

## GreenHouse Funding (RF) Ltd

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



**Investor Report**

**30-Sep-2017**

<b>Asset Class/Transaction Type</b>	Residential Mortgage Backed Securitisation
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<b>Main objective of the programme:</b> To source funding in the Debt Capital markets via the issuance of Floating Rate Notes backed by Residential Mortgages.
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Programme Information	Provider	Current Rating	Trigger Rating	
<b>Programme Manager:</b> Nedbank CIB Specialised Funding Support	<b>Permitted Investments</b> Nedbank	Baa2 P-2	Aa2.za or P-2.za	
<b>Servicer/ Originator:</b> Nedbank Retail: Home Loans			<b>Bank Account</b> Nedbank	A3.za or P-2.za
<b>Back-up Servicer:</b> N/A			<b>Swap Counterparty - prime / Jibar:</b> Nedbank	A3.za or P-2.za
<b>Rating Agency:</b> Moody's Ratings				
<b>Administrator:</b> Nedbank CIB Specialised Funding Support				
<b>Single Issuance/ Programme</b> <b>Revolving / static securitisation:</b> <b>Maximum programme size:</b>				
		A1.za P-1.za		

Reporting Period:	
<b>Inception Date</b>	19-Nov-12
<b>Determination Date</b>	30-Sep-17
<b>Report date</b>	30-Sep-17
<b>Payment Date</b>	25-Oct-17
<b>Reporting Period / Quarter</b>	20
<b>Reporting Month</b>	57
<b>Interest Period (from)</b>	25-Jul-17
<b>Interest Period (to)</b>	25-Oct-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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### Outstanding Notes & Subordinated Loans

30-Sep-2017

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
Step-up /Call Date	2017/10/25	2017/10/25	2017/10/25	2017/10/25	2017/10/25	2017/10/25
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 Bal	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	194 092 200	4 789 978	3 048 168	7 435 789
Principal Outstanding Balance Beginning of Period	-	-	705 907 800	105 210 022	66 951 832	40 564 211
Redemptions per Note (25 October 2017)	-	-	705 907 800	105 210 022	66 951 832	40 564 211
Principal Outstanding Balance End of Period	-	-	-	-	-	0
Current Tranche Thickness	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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%
Step-up Interest Margin (BPS)	1.490%	1.690%	2.080%	2.570%	3.240%	0.000%
Current 3m Jibar Rate (25 October 2017)	7.025%	7.025%	7.025%	7.025%	7.025%	10.500%
Total Rate	8.125%	8.275%	8.565%	8.925%	9.425%	10.500%
Interest Days	0	0	0	0	0	0
Interest Payment Due (25 January 2018)	-	-	-	-	-	-
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loans/Credit Enhancement	1st Loss Sub loan	2nd Loss Sub Loan
Credit enhancement available to each noteholder?	Yes	Yes
Provider	Nedbank Retail: Home Loans	Nedbank Retail: Home Loans
Initial Subloan Aggregate Principal Outstanding Balance	29 500 000	226 500 000
Credit enhancement committed but not drawn	N/A	N/A
Redemptions this period	29 500 000.00	226 500 000.00
Principal Outstanding Balance End of Period	-	-

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### Allocation of Priority of Payments Funds

30-Sep-2017

	25 October 2017
<b>Funds available for distribution</b>	1 177 220 917
<b>Application of Funds</b>	
Senior fees and expenses	-1 488 955
Note Interest:	-
A1	-
A2	-
A3	-15 342 684
Hedge Facility	-3 471
Note Interest:	
B	-2 382 174
C	-1 600 307
Replenish Liquidity Reserve Account	-
Replenish Interest Reserve Account	-
Replenish Redraw Reserve Account	-
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-705 907 800
Redemption on B notes	-105 210 022
Redemption on C notes	-66 951 832
Arrears Reserve	-11 666 139
Interest and Fees payable - Class Y	-1 048 001
Interest on 2nd loss loan	-6 180 037
Interest on 1st loss loan	-1 251 042
Class Y Principal Amount	-40 564 211
Preference share dividend &STC	-40 000 000
2nd lossCredit Enhancement principal	-
1st lossCredit Enhancement principal	-

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### Portfolio Information 30-Sep-2017

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 010 941 256	<b>Number of Loans</b>	5 105	3 498
<b>Weighted Average Original LTV:</b>	76.97%	75.16%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	44.09%	<b>Weighted Average PTI:</b>	20.67%	19.88%
<b>Weighted Average Time to maturity:</b>	14.90	10.95			
<b>Average Time to maturity:</b>	14.19	9.48			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	30-Jun-17	1 060 403 383	3 580
<b>Payments</b>		-	-
Scheduled repayments		(45 253 078)	
Unscheduled repayments		(30 424 863)	
Settlements / Foreclosure Proceeds		(26 931 757)	(73)
Non eligible loans removed		(641 406)	(9)
Total Collections		(103 251 104)	(82)
<b>Disbursements</b>			
Withdrawals		27 461 588	
New Loans added during the reporting period		-	-
Total Disbursements		27 461 588	-
<b>Interest and Fees</b>			
Interest Charged		23 162 496	
Fees Charged		219 219	
Insurance Charged		3 060 062	
Total Charges		26 441 777	
Other			
Losses realised		(114 389)	
<b>Total Pool at End of Period</b>	<b>30-Sep-17</b>	<b>1 010 941 256</b>	<b>3 498</b>

\* Note -The WALTV includes the potential REDRAWS

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### Performance Data

30-Sep-2017

#### Accounts in Arrears:

Arrears Status	Number of Loans	Number of Loans	Outstanding Balance	% of Balance
Current	3 224	92.2%	906 349 071	89.7%
1-30 days delinquent	120	3.4%	38 188 722	3.8%
31-60 days delinquent	54	1.5%	19 081 377	1.9%
61-90 days delinquent	20	0.6%	8 164 243	0.8%
91-120 days delinquent	18	0.5%	6 193 425	0.61%
121 plus	62	1.8%	32 964 418	3.26%
<b>Total</b>	<b>3 498</b>	<b>100.0%</b>	<b>1 010 941 256</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>1.72%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	80	39 157 843	Sales in Executions at the end the period	1	501 481
Cumulative Defaults since closing	449	207 469 977	Cumulative Sales In Execution since closing	25	11 619 012
Foreclosures at the end of the period	17	7 432 460			
Cumulative foreclosures since closing	290	127 233 197			
Losses at the end of the period	8	763 101			
Cumulative Losses since closing	106	13 007 765			

