

# GreenHouse Funding (RF) Ltd

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



## Investor Report

30-Sep-2015

**Asset Class:** Residential Mortgage Backed Securitisation

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

<b>Reporting Period:</b>	
<b>Determination Date</b>	30-Sep-15
<b>Report date</b>	30-Sep-15
<b>Payment Date</b>	26-Oct-15
<b>Reporting Period / Quarter</b>	12
<b>Reporting Month</b>	34
<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
Tel: 0112943431	Tel: +27114959023
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## GreenHouse Funding (RF) Ltd

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### Outstanding Notes & Subordinated Loans

30-Sep-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-Sep-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 410 513 794	<b>Number of Loans</b>	5 105	4 214
<b>Weighted Average Original LTV:</b>	76.97%	75.65%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	50.01%	<b>Weighted Average PTI:</b>	20.67%	19.85%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>		<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	30-Jun-15	1 463 777 888	4 291
<b>Payments</b>		-	-
Scheduled repayments		(57 648 691)	
Unscheduled repayments		(49 309 515)	
Settlements / Foreclosure Proceeds		(31 444 324)	(69)
Non eligible loans removed		(14 880 640)	(47)
Total Collections		(153 283 170)	(116)
<b>Disbursements</b>			
Withdrawals		46 907 276	
New Loans added during the reporting period		19 176 556	39
Total Disbursements		66 083 832	39
<b>Interest and Fees</b>			
Interest Charged		29 324 755	
Fees Charged		434 926	
Insurance Charged		3 717 994	
Total Charges		33 477 676	
Other		101 196	
Losses realised		356 372	
<b>Total Pool at End of Period</b>	<b>30-Sep-15</b>	<b>1 410 513 794</b>	<b>4 214</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

30-Sep-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 892	92.4%	1 277 426 511	90.6%
1-30 days delinquent	120	2.8%	48 648 824	3.4%
31-60 days delinquent	56	1.3%	19 294 047	1.4%
61-90 days delinquent	40	0.9%	14 986 173	1.1%
91-120 days delinquent	19	0.5%	8 425 653	0.60%
121 plus	87	2.1%	41 732 586	2.96%
<b>Total</b>	<b>4 214</b>	<b>100.0%</b>	<b>1 410 513 794</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.23%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	106	50 158 239	Sales in Executions at the end the period	3	1 360 000
Cumulative Defaults since closing	358	169 589 344	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	19	7 845 305			
Cumulative foreclosures since closing	152	71 283 595			
Losses at the end of the period	5	1 175 362			
Cumulative Losses since closing	55	8 055 836			

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### Arrears Reserve and PDL

30-Sep-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>			
1	Arrears Reserve	3.31%	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	1 594 261 570
	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-Sep-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Sep-15	
Max Redraw	2 284 340	2 894 114	26.69%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	79 455	45.04%
Aggregate Redraw	279 663 667	334 824 667	19.72%

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-Sep-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%	7.51%	N
2	Concession- The Weighted Average Concession of the Loan Agreements in the Loan Portfolio is not more than 0,2 percentage points more than the Weighted Average Concession of the Loan Agreements in the Initial Loan Portfolio.	1.31%	1.21%	N
3	Curr LTV- The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1 percentage points more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	61.44%	50.01%	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%	19.85%	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%	11.51%	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%	27.23%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

30-Sep-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 410 513 794
<b>Average Current Balance</b>	334 721
<b>Min Current Balance</b>	(945 060)
<b>Max Current Balance</b>	5 090 266
<b>Weighted Ave LTV (cur) (Including redraws)</b>	50.01%

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

<b>Aggregate Total Bond</b>	2 186 110 404
<b>Average Total Bond</b>	518 773
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.65%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 214
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.78%
Threshold allowed to remain unhedged	1%
Hedge Required	11 007 210.85
Nominal Value of Existing Hedge	6 760 219.38
Unhedged Excess exposure	4 246 991.47



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### Loan Pool Characteristics

