

## GreenHouse Funding (RF) Ltd

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



### Investor Report

30-Nov-2015

<b>Asset Class:</b>	Residential Mortgage Backed Securitisation
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<b>Transaction Parties:</b>	Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b> Nedbank Capital	<b>Bank Account</b> Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
<b>Servicer</b> Nedbank Retail: Home Loans	<b>Swap Counterparty - prime / Jibar:</b> Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
<b>Rating Agency:</b> Fitch Ratings			

<b>Reporting Period:</b>	
<b>Determination Date</b>	30-Sep-15
<b>Report date</b>	30-Nov-15
<b>Payment Date</b>	26-Oct-15
<b>Reporting Period / Quarter</b>	12
<b>Reporting Month</b>	36
<b>Interest Period (from)</b>	26-Oct-15
<b>Interest Period (to)</b>	25-Jan-16
<b>Interest Days</b>	91
<b>Reporting Currency</b>	South African Rand

<b>Contact Details:</b>	
<b>Nedbank Capital: Securitisation</b>	<b>Securitisation Manager</b>
Denzil Bagley	Steven Urry
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### Outstanding Notes & Subordinated Loans

30-Nov-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	122 604 906	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	213 395 094	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (26 October 2015)	0	54 892 935	0	0	0	2 048 697
Principal Outstanding Balance End of Period	-	158 502 159	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	10.31%	58.54%	7.16%	4.55%	2.79%
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 (26 October 2015)	6.308%	6.308%	6.308%	6.308%	6.308%	9.500%
Total Rate	7.408%	7.558%	7.848%	8.208%	8.708%	9.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (25 January 2016)	-	2 986 693	17 609 622	2 251 016	1 519 725	1 014 136
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 30-Nov-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 379 116 347	<b>Number of Loans</b>	5 105	4 174
<b>Weighted Average Original LTV:</b>	76.97%	75.68%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	0.96%
<b>Weighted Average Current LTV:</b>	61.44%	49.41%	<b>Weighted Average PTI:</b>	20.67%	19.83%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>		<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	31-Oct-15	1 395 826 403	4 199
<b>Payments</b>		-	-
Scheduled repayments		(17 081 444)	
Unscheduled repayments		(17 984 465)	
Settlements / Foreclosure Proceeds		(8 401 789)	(26)
Non eligible loans removed		(4 246 311)	(13)
Total Collections		(47 714 009)	(39)
<b>Disbursements</b>			
Withdrawals		14 928 210	
New Loans added during the reporting period		4 954 864	14
Total Disbursements		19 883 074	14
<b>Interest and Fees</b>			
Interest Charged		9 416 618	
Fees Charged		234 359	
Insurance Charged		1 667 820	
Total Charges		11 318 797	
Other		(11 528)	
Losses realised		(186 391)	
<b>Total Pool at End of Period</b>	<b>30-Nov-15</b>	<b>1 379 116 347</b>	<b>4 174</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

30-Nov-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 871	92.7%	1 253 440 832	90.9%
1-30 days delinquent	122	2.9%	48 792 951	3.5%
31-60 days delinquent	45	1.1%	17 675 552	1.3%
61-90 days delinquent	33	0.8%	10 257 139	0.7%
91-120 days delinquent	22	0.5%	7 256 279	0.53%
121 plus	81	1.9%	41 693 594	3.02%
<b>Total</b>	<b>4 174</b>	<b>100.0%</b>	<b>1 379 116 347</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.17%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	103	48 949 873	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	368	173 260 277	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	30	11 981 480			
Cumulative foreclosures since closing	185	84 687 525			
Losses at the end of the period	0	-			
Cumulative Losses since closing	57	8 476 527			

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### Arrears Reserve and PDL

30-Nov-2015

	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>	3.20%	11666139	<b>11666139</b>
1	Arrears Reserve				

\* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Sep-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 594 261 570
	Non Written-Off Mortgage Assets	(1 410 513 794)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(128 854 841)
	Potential Redemption Amount	54 892 935
	Residual Cashflow after payment of or provision for items one to ten.	136 134 721
	Principal Deficiency Value	0

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### Redraw and Liquidity position

30-Nov-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Nov-15	
Max Redraw	2 284 340	2 878 939	26.03%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	81 211	48.24%
Aggregate Redraw	279 663 667	338 973 338	21.21%

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	-	34 058 809	34 058 809	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	48 420 000	48 420 000	N
Interest		0	-	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.