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### Arrears Reserve and PDL

30-Sep-2017

	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		3.29%	R 11 666 139	R 11 666 139	

\* *Arrears Reserve excludes deceased estates*

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Sep-17
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 174 633 865
	Non Written-Off Mortgage Assets	(1 010 941 256)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(113 131 126)
	Potential Redemption Amount	50 561 483
	Residual Cashflow after payment of or provision for items one to ten.	1 156 554 070
	Principal Deficiency Value	0

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### Redraw and Liquidity position

30-Sep-2017

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Sep-17	
Max Redraw	2 284 340	2 153 087	-5.75%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	86 802	58.45%
Aggregate Redraw	279 663 667	303 632 352	8.57%

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)	-	-	-	22 756 475	22 756 475	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-2017

#	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%	6.96%	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%	44.09%	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%	19.88%	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%	11.23%	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%	26.45%	N

\* Note -The WALTV includes the potential REDRAWS



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### Loan Pool Characteristics

30-Sep-2017

#### Current Balance (Capital Outstanding):

Aggregate Current Balance		1 010 941 256
Average Current Balance		289 006
Min Current Balance		(1 182 335)
Max Current Balance *	0.59%	5 964 744
Weighted Ave LTV (cur) (Including redraws)		44.09%

#### Fixed Rate Loans:

Proportion of Fixed Rate loans**	2.21%
Threshold allowed to remain unhedged	1%
Hedge Required	12 186 671.62
Nominal Value of Existing Hedge	2 428 565.51
Unhedged Excess exposure	9 758 106.11

Aggregate Total Bond	R 1 806 537 652.46
Average Total Bond	R 517 599.39
Min Total Bond	R 99 721.35
Max Total Bond	R 3 320 130.00
Weighted Ave LTV (Original) (Including redraws)	75.16%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):	3 498
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\* None of the underlying assets account for more than 10% of the total value of the underlying assets

\*\* Fixed rate loans exclude writeoff recoveries loans

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### Loan Pool Characteristics

**30-Sep-2017**

#### 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	914	26.13%	426	28 247 128	25 186 459	2.49%	(3 060 669 )
100001 - 200000	906	677	19.35%	(229 )	134 123 557	100 161 460	9.91%	(33 962 097 )
200001 - 300000	816	555	15.87%	(261 )	201 418 016	139 331 764	13.78%	(62 086 252 )
300001 - 400000	797	493	14.09%	(304 )	278 757 029	171 113 049	16.93%	(107 643 980 )
400001 - 500000	688	297	8.49%	(391 )	307 841 555	132 583 770	13.11%	(175 257 786 )
500001 - 600000	476	186	5.32%	(290 )	258 912 145	101 887 343	10.08%	(157 024 801 )
600001 - 700000	303	139	3.97%	(164 )	195 462 574	90 522 711	8.95%	(104 939 863 )
700001 - 800000	182	77	2.20%	(105 )	136 088 540	57 353 336	5.67%	(78 735 205 )
800001 - 900000	139	27	0.77%	(112 )	118 368 568	22 816 327	2.26%	(95 552 241 )
900001 - 1000000	88	38	1.09%	(50 )	83 321 820	35 691 576	3.53%	(47 630 244 )
1000001 - 1100000	49	20	0.57%	(29 )	51 507 518	20 809 408	2.06%	(30 698 111 )
1100001 - 1200000	41	22	0.63%	(19 )	47 211 031	25 216 888	2.49%	(21 994 143 )
1200001 - 1300000	43	15	0.43%	(28 )	53 843 810	18 637 206	1.84%	(35 206 603 )
1300001 - 1400000	19	9	0.26%	(10 )	25 481 553	12 253 413	1.21%	(13 228 140 )
1400001 - 1500000	18	4	0.11%	(14 )	26 112 497	5 727 252	0.57%	(20 385 245 )
1500001 - 1600000	10	6	0.17%	(4 )	15 524 725	9 274 685	0.92%	(6 250 041 )
1600001 - 1700000	8	-	0.00%	(8 )	13 145 433	-	0.00%	(13 145 433 )
1700001 - 1800000	5	4	0.11%	(1 )	8 717 097	6 906 252	0.68%	(1 810 845 )
1800001 - 1900000	7	4	0.11%	(3 )	13 010 299	7 439 528	0.74%	(5 570 771 )
1900001 - 2000000	2	1	0.03%	(1 )	3 843 843	1 901 345	0.19%	(1 942 498 )
> 2000000	20	10	0.29%	(10 )	47 758 804	26 127 485	2.58%	(21 631 319 )
<b>Totals</b>	<b>5 105</b>	<b>3 498</b>	<b>100%</b>	<b>(1 607 )</b>	<b>2 048 697 542</b>	<b>1 010 941 256</b>	<b>100%</b>	<b>(1 037 756 287 )</b>