**30-Sep-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	810	19.22%	322	28 247 128	28 776 396	2.04%	529 268
100001 - 200000	906	776	18.41%	(130)	134 123 557	115 957 759	8.22%	(18 165 797)
200001 - 300000	816	667	15.83%	(149)	201 418 016	164 931 752	11.69%	(36 486 264)
300001 - 400000	797	652	15.47%	(145)	278 757 029	228 230 819	16.18%	(50 526 210)
400001 - 500000	688	450	10.68%	(238)	307 841 555	200 490 714	14.21%	(107 350 842)
500001 - 600000	476	282	6.69%	(194)	258 912 145	153 985 769	10.92%	(104 926 376)
600001 - 700000	303	183	4.34%	(120)	195 462 574	118 564 302	8.41%	(76 898 272)
700001 - 800000	182	129	3.06%	(53)	136 088 540	95 991 775	6.81%	(40 096 765)
800001 - 900000	139	78	1.85%	(61)	118 368 568	65 582 557	4.65%	(52 786 011)
900001 - 1000000	88	53	1.26%	(35)	83 321 820	50 075 122	3.55%	(33 246 697)
1000001 - 1100000	49	35	0.83%	(14)	51 507 518	36 763 639	2.61%	(14 743 879)
1100001 - 1200000	41	27	0.64%	(14)	47 211 031	30 851 186	2.19%	(16 359 845)
1200001 - 1300000	43	13	0.31%	(30)	53 843 810	16 090 521	1.14%	(37 753 288)
1300001 - 1400000	19	17	0.40%	(2)	25 481 553	22 877 475	1.62%	(2 604 078)
1400001 - 1500000	18	5	0.12%	(13)	26 112 497	7 145 915	0.51%	(18 966 582)
1500001 - 1600000	10	6	0.14%	(4)	15 524 725	9 175 431	0.65%	(6 349 295)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 750 609	0.69%	(3 394 824)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 738 266	0.12%	(6 978 831)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 368 684	0.52%	(5 641 614)
1900001 - 2000000	2	4	0.09%	2	3 843 843	7 787 908	0.55%	3 944 065
> 2000000	20	16	0.38%	(4)	47 758 804	38 377 194	2.72%	(9 381 610)
<b>Totals</b>	<b>5 105</b>	<b>4 214</b>	<b>100%</b>	<b>(891)</b>	<b>2 048 697 542</b>	<b>1 410 513 794</b>	<b>100%</b>	<b>(638 183 748)</b>

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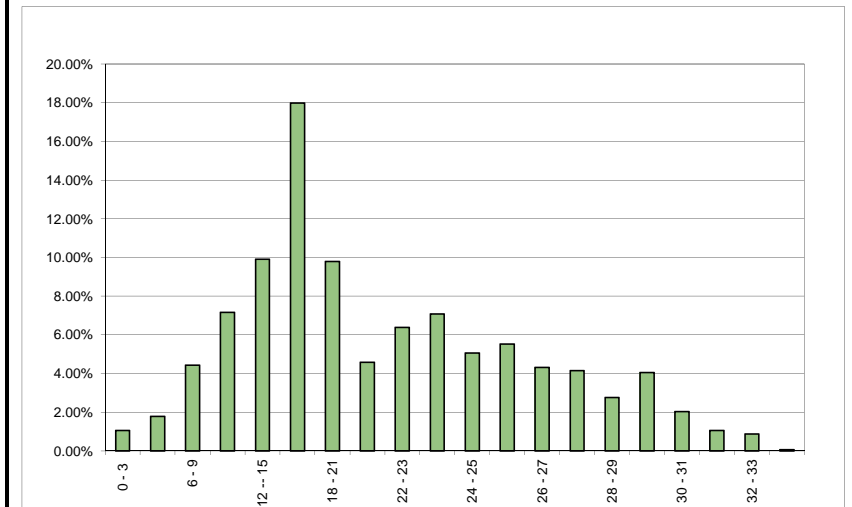


