

# GreenHouse Funding (RF) Ltd

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



## Investor Report

30-Sep-2016

**Asset Class:** Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
<b>Programme Manager:</b>	Nedbank Capital	<b>Permitted Investments</b> Nedbank		Aa2.za or P-2.za
<b>Servicer</b>	Nedbank Retail: Home Loans	<b>Bank Account</b> Nedbank	Baa2 P-2 A1.za P-1.za	A3.za or P-2.za A3.za or P-2.za
<b>Rating Agency:</b>	Moody's Ratings	<b>Swap Counterparty - prime / Jibar:</b> Nedbank		

Reporting Period:	
<b>Determination Date</b>	30-Sep-16
<b>Report date</b>	30-Sep-16
<b>Payment Date</b>	25-Oct-16
<b>Reporting Period / Quarter</b>	16
<b>Reporting Month</b>	45
<b>Interest Period (from)</b>	25-Oct-16
<b>Interest Period (to)</b>	25-Jan-17
<b>Interest Days</b>	92
<b>Reporting Currency</b>	South African Rand

Contact Details:	
<b>Nedbank Capital: Securitisation</b>	<b>Securitisation Manager</b>
Denzil Bagley	Steven Urry
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Email: DenzilB@Nedbankcapital.co.za	Email: StevenU@nedbank.co.za

## GreenHouse Funding (RF) Ltd

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### Outstanding Notes & Subordinated Loans

30-Sep-2016

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 [Global Scale / National Scale]	Fully Redeemed Note	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	Baa3(sf) / Aa3.za(sf)	Ba1(sf) / A2.za(sf)	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	336 000 000	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	0	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 October 2016)	0	0	64 739 572	0	0	2 253 568
Principal Outstanding Balance End of Period	-	-	835 260 428	110 000 000	70 000 000	40 564 211
Current Tranche Thickness	0.00%	0.00%	63.67%	8.39%	5.34%	3.09%
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 (25 October 2016)	7.358%	7.358%	7.358%	7.358%	7.358%	10.500%
Total Rate	8.458%	8.608%	8.898%	9.258%	9.758%	10.500%
Interest Days	92	92	92	92	92	92
Interest Payment Due (25 January 2017)	-	-	18 733 084	2 566 876	1 721 685	1 073 562
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-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 193 140 428	<b>Number of Loans</b>	5 105	3 841
<b>Weighted Average Original LTV:</b>	76.97%	75.36%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	47.30%	<b>Weighted Average PTI:</b>	20.67%	19.78%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>		<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	30-Jun-16	1 257 593 997	3 934
<b>Payments</b>		-	-
Scheduled repayments		(52 849 490)	
Unscheduled repayments		(41 740 506)	
Settlements / Foreclosure Proceeds		(30 543 937)	(61)
Non eligible loans removed		(13 389 017)	(32)
Total Collections		(138 522 950)	(93)
<b>Disbursements</b>			
Withdrawals		41 362 108	
New Loans added during the reporting period		-	
Total Disbursements		41 362 108	-
<b>Interest and Fees</b>			
Interest Charged		27 970 972	
Fees Charged		583 413	
Insurance Charged		3 822 352	
Total Charges		32 376 738	
Other			
Losses realised		330 535	
<b>Total Pool at End of Period</b>	<b>30-Sep-16</b>	<b>1 193 140 428</b>	<b>3 841</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

30-Sep-2016

#### Accounts in Arrears:

Arrears Status	Number of Loans	Number of Loans	Outstanding Balance	% of Balance
Current	3 549	92.4%	1 072 276 635	89.9%
1-30 days delinquent	122	3.2%	45 523 421	3.8%
31-60 days delinquent	56	1.5%	23 634 564	2.0%
61-90 days delinquent	28	0.7%	9 354 373	0.8%
91-120 days delinquent	17	0.4%	7 058 337	0.59%
121 plus	69	1.8%	35 293 099	2.96%
<b>Total</b>	<b>3 841</b>	<b>100.0%</b>	<b>1 193 140 428</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>1.95%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	86	42 351 436	Sales in Executions at the end the period	4	2 310 000
Cumulative Defaults since closing	416	191 706 710	Cumulative Sales In Execution since closing	21	8 813 792
Foreclosures at the end of the period	12	3 984 033			
Cumulative foreclosures since closing	228	101 564 059			
Losses at the end of the period	7	653 421			
Cumulative Losses since closing	82	11 461 518			