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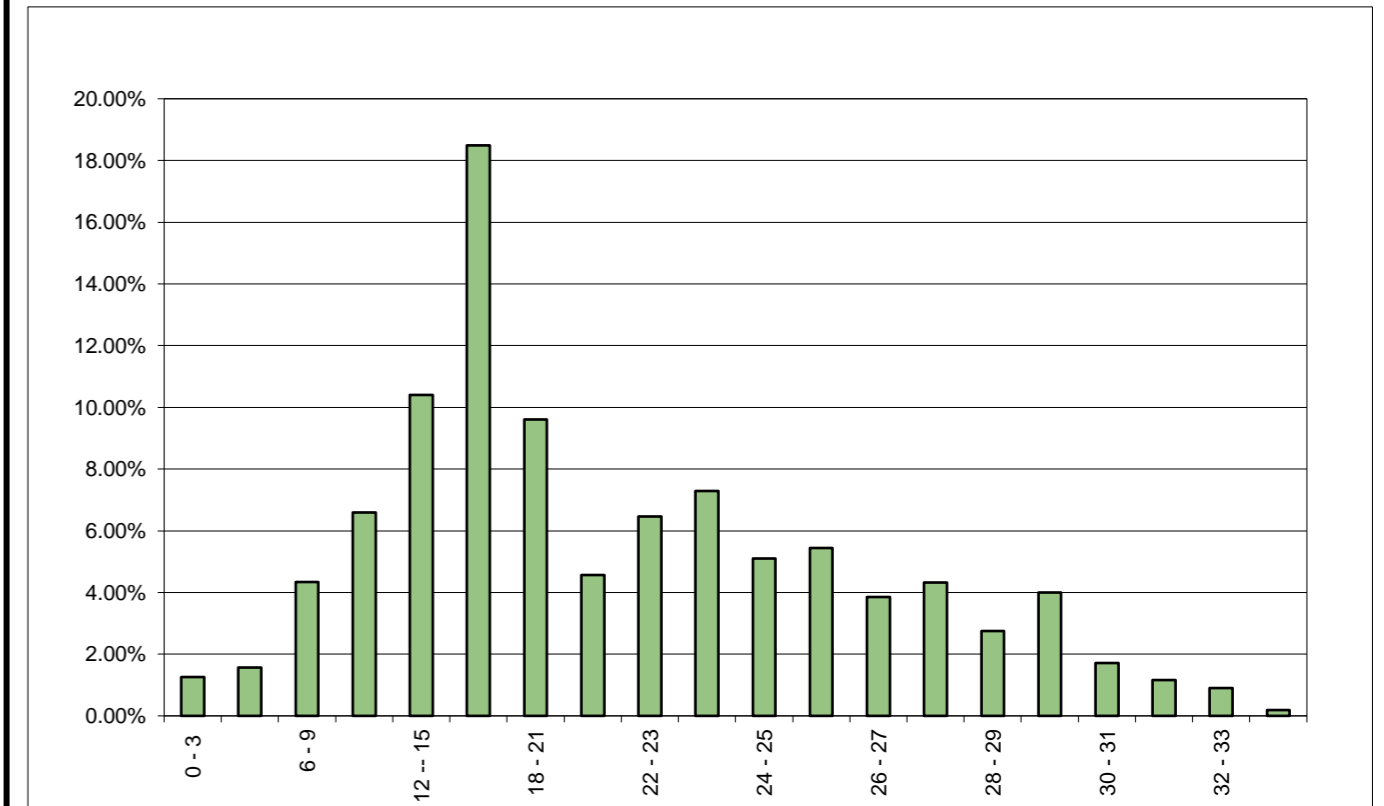


### Loan Pool Characteristics

30-Sep-2017

#### 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	20	0.57%	12 778 912	1.26%
3 - 6	73	2.09%	15 849 116	1.57%
6 - 9	180	5.15%	43 853 357	4.34%
9 - 12	272	7.78%	66 599 200	6.59%
12 -- 15	402	11.49%	105 090 448	10.40%
15 - 18	690	19.73%	186 926 599	18.49%
18 - 21	353	10.09%	97 067 438	9.60%
21 - 22	185	5.29%	46 190 251	4.57%
22 - 23	202	5.77%	65 275 827	6.46%
23 - 24	210	6.00%	73 750 218	7.30%
24 - 25	180	5.15%	51 572 238	5.10%
25 - 26	161	4.60%	55 052 411	5.45%
26 - 27	143	4.09%	38 940 519	3.85%
27 - 28	121	3.46%	43 644 230	4.32%
28 - 29	81	2.32%	27 743 857	2.74%
29 - 30	121	3.46%	40 456 508	4.00%
30 - 31	50	1.43%	17 363 508	1.72%
31 - 32	30	0.86%	11 745 147	1.16%
32 - 33	19	0.54%	9 153 306	0.91%
> 33	5	0.14%	1 888 166	0.19%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



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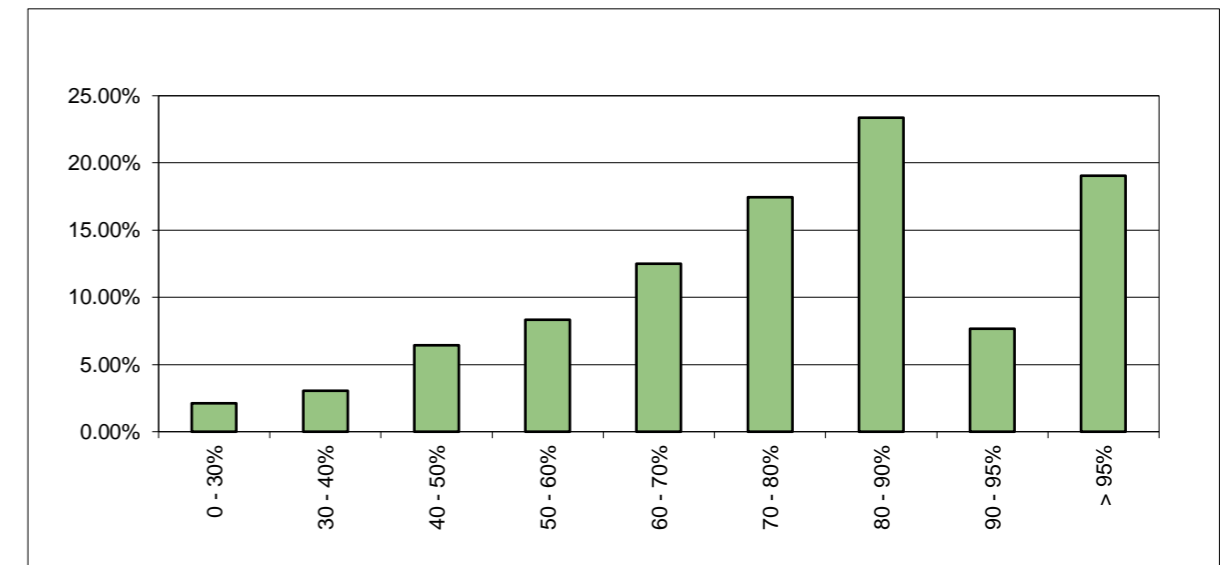