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### Portfolio Covenants

30-Nov-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%	7.37%	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%	0.96%	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%	49.41%	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%	19.83%	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%	11.36%	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%	27.06%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

30-Nov-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 379 116 347
<b>Average Current Balance</b>	330 406
<b>Min Current Balance</b>	(435 965)
<b>Max Current Balance</b>	5 162 898
<b>Weighted Ave LTV (cur) (Including redraws)</b>	49.41%

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

<b>Aggregate Total Bond</b>	2 167 789 433
<b>Average Total Bond</b>	519 355
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.68%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 174
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.90%
Threshold allowed to remain unhedged	1%
Hedge Required	12 356 376.43
Nominal Value of Existing Hedge	6 683 362.33
Unhedged Excess exposure	5 673 014.10



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### Loan Pool Characteristics

30-Nov-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	837	20.05%	349	28 247 128	29 525 697	2.14%	1 278 569
100001 - 200000	906	783	18.76%	(123)	134 123 557	117 504 455	8.52%	(16 619 101 )
200001 - 300000	816	639	15.31%	(177)	201 418 016	158 675 628	11.51%	(42 742 388 )
300001 - 400000	797	638	15.29%	(159)	278 757 029	222 855 001	16.16%	(55 902 028 )
400001 - 500000	688	450	10.78%	(238)	307 841 555	200 753 563	14.56%	(107 087 993 )
500001 - 600000	476	264	6.32%	(212)	258 912 145	144 528 486	10.48%	(114 383 659 )
600001 - 700000	303	186	4.46%	(117)	195 462 574	120 501 120	8.74%	(74 961 455 )
700001 - 800000	182	117	2.80%	(65)	136 088 540	87 001 866	6.31%	(49 086 674 )
800001 - 900000	139	78	1.87%	(61)	118 368 568	65 683 705	4.76%	(52 684 863 )
900001 - 1000000	88	49	1.17%	(39)	83 321 820	46 301 308	3.36%	(37 020 512 )
1000001 - 1100000	49	35	0.84%	(14)	51 507 518	36 652 317	2.66%	(14 855 201 )
1100001 - 1200000	41	25	0.60%	(16)	47 211 031	28 610 179	2.07%	(18 600 852 )
1200001 - 1300000	43	17	0.41%	(26)	53 843 810	21 037 903	1.53%	(32 805 907 )
1300001 - 1400000	19	13	0.31%	(6)	25 481 553	17 500 319	1.27%	(7 981 234 )
1400001 - 1500000	18	7	0.17%	(11)	26 112 497	10 017 700	0.73%	(16 094 797 )
1500001 - 1600000	10	8	0.19%	(2)	15 524 725	12 466 070	0.90%	(3 058 655 )
1600001 - 1700000	8	4	0.10%	(4)	13 145 433	6 515 532	0.47%	(6 629 901 )
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 721 325	0.12%	(6 995 773 )
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 434 729	0.54%	(5 575 569 )
1900001 - 2000000	2	4	0.10%	2	3 843 843	7 769 185	0.56%	3 925 343
> 2000000	20	15	0.36%	(5)	47 758 804	36 060 258	2.61%	(11 698 546 )
<b>Totals</b>	<b>5 105</b>	<b>4 174</b>	<b>100%</b>	<b>(931)</b>	<b>2 048 697 542</b>	<b>1 379 116 347</b>	<b>100%</b>	<b>(669 581 196 )</b>

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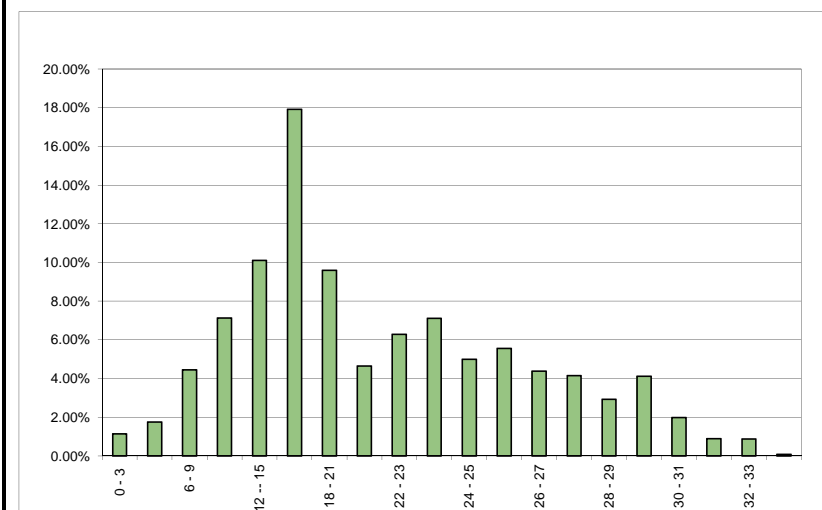