## GreenHouse Funding (RF) Ltd

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### Arrears Reserve and PDL

30-Sep-2016

	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>	3.15%		
1	Arrears Reserve		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-Sep-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 378 817 779
	Non Written-Off Mortgage Assets	(1 193 140 428)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(120 937 779)
	Potential Redemption Amount	64 739 572
	Residual Cashflow after payment of or provision for items one to ten.	157 774 465
	Principal Deficiency Value	0

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**Redraw and Liquidity position**

**30-Sep-2016**

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Sep-16	
Max Redraw	2 284 340	2 007 663	-12.11%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	83 661	52.72%
Aggregate Redraw	279 663 667	321 341 491	14.90%

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)	-	-	-	27 919 662	27 919 662	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	-	-	-	48 420 000	48 420 000	N
Interest	-	-	-	40 564 211	40 564 211	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-2016

#	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%	7.16%	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%	47.30%	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%	19.78%	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%	11.00%	N
6	The proportion of outstanding balances in the Loan Portfolio valued by Lightstone's valuation model, as a percentage of balances in the total portfolio, is not more than 32%.	27.50%	26.73%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

30-Sep-2016

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 193 140 428
<b>Average Current Balance</b>	310 633
<b>Min Current Balance</b>	(472 691)
<b>Max Current Balance</b>	5 671 629
<b>Weighted Ave LTV (cur) (Including redraws)</b>	47.30%

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

<b>Aggregate Total Bond</b>	1 988 461 281
<b>Average Total Bond</b>	517 694
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.36%

<b>Number of Accounts (at Closing):</b>	5 105
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<b>Number of Accounts (Current):</b>	3 841
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans*	1.58%
Threshold allowed to remain unhedged	1%
Hedge Required	6 904 378.11
Nominal Value of Existing Hedge	5 347 131.47
Unhedged Excess exposure	1 557 246.64

\* Fixed rate loans exclude writeoff recoveries loans



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### Loan Pool Characteristics

30-Sep-2016

#### 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	898	23.38%	410	28 247 128	28 073 480	2.35%	(173 648 )
100001 - 200000	906	727	18.93%	(179 )	134 123 557	109 374 361	9.17%	(24 749 195 )
200001 - 300000	816	597	15.54%	(219 )	201 418 016	149 677 980	12.54%	(51 740 037 )
300001 - 400000	797	547	14.24%	(250 )	278 757 029	190 710 288	15.98%	(88 046 741 )
400001 - 500000	688	377	9.82%	(311 )	307 841 555	168 068 893	14.09%	(139 772 663 )
500001 - 600000	476	228	5.94%	(248 )	258 912 145	124 714 733	10.45%	(134 197 411 )
600001 - 700000	303	150	3.91%	(153 )	195 462 574	97 444 698	8.17%	(98 017 876 )
700001 - 800000	182	112	2.92%	(70 )	136 088 540	83 391 437	6.99%	(52 697 103 )
800001 - 900000	139	50	1.30%	(89 )	118 368 568	42 331 091	3.55%	(76 037 478 )
900001 - 1000000	88	45	1.17%	(43 )	83 321 820	42 632 653	3.57%	(40 689 167 )
1000001 - 1100000	49	25	0.65%	(24 )	51 507 518	26 182 458	2.19%	(25 325 060 )
1100001 - 1200000	41	19	0.49%	(22 )	47 211 031	21 949 017	1.84%	(25 262 014 )
1200001 - 1300000	43	16	0.42%	(27 )	53 843 810	19 767 830	1.66%	(34 075 979 )
1300001 - 1400000	19	13	0.34%	(6 )	25 481 553	17 545 470	1.47%	(7 936 083 )
1400001 - 1500000	18	6	0.16%	(12 )	26 112 497	8 703 558	0.73%	(17 408 939 )
1500001 - 1600000	10	6	0.16%	(4 )	15 524 725	9 357 964	0.78%	(6 166 761 )
1600001 - 1700000	8	3	0.08%	(5 )	13 145 433	4 844 410	0.41%	(8 301 023 )
1700001 - 1800000	5	3	0.08%	(2 )	8 717 097	5 315 588	0.45%	(3 401 509 )
1800001 - 1900000	7	4	0.10%	(3 )	13 010 299	7 376 092	0.62%	(5 634 206 )
1900001 - 2000000	2	4	0.10%	2	3 843 843	7 891 185	0.66%	4 047 342
> 2000000	20	11	0.29%	(9 )	47 758 804	27 787 240	2.33%	(19 971 564 )
<b>Totals</b>	<b>5 105</b>	<b>3 841</b>	<b>100%</b>	<b>(1 264 )</b>	<b>2 048 697 542</b>	<b>1 193 140 428</b>	<b>100%</b>	<b>(855 557 115 )</b>