### Loan Pool Characteristics

30-Sep-2017

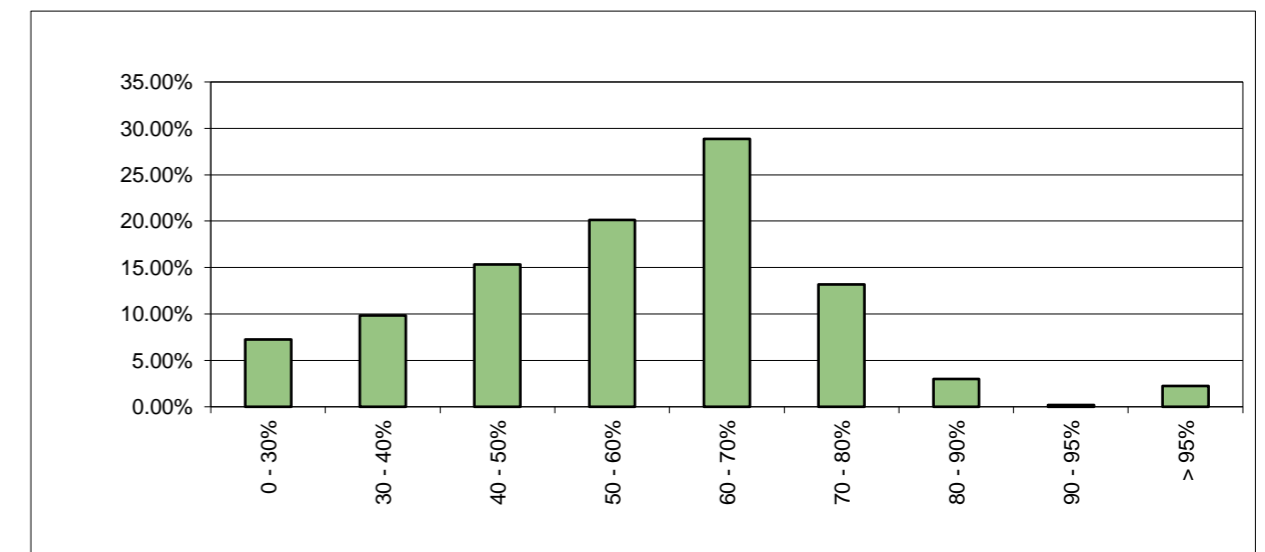
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	164	4.69%	21 345 914	2.11%
30 - 40%	172	4.92%	30 955 555	3.06%
40 - 50%	296	8.46%	65 121 034	6.44%
50 - 60%	322	9.21%	84 201 424	8.33%
60 - 70%	437	12.49%	126 462 760	12.51%
70 - 80%	494	14.12%	176 506 841	17.46%
80 - 90%	657	18.78%	236 052 112	23.35%
90 - 95%	244	6.98%	77 622 769	7.68%
> 95%	712	20.35%	192 672 846	19.06%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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%	583	16.67%	73 206 215	7.24%
30 - 40%	447	12.78%	99 335 992	9.83%
40 - 50%	544	15.55%	155 220 769	15.35%
50 - 60%	592	16.92%	203 587 497	20.14%
60 - 70%	877	25.07%	291 714 920	28.86%
70 - 80%	360	10.29%	133 219 657	13.18%
80 - 90%	58	1.66%	30 146 885	2.98%
90 - 95%	4	0.11%	1 996 737	0.20%
> 95%	33	0.94%	22 512 584	2.23%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



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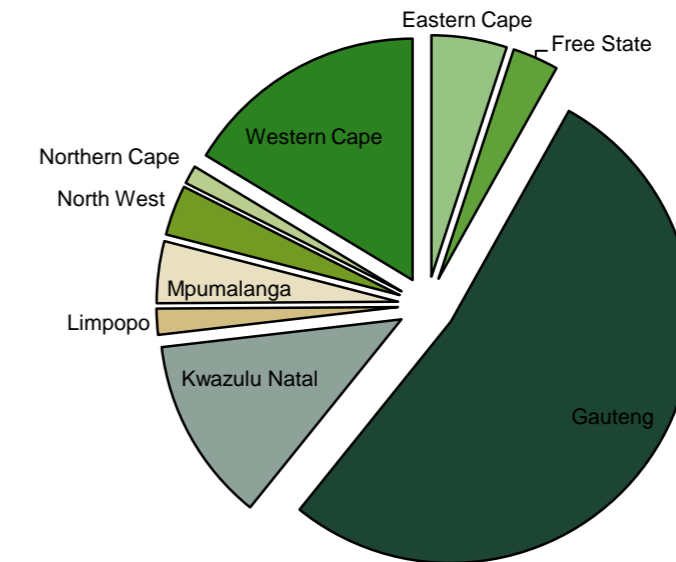