### Loan Pool Characteristics

30-Sep-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	0.66%	14 933 580	1.06%
3 - 6	98	2.33%	25 031 083	1.77%
6 - 9	219	5.20%	62 343 294	4.42%
9 - 12	344	8.16%	100 905 152	7.15%
12 -- 15	473	11.22%	139 740 545	9.91%
15 - 18	799	18.96%	253 715 436	17.99%
18 - 21	424	10.06%	138 174 881	9.80%
21 - 22	217	5.15%	64 627 884	4.58%
22 - 23	245	5.81%	90 090 219	6.39%
23 - 24	253	6.00%	99 827 907	7.08%
24 - 25	215	5.10%	71 405 683	5.06%
25 - 26	206	4.89%	77 868 150	5.52%
26 - 27	168	3.99%	60 777 869	4.31%
27 - 28	145	3.44%	58 598 085	4.15%
28 - 29	105	2.49%	38 971 349	2.76%
29 - 30	147	3.49%	57 036 649	4.04%
30 - 31	62	1.47%	28 562 323	2.02%
31 - 32	38	0.90%	14 788 816	1.05%
32 - 33	24	0.57%	12 256 933	0.87%
> 33	4	0.09%	857 958	0.06%
Totals	4 214	100%	1 410 513 794	100%



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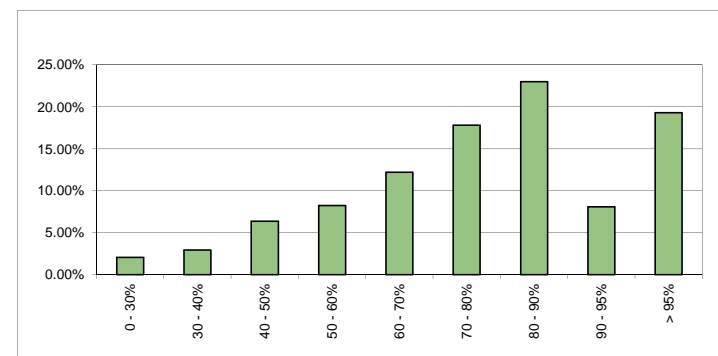


### Loan Pool Characteristics

30-Sep-2015

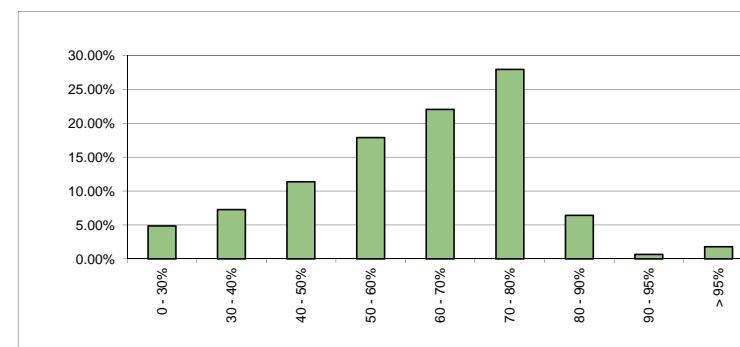
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	187	4.44%	29 224 901	2.07%
30 - 40%	196	4.65%	41 711 267	2.96%
40 - 50%	343	8.14%	89 822 836	6.37%
50 - 60%	387	9.18%	116 372 543	8.25%
60 - 70%	515	12.22%	171 941 728	12.19%
70 - 80%	621	14.74%	250 948 556	17.79%
80 - 90%	799	18.96%	324 112 470	22.98%
90 - 95%	299	7.10%	114 280 158	8.10%
> 95%	867	20.57%	272 099 336	19.29%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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%	488	11.58%	68 543 266	4.86%
30 - 40%	414	9.82%	101 998 902	7.23%
40 - 50%	536	12.72%	160 060 474	11.35%
50 - 60%	677	16.07%	251 948 035	17.86%
60 - 70%	802	19.03%	310 307 303	22.00%
70 - 80%	1 052	24.96%	393 601 875	27.90%
80 - 90%	188	4.46%	90 116 053	6.39%
90 - 95%	22	0.52%	8 907 705	0.63%
> 95%	35	0.83%	25 030 181	1.77%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



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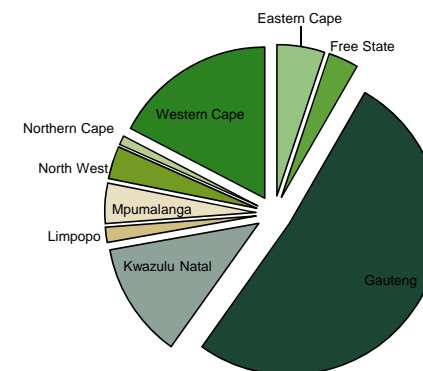