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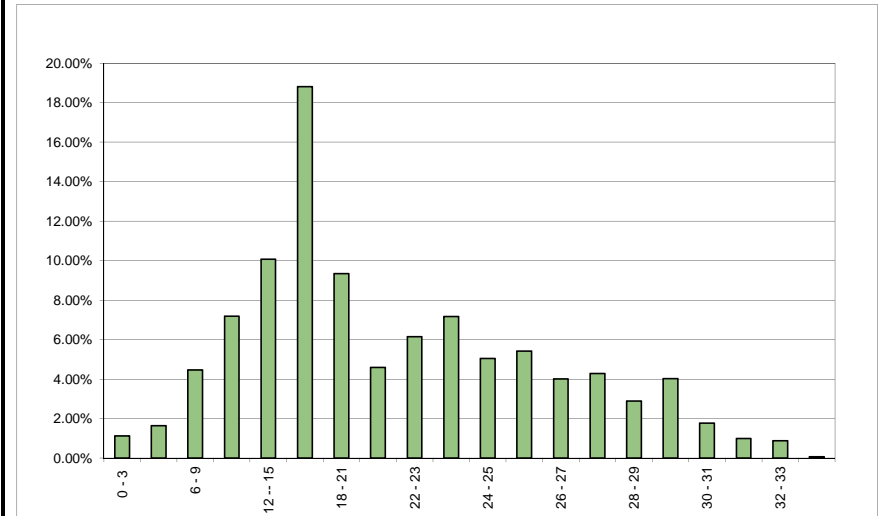


### Loan Pool Characteristics

30-Sep-2016

#### 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	23	0.60%	13 435 909	1.13%
3 - 6	84	2.19%	19 657 199	1.65%
6 - 9	198	5.15%	53 251 746	4.46%
9 - 12	303	7.89%	85 804 932	7.19%
12 - 15	434	11.30%	120 186 937	10.07%
15 - 18	753	19.60%	224 438 494	18.81%
18 - 21	386	10.05%	111 418 128	9.34%
21 - 22	200	5.21%	54 763 527	4.59%
22 - 23	220	5.73%	73 365 582	6.15%
23 - 24	235	6.12%	85 581 843	7.17%
24 - 25	197	5.13%	60 158 217	5.04%
25 - 26	177	4.61%	64 723 657	5.42%
26 - 27	158	4.11%	47 921 414	4.02%
27 - 28	133	3.46%	51 042 582	4.28%
28 - 29	93	2.42%	34 582 113	2.90%
29 - 30	134	3.49%	48 113 026	4.03%
30 - 31	54	1.41%	21 230 927	1.78%
31 - 32	34	0.89%	11 964 865	1.00%
32 - 33	21	0.55%	10 585 780	0.89%
> 33	4	0.10%	913 550	0.08%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



