 004	4.59%
22 - 23	252	5.81%	97 220 584	6.54%
23 - 24	267	6.15%	108 471 682	7.29%
24 - 25	225	5.19%	79 219 199	5.33%
25 - 26	210	4.84%	82 721 875	5.56%
26 - 27	176	4.06%	64 318 501	4.33%
27 - 28	149	3.43%	59 501 052	4.00%
28 - 29	112	2.58%	45 398 820	3.05%
29 - 30	151	3.48%	61 348 708	4.13%
30 - 31	64	1.47%	31 037 632	2.09%
31 - 32	40	0.92%	15 086 524	1.01%
32 - 33	24	0.55%	12 848 186	0.86%
> 33	4	0.09%	903 495	0.06%
Totals	4 339	100%	1 487 065 349	100%



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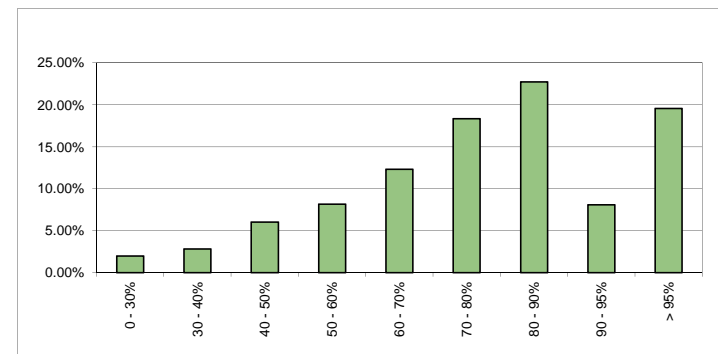


Loan Pool Characteristics

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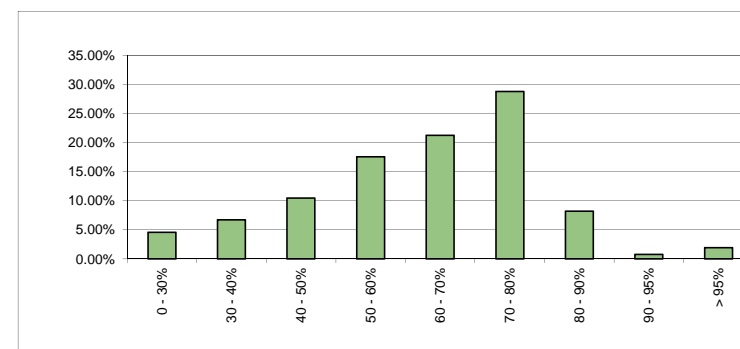
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	195	4.49%	29 788 788	2.00%
30 - 40%	199	4.59%	41 931 223	2.82%
40 - 50%	345	7.95%	89 590 697	6.02%
50 - 60%	402	9.26%	121 318 252	8.16%
60 - 70%	535	12.33%	183 239 658	12.32%
70 - 80%	646	14.89%	272 521 732	18.33%
80 - 90%	823	18.97%	337 654 917	22.71%
90 - 95%	298	6.87%	120 378 530	8.10%
> 95%	896	20.65%	290 641 553	19.54%
Totals	4 339	100%	1 487 065 349	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%	492	11.34%	67 696 751	4.55%
30 - 40%	405	9.33%	99 307 866	6.68%
40 - 50%	519	11.96%	154 987 869	10.42%
50 - 60%	691	15.93%	261 022 536	17.55%
60 - 70%	802	18.48%	315 683 856	21.23%
70 - 80%	1 091	25.14%	427 603 244	28.75%
80 - 90%	280	6.45%	121 321 835	8.16%
90 - 95%	20	0.46%	11 166 847	0.75%
> 95%	39	0.90%	28 274 543	1.90%
Totals	4 339	100%	1 487 065 349	100%



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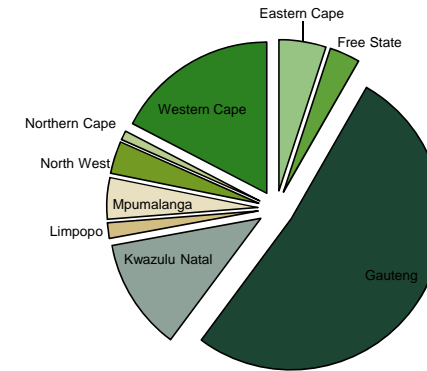