### Loan Pool Characteristics

30-Sep-2017

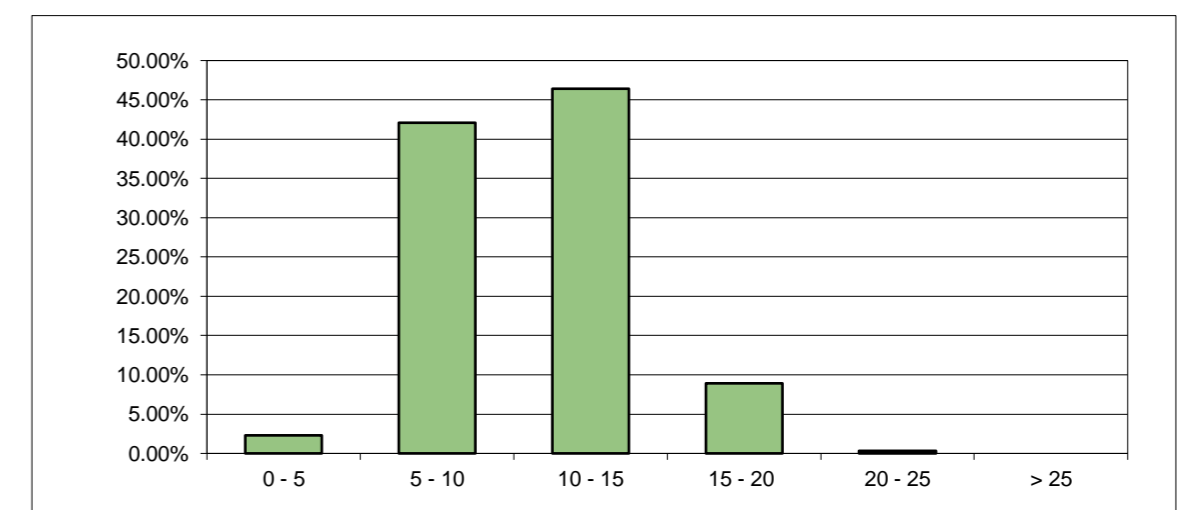
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	203	5.80%	49 233 233	4.87%
Free State	138	3.95%	30 059 530	2.97%
Gauteng	1 632	46.66%	513 695 605	50.81%
Kwazulu Natal	463	13.24%	120 737 513	11.94%
Limpopo	80	2.29%	16 978 435	1.68%
Mpumalanga	130	3.72%	40 418 773	4.00%
North West	126	3.60%	32 823 187	3.25%
Northern Cape	51	1.46%	12 035 809	1.19%
Western Cape	558	15.95%	159 599 428	15.79%
NO Data	117	3.34%	35 359 744	3.50%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	277	7.92%	23 361 781	2.31%
5 - 10	1 773	50.69%	425 688 610	42.11%
10 - 15	1 239	35.42%	468 976 760	46.39%
15 - 20	205	5.86%	89 883 706	8.89%
20 - 25	4	0.11%	3 030 398	0.30%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



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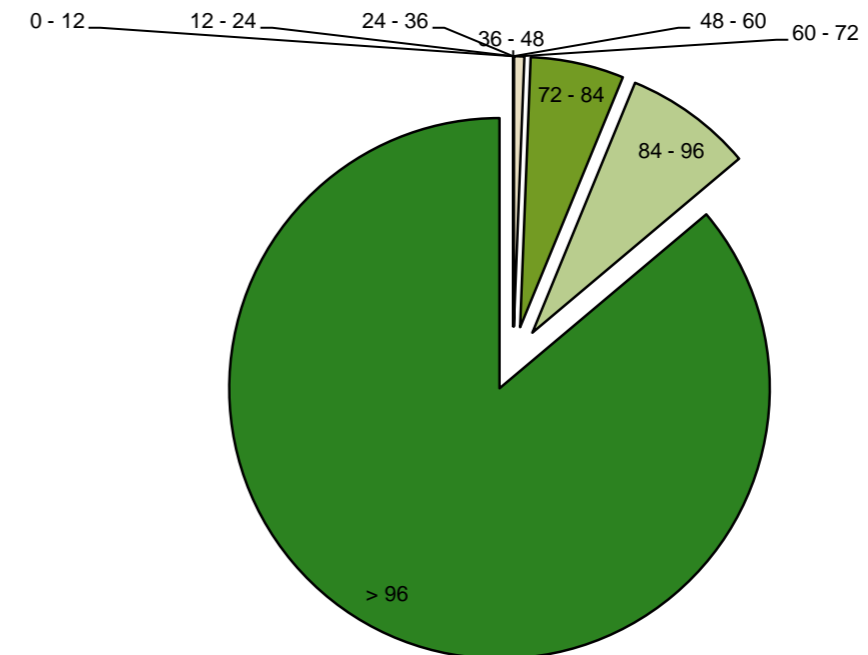


## Loan Pool Characteristics

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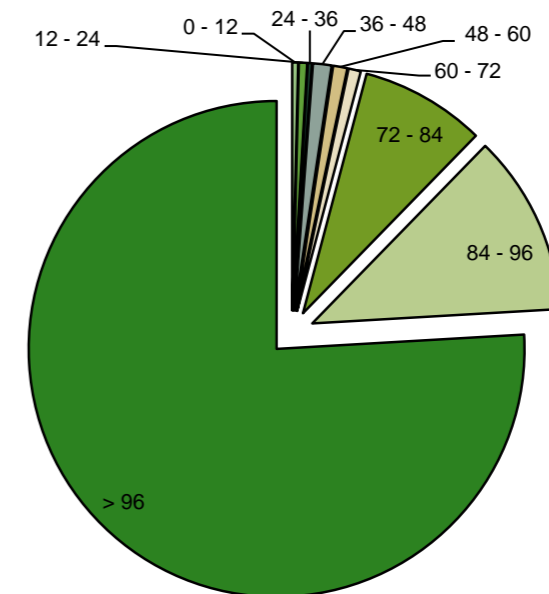
### Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%	
36 - 48	-	0.00%	-	0.00%	
48 - 60	1	0.03%	126 702	0.01%	
60 - 72	21	0.60%	6 167 716	0.61%	
72 - 84	126	3.60%	56 444 463	5.58%	
84 - 96	200	5.72%	77 423 381	7.66%	
> 96	3 150	90.05%	870 778 994	86.14%	
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	10	0.29%	3 904 313	0.39%	
12 - 24	9	0.26%	5 459 765	0.54%	
24 - 36	7	0.20%	2 699 523	0.27%	
36 - 48	28	0.80%	12 236 033	1.21%	
48 - 60	24	0.69%	9 376 178	0.93%	
60 - 72	28	0.80%	8 134 451	0.80%	
72 - 84	210	6.00%	82 432 436	8.15%	
84 - 96	336	9.61%	119 156 750	11.79%	
> 96	2 846	81.36%	767 541 807	75.92%	
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>	