### Loan Pool Characteristics

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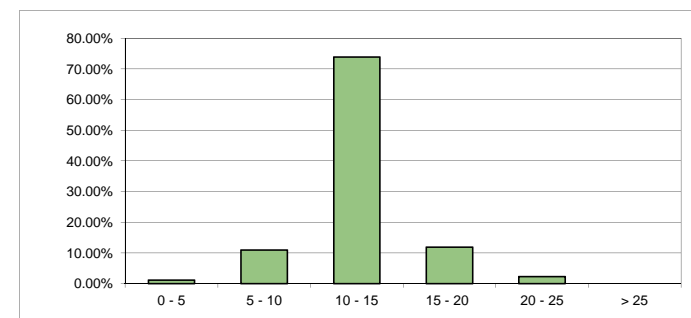
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	245	5.81%	68 758 898	4.87%
Free State	169	4.01%	43 514 742	3.09%
Gauteng	1 930	45.80%	692 878 561	49.12%
Kwazulu Natal	544	12.91%	166 389 448	11.80%
Limpopo	93	2.21%	22 039 792	1.56%
Mpumalanga	159	3.77%	58 142 257	4.12%
North West	159	3.77%	47 323 196	3.36%
Northern Cape	52	1.23%	13 165 306	0.93%
Western Cape	679	16.11%	233 650 453	16.56%
NO Data	184	4.37%	64 651 143	4.58%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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	199	4.72%	15 384 211	1.09%
5 - 10	613	14.55%	154 321 639	10.94%
10 - 15	2 998	71.14%	1 042 091 514	73.88%
15 - 20	337	8.00%	166 844 743	11.83%
20 - 25	67	1.59%	31 871 686	2.26%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



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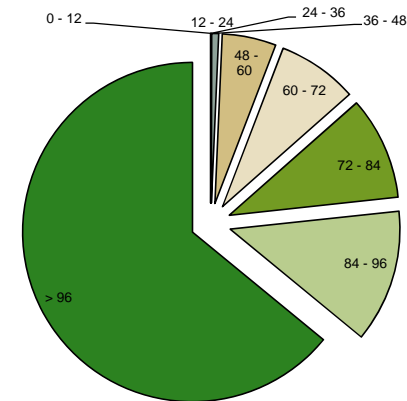


## Loan Pool Characteristics

30-Sep-2015

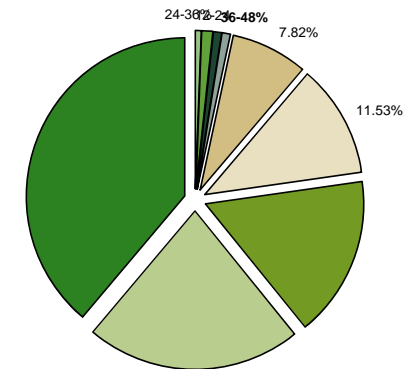
### Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	635 170	0.05%
36 - 48	24	0.57%	9 107 062	0.65%
48 - 60	136	3.23%	72 505 492	5.14%
60 - 72	231	5.48%	107 959 218	7.65%
72 - 84	296	7.02%	138 538 098	9.82%
84 - 96	445	10.56%	178 374 417	12.65%
> 96	3 081	73.11%	903 394 337	64.05%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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	22	0.52%	8 421 513	0.60%
12 - 24	30	0.71%	15 558 253	1.10%
24 - 36	25	0.59%	11 825 921	0.84%
36 - 48	33	0.78%	11 976 684	0.85%
48 - 60	240	5.70%	110 297 331	7.82%
60 - 72	386	9.16%	162 585 064	11.53%
72 - 84	522	12.39%	231 695 329	16.43%
84 - 96	849	20.15%	310 262 418	22.00%
> 96	2 107	50.00%	547 891 282	38.84%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