### Loan Pool Characteristics

30-Nov-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	29	0.69%	15 660 005	1.14%
3 - 6	96	2.30%	23 983 038	1.74%
6 - 9	218	5.22%	61 271 431	4.44%
9 - 12	338	8.10%	98 215 258	7.12%
12 -- 15	476	11.40%	139 386 738	10.11%
15 - 18	794	19.02%	247 006 465	17.91%
18 - 21	413	9.89%	132 285 373	9.59%
21 - 22	216	5.17%	63 960 268	4.64%
22 - 23	240	5.75%	86 727 863	6.29%
23 - 24	253	6.06%	98 088 725	7.11%
24 - 25	211	5.06%	68 922 928	5.00%
25 - 26	203	4.86%	76 650 295	5.56%
26 - 27	168	4.02%	60 291 569	4.37%
27 - 28	144	3.45%	57 114 565	4.14%
28 - 29	104	2.49%	40 208 103	2.92%
29 - 30	146	3.50%	56 631 918	4.11%
30 - 31	62	1.49%	27 320 361	1.98%
31 - 32	35	0.84%	12 283 439	0.89%
32 - 33	23	0.55%	11 998 850	0.87%
> 33	5	0.12%	1 109 151	0.08%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



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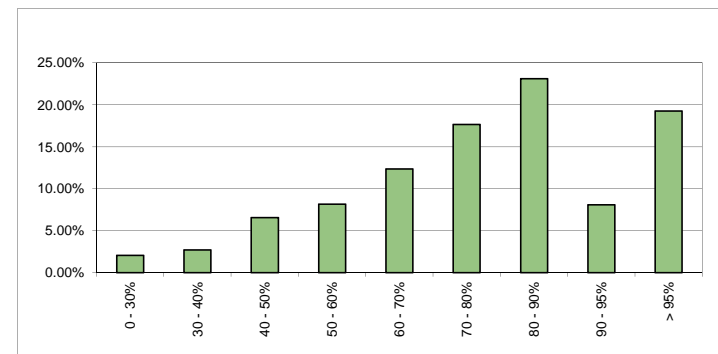


### Loan Pool Characteristics

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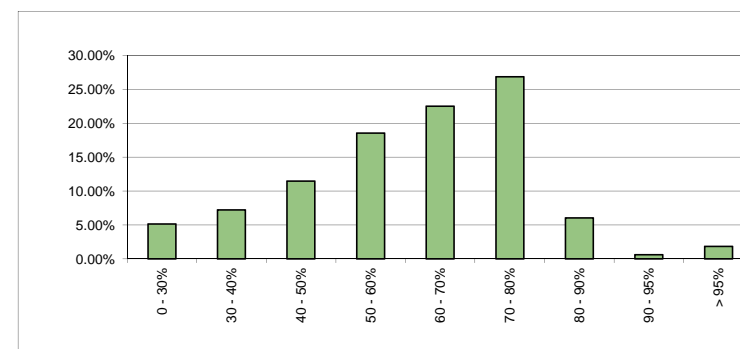
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	188	4.50%	28 537 333	2.07%
30 - 40%	190	4.55%	37 349 203	2.71%
40 - 50%	343	8.22%	90 684 218	6.58%
50 - 60%	379	9.08%	112 882 098	8.19%
60 - 70%	517	12.39%	170 320 390	12.35%
70 - 80%	613	14.69%	243 469 026	17.65%
80 - 90%	791	18.95%	318 657 391	23.11%
90 - 95%	298	7.14%	111 697 937	8.10%
> 95%	855	20.48%	265 518 752	19.25%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</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%	502	12.03%	70 317 270	5.10%
30 - 40%	414	9.92%	99 004 094	7.18%
40 - 50%	535	12.82%	157 947 682	11.45%
50 - 60%	677	16.22%	255 614 108	18.53%
60 - 70%	818	19.60%	309 965 144	22.48%
70 - 80%	1 009	24.17%	370 181 188	26.84%
80 - 90%	166	3.98%	83 073 075	6.02%
90 - 95%	18	0.43%	7 975 470	0.58%
> 95%	35	0.84%	25 038 316	1.82%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