## GreenHouse Funding (RF) Ltd

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

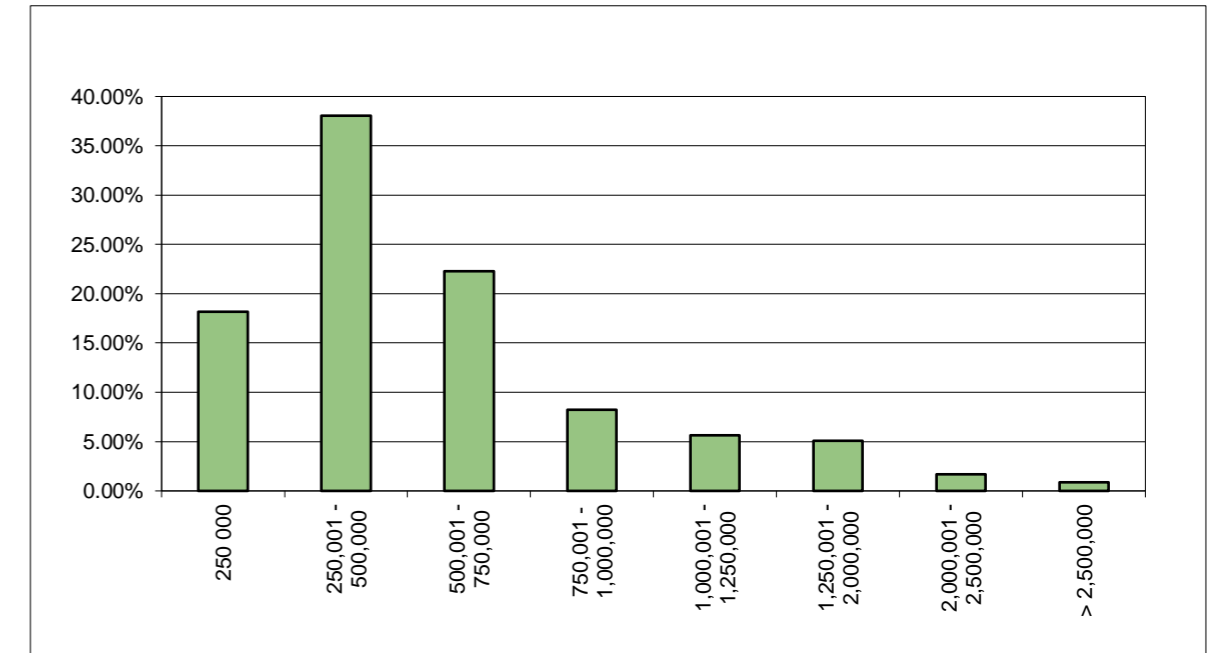


### Loan Pool Characteristics

30-Sep-2017

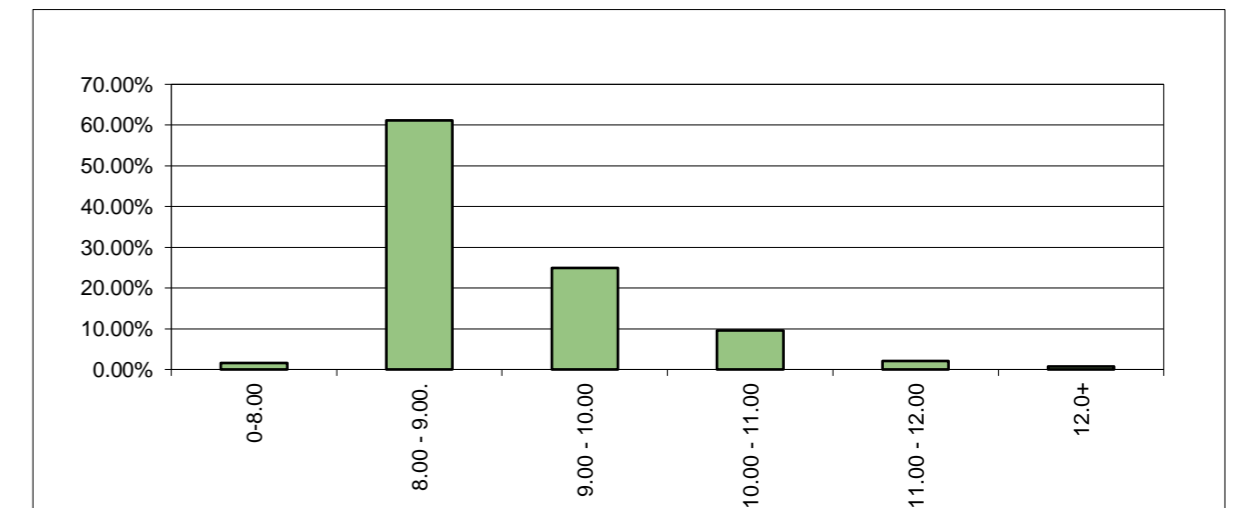
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 851	52.92%	183 465 524	18.15%
250,001 - 500,000	1 085	31.02%	384 910 978	38.07%
500,001 - 750,000	370	10.58%	224 992 593	22.26%
750,001 - 1,000,000	97	2.77%	83 278 700	8.24%
1,000,001 - 1,250,000	51	1.46%	56 987 036	5.64%
1,250,001 - 2,000,000	34	0.97%	51 178 940	5.06%
2,000,001 - 2,500,000	8	0.23%	17 272 102	1.71%
> 2,500,000	2	0.06%	8 855 383	0.88%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	47	1.34%	16 596 762	1.64%
8.00 - 9.00.	1 758	50.26%	617 788 315	61.11%
9.00 - 10.00	1 126	32.19%	251 711 759	24.90%
10.00 - 11.00	454	12.98%	96 929 524	9.59%
11.00 - 12.00	77	2.20%	20 977 794	2.08%
12.0+	36	1.03%	6 937 102	0.69%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