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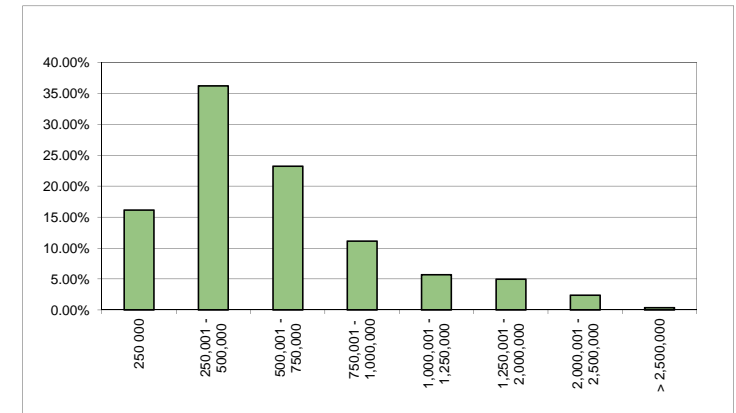


## Loan Pool Characteristics

30-Sep-2015

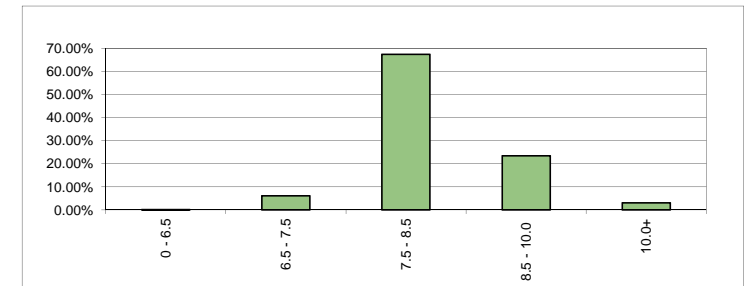
### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 955	46.39%	227 419 027	16.12%
250,001 - 500,000	1 400	33.22%	510 968 414	36.23%
500,001 - 750,000	541	12.84%	327 598 130	23.23%
750,001 - 1,000,000	184	4.37%	156 601 395	11.10%
1,000,001 - 1,250,000	72	1.71%	79 923 111	5.67%
1,250,001 - 2,000,000	46	1.09%	69 626 523	4.94%
2,000,001 - 2,500,000	15	0.36%	33 286 928	2.36%
> 2,500,000	1	0.02%	5 090 266	0.36%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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%	641 781	0.05%
6.5 - 7.5	164	3.89%	86 927 036	6.16%
7.5 - 8.5	2 547	60.44%	949 909 514	67.34%
8.5 - 10.0	1 340	31.80%	330 493 115	23.43%
10.0+	158	3.75%	42 542 348	3.02%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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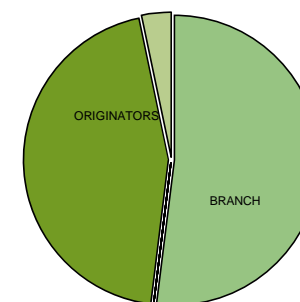


### Loan Pool Characteristics

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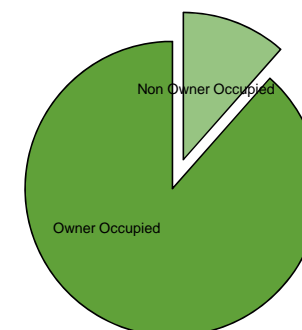
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 288	54.30%	733 002 630	51.97%
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	1 801	42.74%	631 278 331	44.76%
No Data	125	2.97%	46 232 833	3.28%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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	491	11.65%	162 213 263	11.50%
Owner Occupied	3 722	88.32%	1 247 665 361	88.45%
No Data	1	0.02%	635 170	0.05%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



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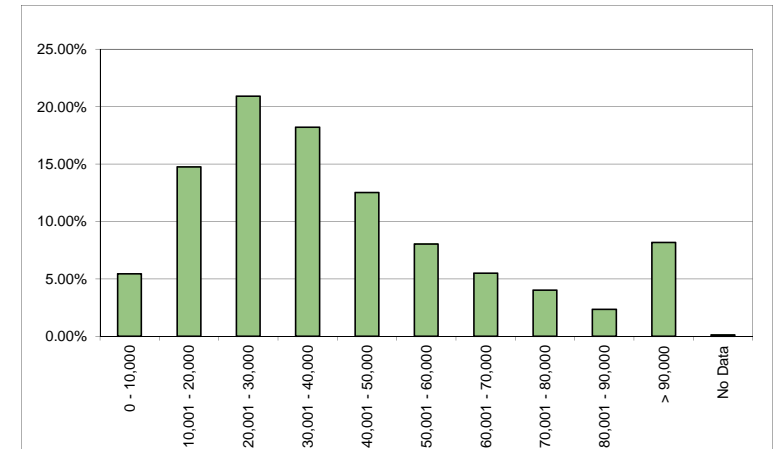