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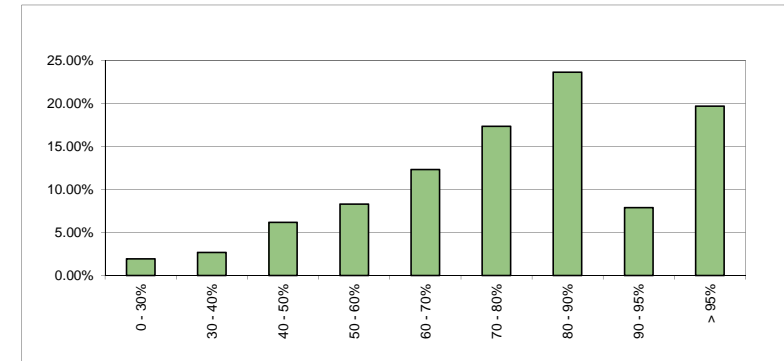


**Loan Pool Characteristics**

**30-Sep-2016**

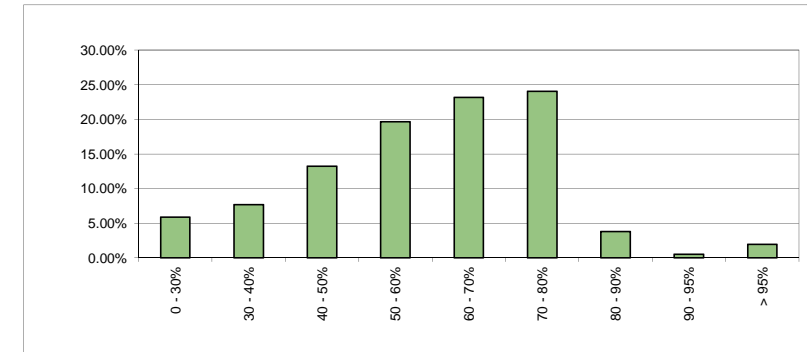
**Original Loan To Value Ratio :**

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	170	4.43%	23 016 719	1.93%
30 - 40%	175	4.56%	31 942 923	2.68%
40 - 50%	321	8.36%	73 877 142	6.19%
50 - 60%	352	9.16%	99 119 946	8.31%
60 - 70%	477	12.42%	146 975 803	12.32%
70 - 80%	554	14.42%	207 193 590	17.37%
80 - 90%	736	19.16%	281 864 260	23.62%
90 - 95%	267	6.95%	94 368 920	7.91%
> 95%	789	20.54%	234 781 125	19.68%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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%	557	14.50%	70 165 731	5.88%
30 - 40%	423	11.01%	91 674 038	7.68%
40 - 50%	523	13.62%	157 749 979	13.22%
50 - 60%	653	17.00%	234 273 722	19.64%
60 - 70%	745	19.40%	276 693 733	23.19%
70 - 80%	805	20.96%	287 127 967	24.06%
80 - 90%	90	2.34%	45 648 716	3.83%
90 - 95%	12	0.31%	6 244 268	0.52%
> 95%	33	0.86%	23 562 274	1.97%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



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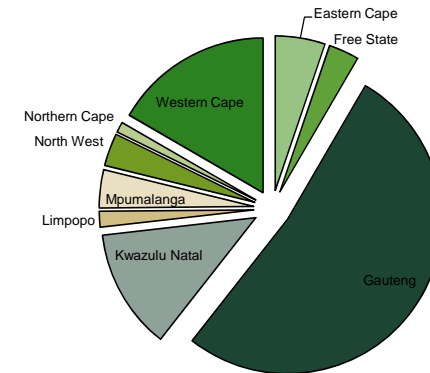