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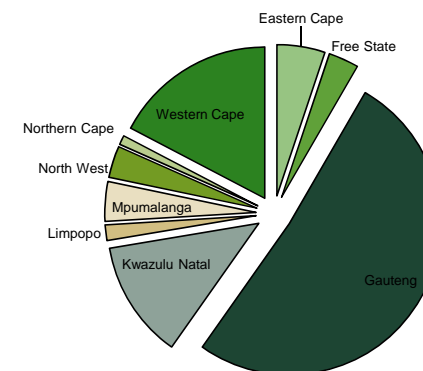


### Loan Pool Characteristics

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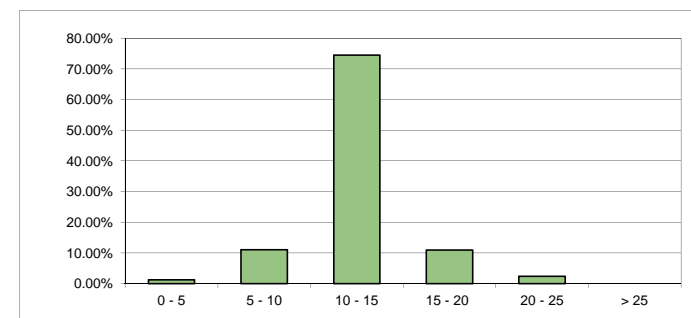
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	245	5.87%	67 479 958	4.89%
Free State	167	4.00%	42 592 932	3.09%
Gauteng	1 910	45.76%	676 614 643	49.06%
Kwazulu Natal	544	13.03%	165 921 385	12.03%
Limpopo	93	2.23%	22 069 351	1.60%
Mpumalanga	153	3.67%	55 735 856	4.04%
North West	156	3.74%	44 577 010	3.23%
Northern Cape	52	1.25%	13 075 454	0.95%
Western Cape	673	16.12%	228 220 608	16.55%
NO Data	181	4.34%	62 829 149	4.56%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</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	210	5.03%	17 463 059	1.27%
5 - 10	608	14.57%	151 531 212	10.99%
10 - 15	2 978	71.35%	1 027 689 188	74.52%
15 - 20	311	7.45%	150 415 477	10.91%
20 - 25	67	1.61%	32 017 411	2.32%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



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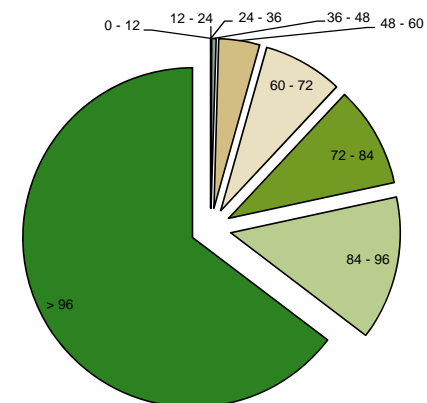


### Loan Pool Characteristics

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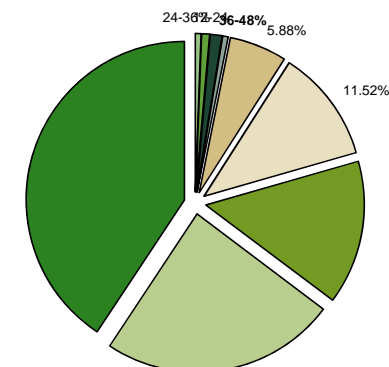
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception				88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	-	0.00%	-	0.00%
12 - 24	-	0.00%	-	0.00%
24 - 36	1	0.02%	639 334	0.05%
36 - 48	13	0.31%	5 770 815	0.42%
48 - 60	115	2.76%	53 707 613	3.89%
60 - 72	208	4.98%	104 912 457	7.61%
72 - 84	290	6.95%	133 038 148	9.65%
84 - 96	463	11.09%	189 164 819	13.72%
> 96	3 084	73.89%	891 883 162	64.67%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



#### 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	17	0.41%	8 101 219	0.59%
12 - 24	26	0.62%	11 186 638	0.81%
24 - 36	32	0.77%	16 380 900	1.19%
36 - 48	21	0.50%	7 788 153	0.56%
48 - 60	190	4.55%	81 087 788	5.88%
60 - 72	364	8.72%	158 813 767	11.52%
72 - 84	472	11.31%	203 092 671	14.73%
84 - 96	875	20.96%	331 326 648	24.02%
> 96	2 177	52.16%	561 338 562	40.70%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