Loan Pool Characteristics

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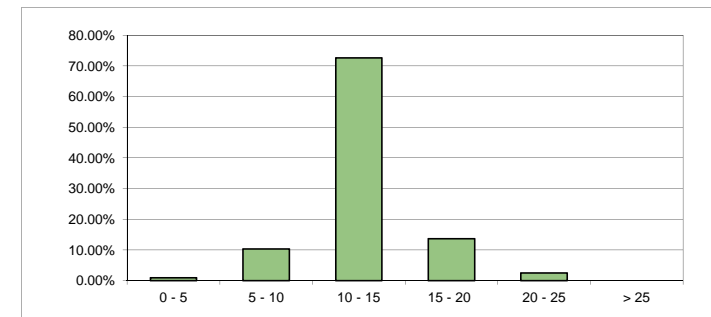
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	247	5.69%	71 360 290	4.80%
Free State	174	4.01%	46 170 551	3.10%
Gauteng	2 002	46.14%	736 482 947	49.53%
Kwazulu Natal	554	12.77%	169 869 041	11.42%
Limpopo	92	2.12%	23 430 636	1.58%
Mpumalanga	163	3.76%	62 928 305	4.23%
North West	163	3.76%	48 901 689	3.29%
Northern Cape	54	1.24%	14 051 133	0.94%
Western Cape	702	16.18%	246 724 322	16.59%
NO Data	188	4.33%	67 146 434	4.52%
Totals	4 339	100%	1 487 065 349	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	193	4.45%	14 112 917	0.95%
5 - 10	613	14.13%	153 108 051	10.30%
10 - 15	3 055	70.41%	1 079 194 553	72.57%
15 - 20	400	9.22%	203 236 987	13.67%
20 - 25	78	1.80%	37 412 841	2.52%
> 25	-	0.00%	-	0.00%
Totals	4 339	100%	1 487 065 349	100%



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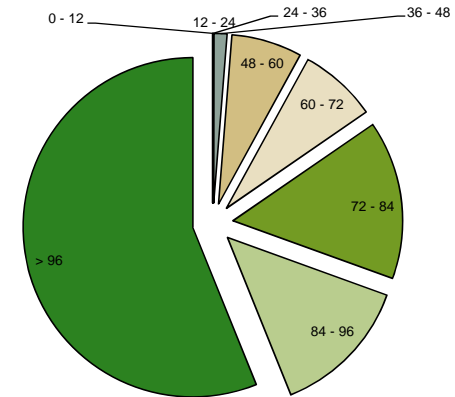


Loan Pool Characteristics

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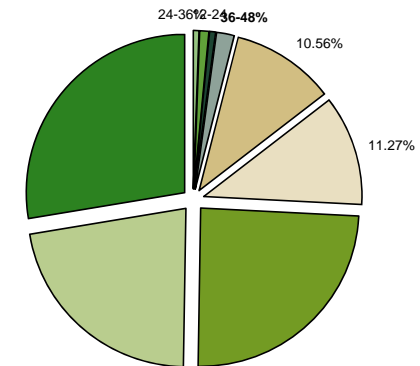
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	2	0.05%	751 133	0.05%	
36 - 48	47	1.08%	18 077 954	1.22%	
48 - 60	185	4.26%	99 817 457	6.71%	
60 - 72	241	5.55%	110 272 047	7.42%	
72 - 84	476	10.97%	225 001 221	15.13%	
84 - 96	616	14.20%	198 972 880	13.38%	
> 96	2 772	63.89%	834 172 657	56.10%	
Totals	4 339	100%	1 487 065 349	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	0.41%	8 664 027	0.58%	
12 - 24	22	0.51%	14 241 634	0.96%	
24 - 36	24	0.55%	9 079 379	0.61%	
36 - 48	66	1.52%	27 053 134	1.82%	
48 - 60	340	7.84%	157 087 481	10.56%	
60 - 72	386	8.90%	167 552 225	11.27%	
72 - 84	849	19.57%	363 472 406	24.44%	
84 - 96	1 091	25.14%	329 172 599	22.14%	
> 96	1 543	35.56%	410 742 463	27.62%	
Totals	4 339	100%	1 487 065 349	100%	