### Loan Pool Characteristics

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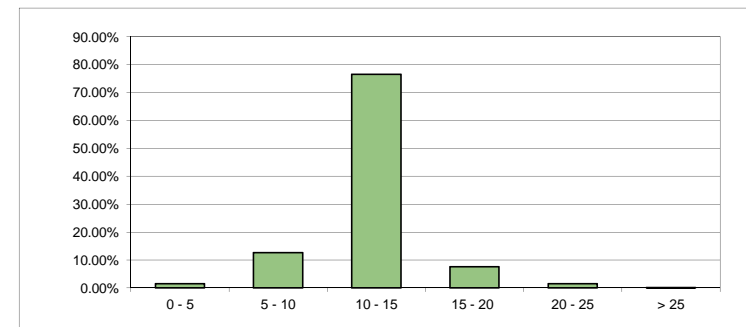
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	232	6.04%	60 053 991	5.03%
Free State	157	4.09%	36 515 112	3.06%
Gauteng	1 784	46.45%	599 519 419	50.25%
Kwazulu Natal	498	12.97%	144 734 101	12.13%
Limpopo	85	2.21%	19 176 924	1.61%
Mpumalanga	143	3.72%	45 786 053	3.84%
North West	144	3.75%	39 214 686	3.29%
Northern Cape	52	1.35%	12 593 327	1.06%
Western Cape	607	15.80%	191 239 841	16.03%
NO Data	139	3.62%	44 306 974	3.71%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	259	6.74%	18 771 761	1.57%
5 - 10	616	16.04%	151 312 244	12.68%
10 - 15	2 725	70.95%	912 481 090	76.48%
15 - 20	202	5.26%	91 327 170	7.65%
20 - 25	38	0.99%	18 951 617	1.59%
> 25	1	0.03%	296 546	0.02%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



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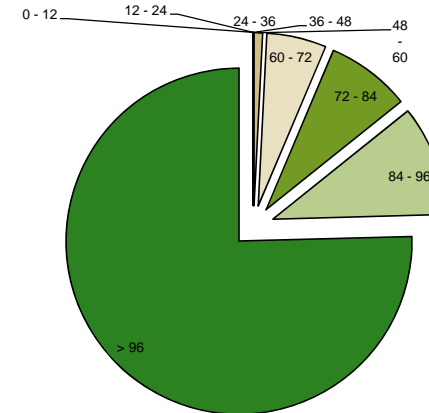


### Loan Pool Characteristics

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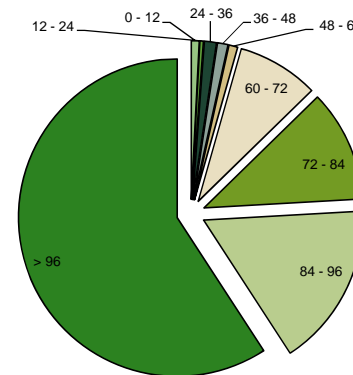
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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	19	0.49%	-	0.00%
12 - 24	-	0.00%	-	0.00%
24 - 36	-	0.00%	-	0.00%
36 - 48	1	0.03%	143 730	0.01%
48 - 60	23	0.60%	9 322 988	0.78%
60 - 72	135	3.51%	66 578 434	5.58%
72 - 84	222	5.78%	93 805 151	7.86%
84 - 96	272	7.08%	123 359 839	10.34%
> 96	3 169	82.50%	899 930 287	75.43%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	35	0.91%	9 708 657	0.81%
12 - 24	9	0.23%	4 472 049	0.37%
24 - 36	30	0.78%	14 627 929	1.23%
36 - 48	29	0.76%	13 073 196	1.10%
48 - 60	30	0.78%	10 501 320	0.88%
60 - 72	225	5.86%	99 010 894	8.30%
72 - 84	364	9.48%	136 200 984	11.42%
84 - 96	477	12.42%	199 453 239	16.72%
> 96	2 642	68.78%	706 092 159	59.18%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



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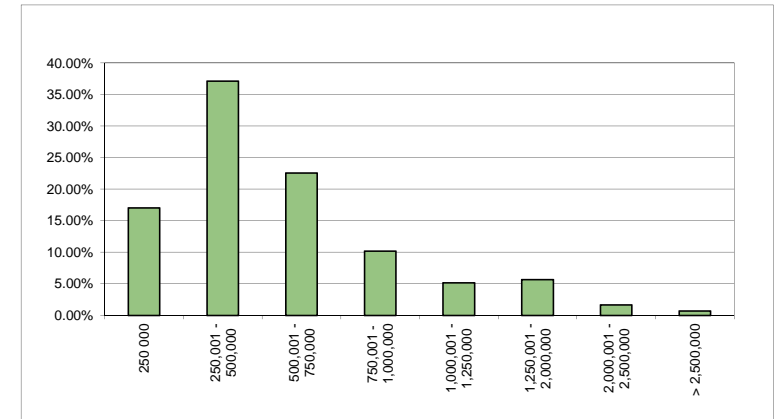