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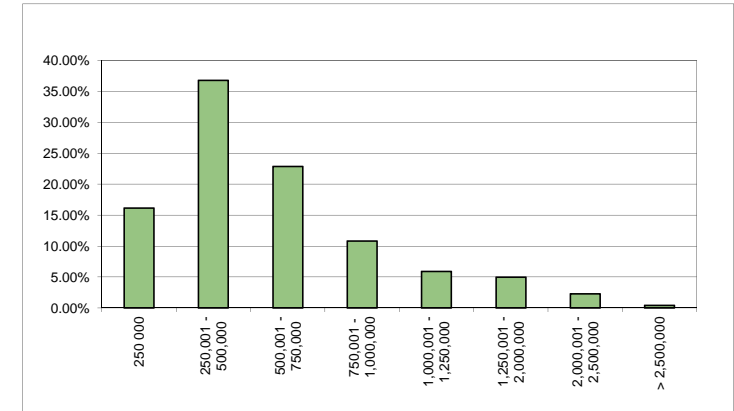


### Loan Pool Characteristics

30-Nov-2015

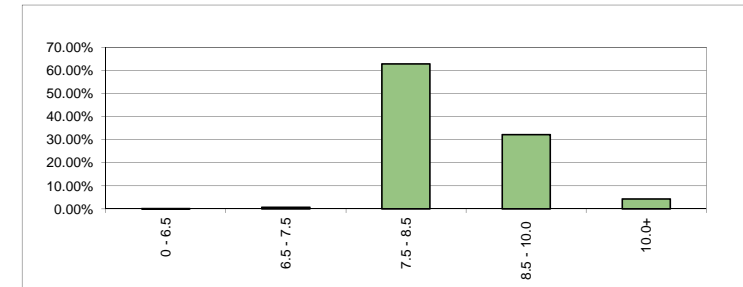
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 956	46.86%	222 209 480	16.11%
250,001 - 500,000	1 391	33.33%	507 104 864	36.77%
500,001 - 750,000	519	12.43%	315 010 062	22.84%
750,001 - 1,000,000	175	4.19%	149 006 422	10.80%
1,000,001 - 1,250,000	73	1.75%	81 221 209	5.89%
1,250,001 - 2,000,000	45	1.08%	68 504 050	4.97%
2,000,001 - 2,500,000	14	0.34%	30 897 360	2.24%
> 2,500,000	1	0.02%	5 162 898	0.37%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



#### 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%	641 412	0.05%
6.5 - 7.5	25	0.60%	9 375 268	0.68%
7.5 - 8.5	2 167	51.92%	866 917 038	62.86%
8.5 - 10.0	1 769	42.38%	443 342 320	32.15%
10.0+	208	4.98%	58 840 310	4.27%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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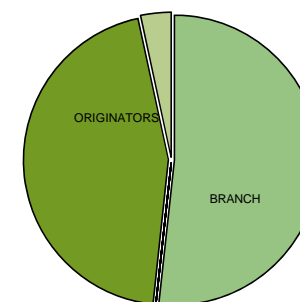


### Loan Pool Characteristics

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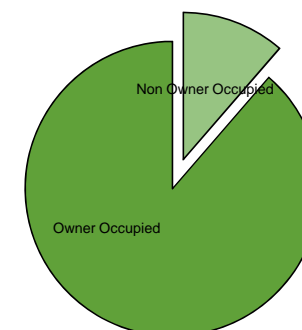
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 257	54.07%	713 066 959	51.70%
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	1 791	42.91%	619 550 347	44.92%
No Data	126	3.02%	46 499 041	3.37%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</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	482	11.55%	156 552 259	11.35%
Owner Occupied	3 691	88.43%	1 221 924 754	88.60%
No Data	1	0.02%	639 334	0.05%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



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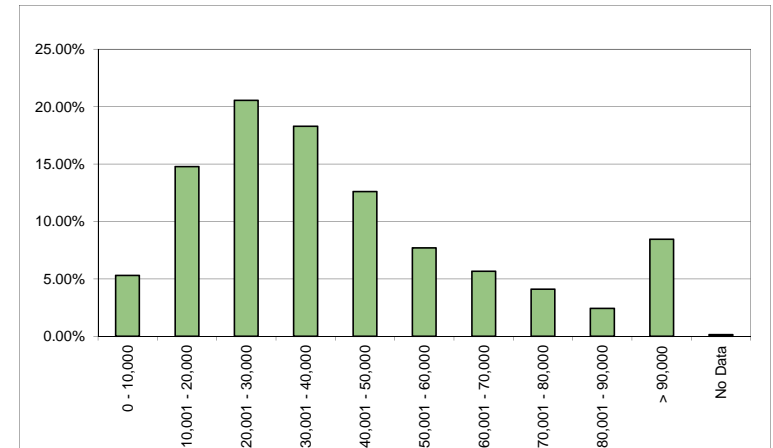