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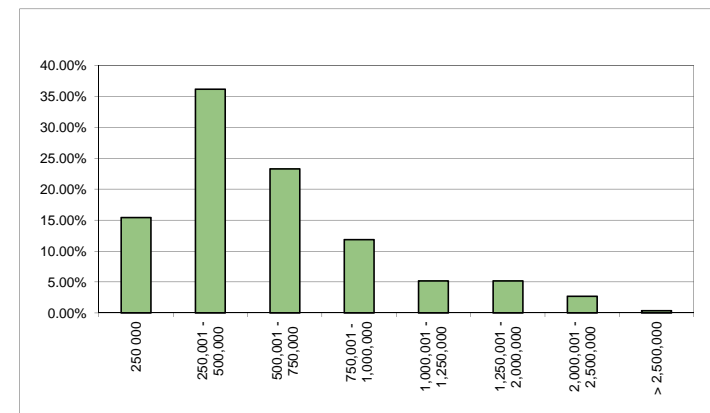


Loan Pool Characteristics

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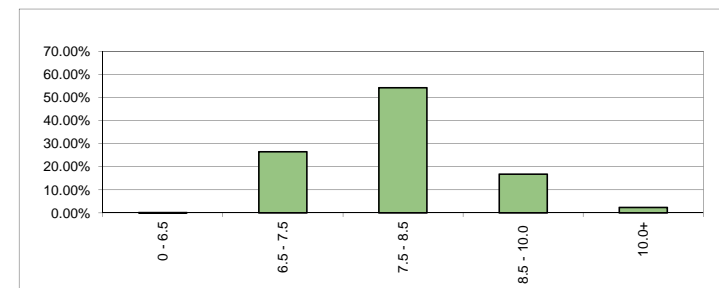
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 948	44.90%	228 904 934	15.39%
250,001 - 500,000	1 476	34.02%	538 013 275	36.18%
500,001 - 750,000	570	13.14%	345 967 232	23.27%
750,001 - 1,000,000	206	4.75%	175 858 612	11.83%
1,000,001 - 1,250,000	69	1.59%	76 619 025	5.15%
1,250,001 - 2,000,000	51	1.18%	76 805 621	5.16%
2,000,001 - 2,500,000	18	0.41%	39 946 286	2.69%
> 2,500,000	1	0.02%	4 950 363	0.33%
Totals	4 339	100%	1 487 065 349	100%



Interest Rate Distribution (Prime = 9.25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 6.5	5	0.12%	658 094	0.04%
6.5 - 7.5	742	17.10%	394 359 310	26.52%
7.5 - 8.5	2 428	55.96%	806 079 399	54.21%
8.5 - 10.0	1 036	23.88%	249 739 188	16.79%
10.0+	128	2.95%	36 229 358	2.44%
Totals	4 339	100%	1 487 065 349	100%



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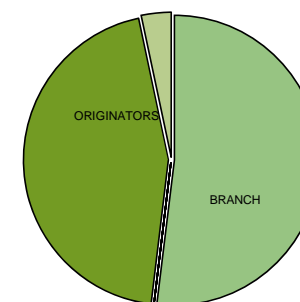


Loan Pool Characteristics

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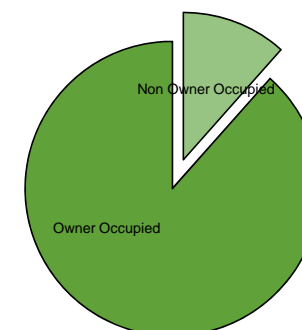
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 344	54.02%	772 246 992	51.93%
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	1 866	43.01%	665 552 401	44.76%
No Data	129	2.97%	49 265 955	3.31%
Totals	4 339	100%	1 487 065 349	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	513	11.82%	171 635 874	11.54%
Owner Occupied	3 823	88.11%	1 314 786 639	88.41%
No Data	3	0.07%	642 836	0.04%
Totals	4 339	100%	1 487 065 349	100%



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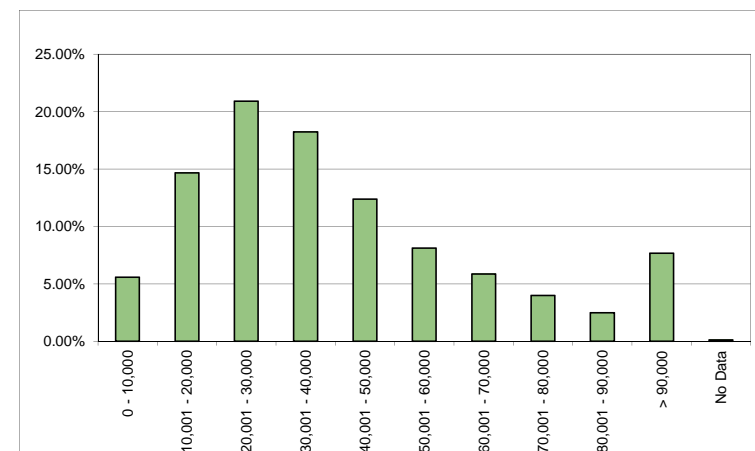