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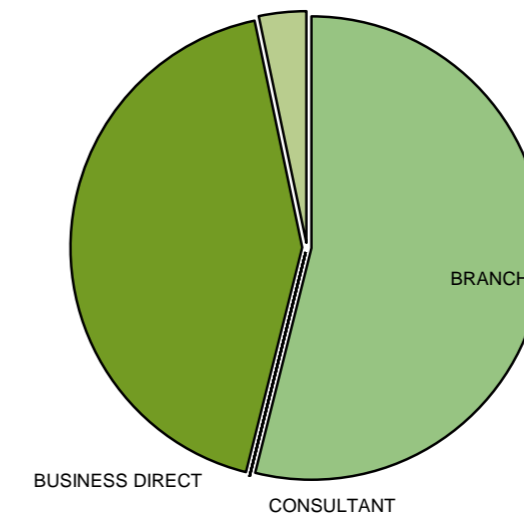


### Loan Pool Characteristics

30-Sep-2017

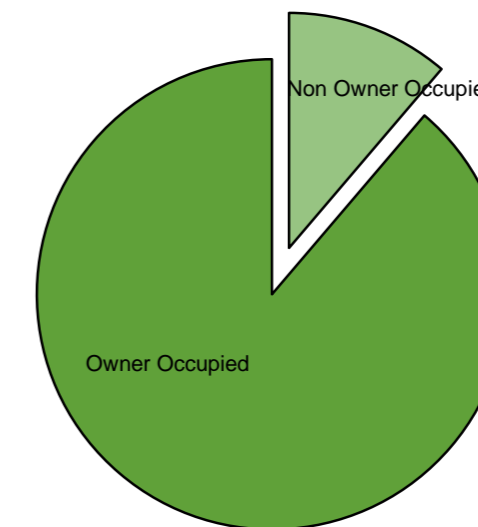
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 939	55.43%	544 935 877	53.90%
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	1 455	41.60%	432 662 687	42.80%
No Data	104	2.97%	33 342 692	3.30%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	400	11.44%	113 577 335	11.23%
Owner Occupied	3 098	88.56%	897 363 921	88.77%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>