### Loan Pool Characteristics

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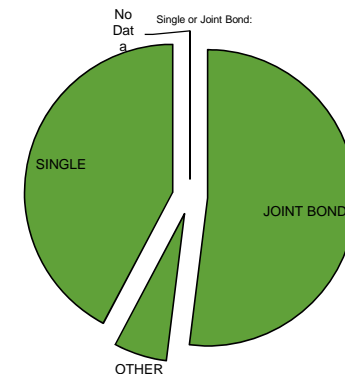
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	432	10.35%	72 987 870	5.29%
10,001 - 20,000	1 118	26.78%	203 871 269	14.78%
20,001 - 30,000	952	22.81%	283 492 387	20.56%
30,001 - 40,000	666	15.96%	252 322 272	18.30%
40,001 - 50,000	385	9.22%	173 876 917	12.61%
50,001 - 60,000	210	5.03%	106 053 738	7.69%
60,001 - 70,000	137	3.28%	77 983 082	5.65%
70,001 - 80,000	92	2.20%	56 405 029	4.09%
80,001 - 90,000	45	1.08%	33 450 352	2.43%
> 90,000	132	3.16%	116 703 322	8.46%
No Data	5	0.12%	1 970 109	0.14%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</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	2 150	51.51%	716 538 434	51.96%
OTHER	192	4.60%	80 018 762	5.80%
SINGLE	1 832	43.89%	582 559 150	42.24%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>





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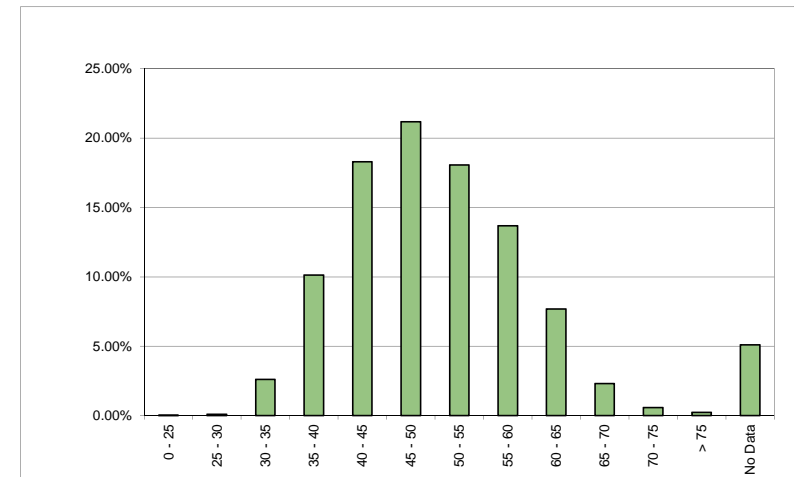


### Loan Pool Characteristics

30-Nov-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%	345 155	0.03%
25 - 30	3	0.07%	1 348 249	0.10%
30 - 35	108	2.59%	35 994 070	2.61%
35 - 40	382	9.15%	139 620 943	10.12%
40 - 45	730	17.49%	252 277 474	18.29%
45 - 50	858	20.56%	292 138 834	21.18%
50 - 55	782	18.74%	248 931 240	18.05%
55 - 60	590	14.14%	188 799 295	13.69%
60 - 65	353	8.46%	106 095 695	7.69%
65 - 70	145	3.47%	31 793 825	2.31%
70 - 75	37	0.89%	8 204 049	0.59%
> 75	15	0.36%	3 291 707	0.24%
No Data	169	4.05%	70 275 811	5.10%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</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	3 760	90.08%	1 209 170 775	87.68%
Self Employed	414	9.92%	169 945 571	12.32%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

30-Nov-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	1 140	27.31%	373 182 117	27.06%
Physical	3 034	72.69%	1 005 934 230	72.94%
<b>Totals</b>	<b>4 174</b>	<b>100%</b>	<b>1 379 116 347</b>	<b>100%</b>