Loan Pool Characteristics

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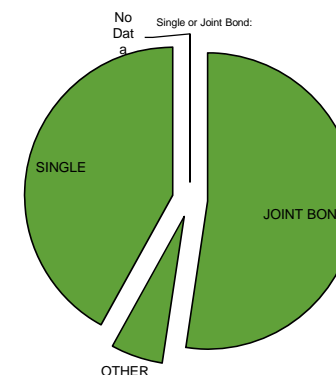
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	455	10.49%	82 968 557	5.58%
10,001 - 20,000	1 161	26.76%	218 162 396	14.67%
20,001 - 30,000	1 002	23.09%	311 028 163	20.92%
30,001 - 40,000	685	15.79%	271 216 193	18.24%
40,001 - 50,000	391	9.01%	183 906 796	12.37%
50,001 - 60,000	222	5.12%	120 727 738	8.12%
60,001 - 70,000	146	3.36%	87 245 993	5.87%
70,001 - 80,000	97	2.24%	59 188 154	3.98%
80,001 - 90,000	43	0.99%	36 750 988	2.47%
> 90,000	131	3.02%	114 215 473	7.68%
No Data	6	0.14%	1 654 899	0.11%
Totals	4 339	100%	1 487 065 349	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	2 246	51.76%	778 660 299	52.36%
OTHER	200	4.61%	84 517 097	5.68%
SINGLE	1 893	43.63%	623 887 953	41.95%
No Data	-	0.00%	-	0.00%
Totals	4 339	100%	1 487 065 349	100%



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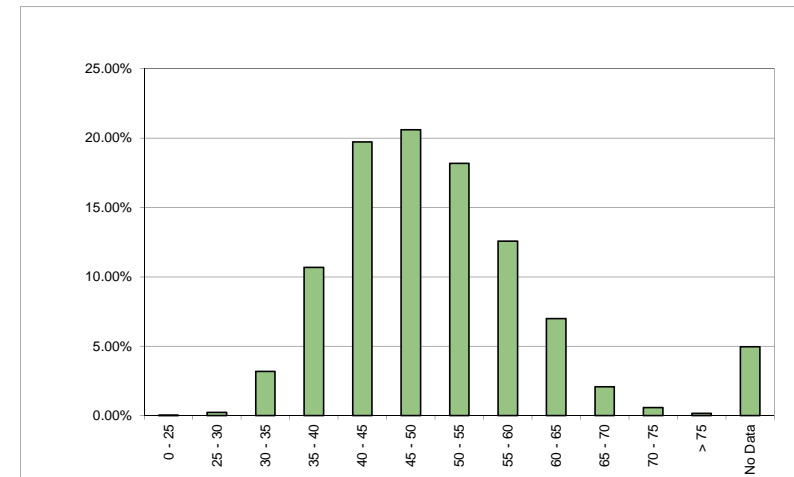


Loan Pool Characteristics

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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%	348 829	0.02%
25 - 30	10	0.23%	3 651 539	0.25%
30 - 35	131	3.02%	47 360 274	3.18%
35 - 40	419	9.66%	158 728 134	10.67%
40 - 45	806	18.58%	293 382 377	19.73%
45 - 50	877	20.21%	306 210 090	20.59%
50 - 55	800	18.44%	270 359 002	18.18%
55 - 60	582	13.41%	187 102 123	12.58%
60 - 65	355	8.18%	104 076 404	7.00%
65 - 70	134	3.09%	30 889 817	2.08%
70 - 75	36	0.83%	8 598 999	0.58%
> 75	13	0.30%	2 516 208	0.17%
No Data	174	4.01%	73 841 553	4.97%
Totals	4 339	100%	1 487 065 349	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	3 907	90.04%	1 306 555 972	87.86%
Self Employed	432	9.96%	180 509 377	12.14%
Totals	4 339	100%	1 487 065 349	100%



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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	1 199	27.63%	407 866 553	27.43%
Physical	3 140	72.37%	1 079 198 796	72.57%
Totals	4 339	100%	1 487 065 349	100%