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

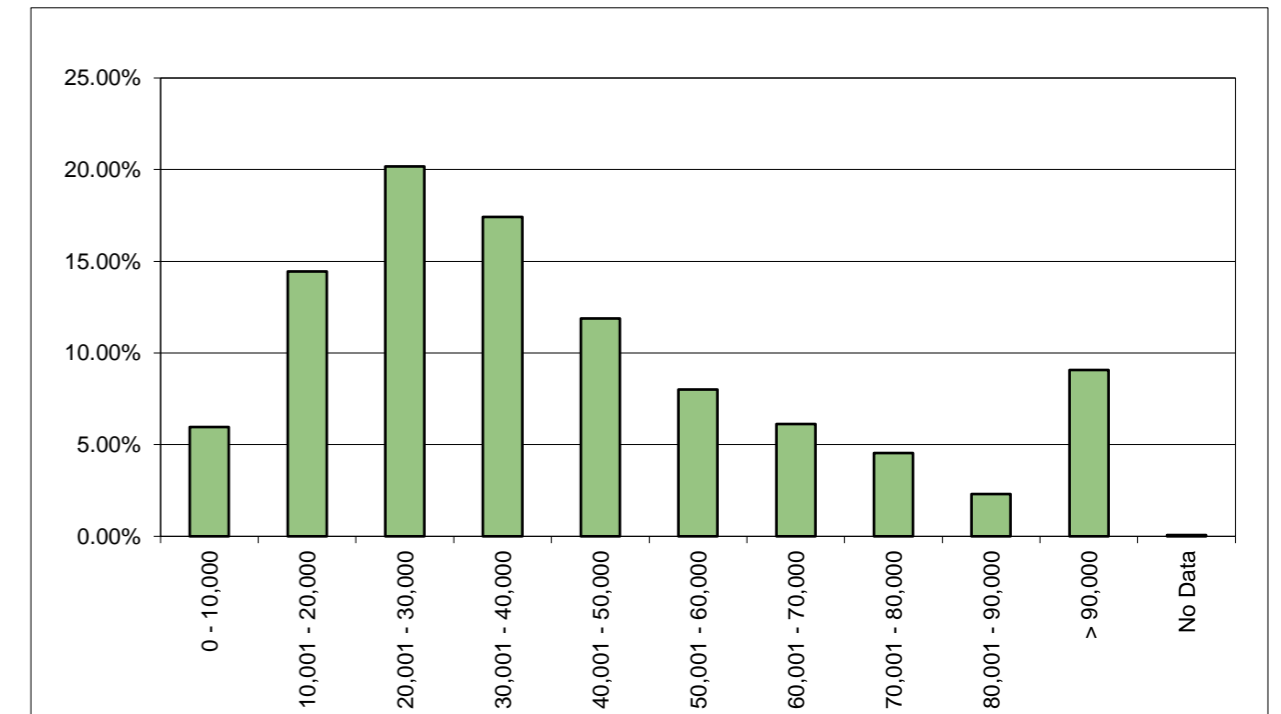


### Loan Pool Characteristics

30-Sep-2017

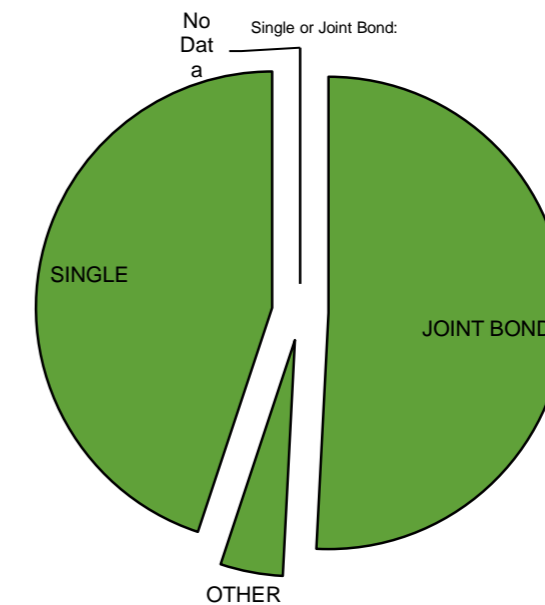
#### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	380	10.86%	60 338 064	5.97%
10,001 - 20,000	946	27.04%	146 104 066	14.45%
20,001 - 30,000	797	22.78%	204 020 106	20.18%
30,001 - 40,000	538	15.38%	176 164 713	17.43%
40,001 - 50,000	318	9.09%	120 091 071	11.88%
50,001 - 60,000	186	5.32%	80 859 761	8.00%
60,001 - 70,000	115	3.29%	61 823 531	6.12%
70,001 - 80,000	79	2.26%	45 822 378	4.53%
80,001 - 90,000	38	1.09%	23 255 514	2.30%
> 90,000	99	2.83%	91 827 741	9.08%
No Data	2	0.06%	634 312	0.06%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	1 783	50.97%	513 748 088	50.82%
OTHER	115	3.29%	43 238 418	4.28%
SINGLE	1 600	45.74%	453 954 750	44.90%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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

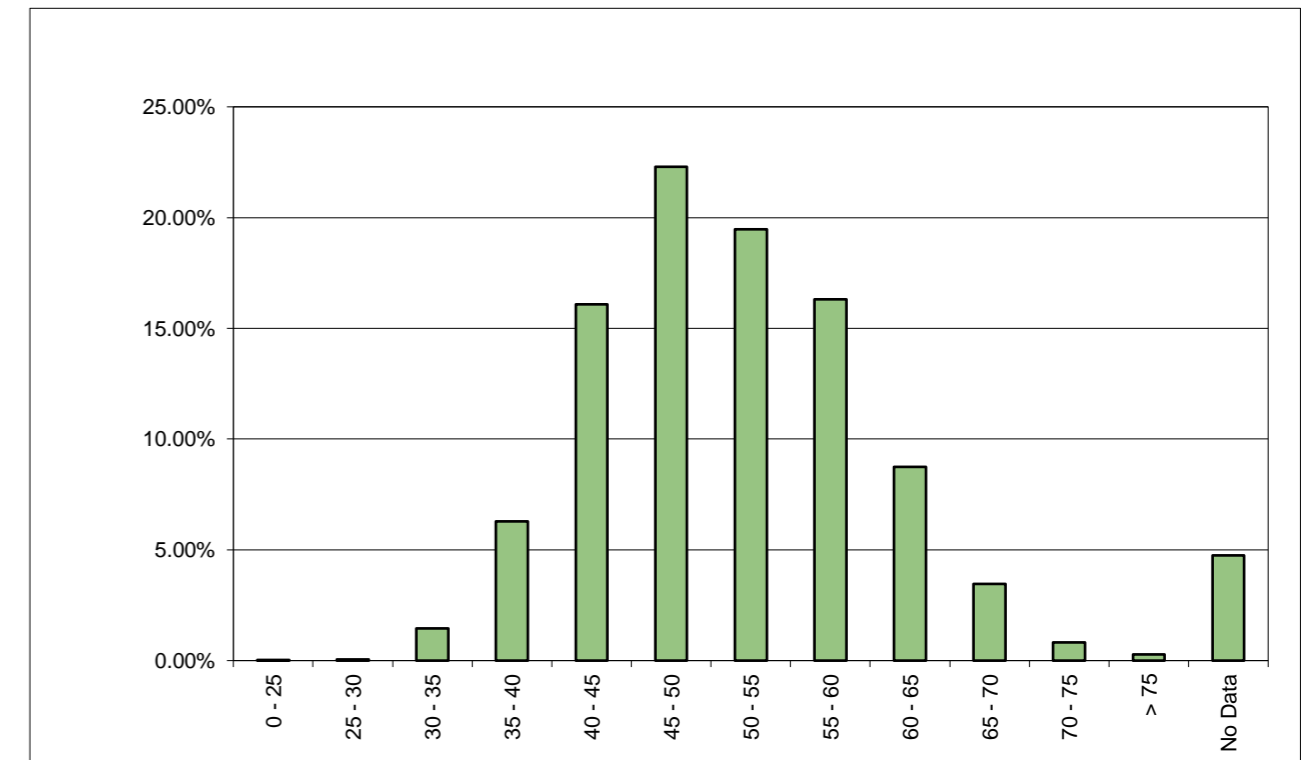


### Loan Pool Characteristics

30-Sep-2017

#### 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	0.06%	307 321	0.03%
25 - 30	1	0.03%	528 316	0.05%
30 - 35	47	1.34%	14 689 409	1.45%
35 - 40	207	5.92%	63 468 649	6.28%
40 - 45	509	14.55%	162 565 937	16.08%
45 - 50	739	21.13%	225 384 195	22.29%
50 - 55	693	19.81%	196 732 235	19.46%
55 - 60	594	16.98%	164 882 923	16.31%
60 - 65	362	10.35%	88 475 806	8.75%
65 - 70	159	4.55%	34 921 495	3.45%
70 - 75	44	1.26%	8 309 776	0.82%
> 75	15	0.43%	2 722 662	0.27%
No Data	126	3.60%	47 952 531	4.74%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</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	3 183	90.99%	898 184 558	88.85%
Self Employed	315	9.01%	112 756 698	11.15%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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



### Loan Pool Characteristics

30-Sep-2017

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	939	26.84%	267 412 345	26.45%
Physical	2 559	73.16%	743 528 911	73.55%
<b>Totals</b>	<b>3 498</b>	<b>100%</b>	<b>1 010 941 256</b>	<b>100%</b>