### Loan Pool Characteristics

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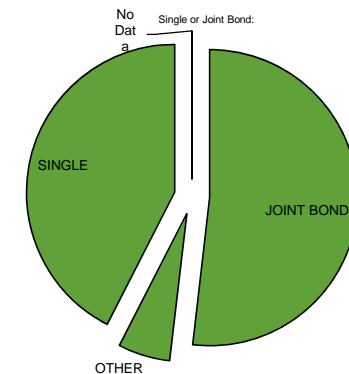
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	436	10.35%	76 723 579	5.44%
10,001 - 20,000	1 124	26.67%	207 858 596	14.74%
20,001 - 30,000	970	23.02%	295 019 540	20.92%
30,001 - 40,000	670	15.90%	256 914 222	18.21%
40,001 - 50,000	388	9.21%	176 570 979	12.52%
50,001 - 60,000	215	5.10%	113 458 411	8.04%
60,001 - 70,000	136	3.23%	77 636 069	5.50%
70,001 - 80,000	96	2.28%	56 525 446	4.01%
80,001 - 90,000	43	1.02%	32 902 397	2.33%
> 90,000	132	3.13%	115 373 339	8.18%
No Data	4	0.09%	1 531 216	0.11%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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	2 165	51.38%	731 111 877	51.83%
OTHER	193	4.58%	80 177 109	5.68%
SINGLE	1 856	44.04%	599 224 808	42.48%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>





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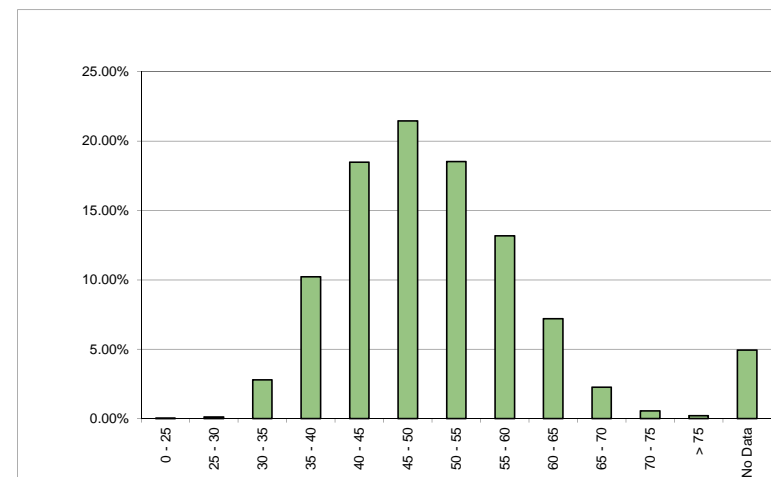


### Loan Pool Characteristics

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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%	342 970	0.02%
25 - 30	4	0.09%	1 630 658	0.12%
30 - 35	116	2.75%	39 582 811	2.81%
35 - 40	388	9.21%	144 094 971	10.22%
40 - 45	755	17.92%	260 521 801	18.47%
45 - 50	868	20.60%	302 635 384	21.46%
50 - 55	794	18.84%	261 296 833	18.52%
55 - 60	586	13.91%	185 914 324	13.18%
60 - 65	340	8.07%	101 691 463	7.21%
65 - 70	142	3.37%	32 044 814	2.27%
70 - 75	37	0.88%	7 957 849	0.56%
> 75	14	0.33%	3 005 943	0.21%
No Data	168	3.99%	69 793 974	4.95%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</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	3 794	90.03%	1 237 038 653	87.70%
Self Employed	420	9.97%	173 475 142	12.30%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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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	1 152	27.34%	384 053 867	27.23%
Physical	3 062	72.66%	1 026 459 927	72.77%
<b>Totals</b>	<b>4 214</b>	<b>100%</b>	<b>1 410 513 794</b>	<b>100%</b>