### Loan Pool Characteristics

30-Sep-2016

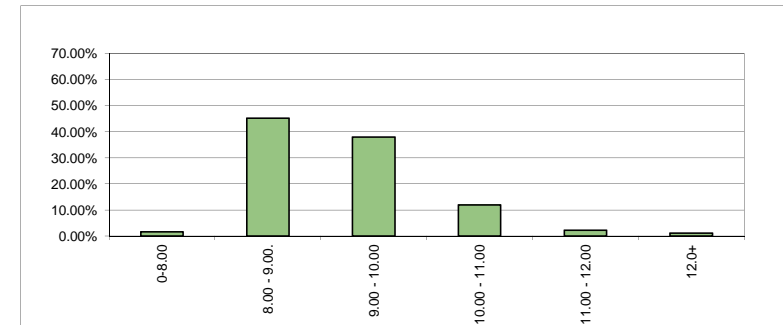
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 918	49.93%	203 064 592	17.02%
250,001 - 500,000	1 228	31.97%	442 840 410	37.12%
500,001 - 750,000	443	11.53%	269 130 584	22.56%
750,001 - 1,000,000	142	3.70%	121 384 028	10.17%
1,000,001 - 1,250,000	55	1.43%	61 515 375	5.16%
1,250,001 - 2,000,000	44	1.15%	67 418 200	5.65%
2,000,001 - 2,500,000	9	0.23%	19 549 878	1.64%
> 2,500,000	2	0.05%	8 237 361	0.69%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



#### Interest Rate Distribution (Prime = 10.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	62	1.61%	19 434 907	1.63%
8.00 - 9.00.	1 342	34.94%	539 069 605	45.18%
9.00 - 10.00	1 662	43.27%	452 513 223	37.93%
10.00 - 11.00	627	16.32%	142 842 140	11.97%
11.00 - 12.00	96	2.50%	26 538 210	2.22%
12.0+	52	1.35%	12 742 343	1.07%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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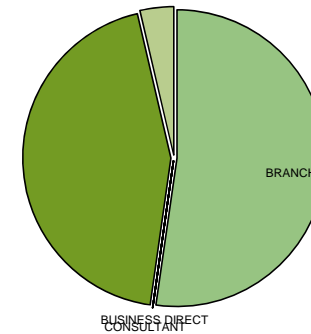


### Loan Pool Characteristics

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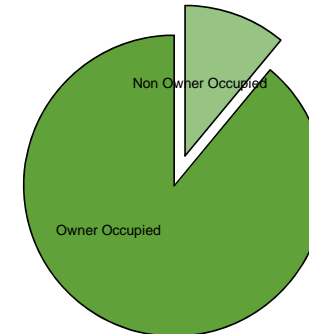
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 082	54.20%	623 527 850	52.26%
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	1 638	42.65%	525 902 405	44.08%
No Data	121	3.15%	43 710 173	3.66%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	434	11.30%	131 294 785	11.00%
Owner Occupied	3 407	88.70%	1 061 845 642	89.00%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>



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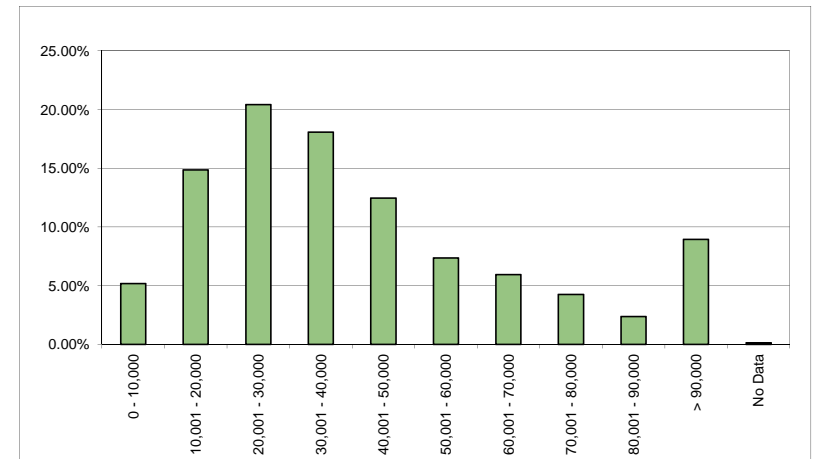


### Loan Pool Characteristics

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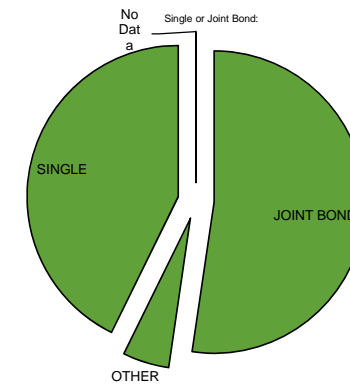
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	398	10.36%	61 818 693	5.18%
10,001 - 20,000	1 046	27.23%	177 294 616	14.86%
20,001 - 30,000	872	22.70%	243 706 155	20.43%
30,001 - 40,000	605	15.75%	215 660 685	18.08%
40,001 - 50,000	354	9.22%	148 623 462	12.46%
50,001 - 60,000	190	4.95%	87 841 844	7.36%
60,001 - 70,000	131	3.41%	70 816 356	5.94%
70,001 - 80,000	84	2.19%	50 835 738	4.26%
80,001 - 90,000	39	1.02%	28 196 338	2.36%
> 90,000	118	3.07%	106 837 848	8.95%
No Data	4	0.10%	1 508 694	0.13%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	1 984	51.65%	624 153 197	52.31%
OTHER	149	3.88%	59 113 153	4.95%
SINGLE	1 708	44.47%	509 874 077	42.73%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>





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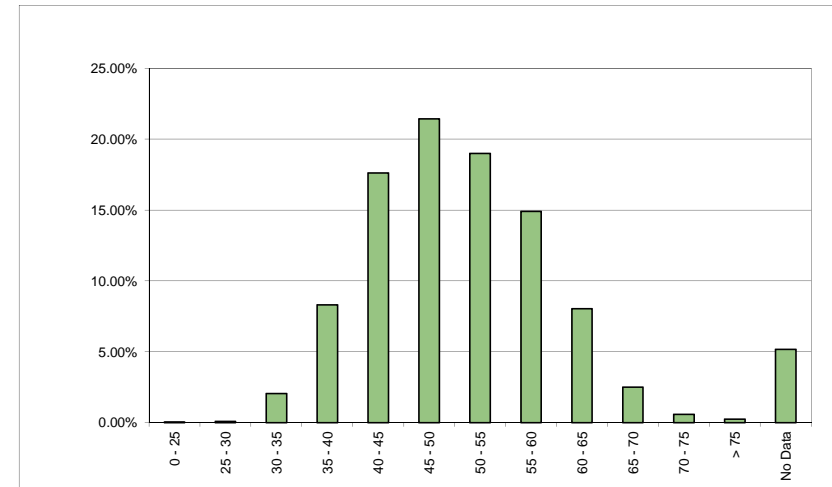


### Loan Pool Characteristics

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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%	592 901	0.05%
25 - 30	3	0.08%	1 082 307	0.09%
30 - 35	75	1.95%	24 461 358	2.05%
35 - 40	294	7.65%	99 214 716	8.32%
40 - 45	637	16.58%	210 026 914	17.60%
45 - 50	780	20.31%	255 693 693	21.43%
50 - 55	744	19.37%	226 648 520	19.00%
55 - 60	602	15.67%	177 789 682	14.90%
60 - 65	358	9.32%	95 999 258	8.05%
65 - 70	143	3.72%	29 855 829	2.50%
70 - 75	41	1.07%	7 029 505	0.59%
> 75	14	0.36%	2 978 420	0.25%
No Data	148	3.85%	61 767 324	5.18%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	3 482	90.65%	1 052 508 090	88.21%
Self Employed	359	9.35%	140 632 338	11.79%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</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	1 034	26.92%	318 964 613	26.73%
Physical	2 807	73.08%	874 175 815	73.27%
<b>Totals</b>	<b>3 841</b>	<b>100%</b>	<b>1 193 140 428</b>	<b>100%</b>

