

## GreenHouse Funding (RF) Ltd

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



### Investor Report

31-Oct-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>	31-Oct-15
<b>Payment Date</b>	26-Oct-15
<b>Reporting Period / Quarter</b>	12
<b>Reporting Month</b>	35
<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

31-Oct-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

**31-Oct-2015**

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 395 826 403	<b>Number of Loans</b>	5 105	4 199
<b>Weighted Average Original LTV:</b>	76.97%	75.66%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.21%
<b>Weighted Average Current LTV:</b>	61.44%	49.62%	<b>Weighted Average PTI:</b>	20.67%	19.87%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>		<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	30-Sep-15	1 410 513 794	4 214
<b>Payments</b>		-	-
Scheduled repayments		(18 022 401)	
Unscheduled repayments		(17 328 105)	
Settlements / Foreclosure Proceeds		(10 375 614)	(21)
Non eligible loans removed		(3 676 618)	(10)
Total Collections		(49 402 737)	(31)
<b>Disbursements</b>			
Withdrawals		14 651 954	
New Loans added during the reporting period		9 030 139	16
Total Disbursements		23 682 093	16
<b>Interest and Fees</b>			
Interest Charged		9 737 626	
Fees Charged		187 143	
Insurance Charged		1 043 288	
Total Charges		10 968 057	
Other		65 197	
Losses realised			
<b>Total Pool at End of Period</b>	<b>31-Oct-15</b>	<b>1 395 826 403</b>	<b>4 199</b>

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

31-Oct-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 890	92.6%	1 272 718 189	91.2%
1-30 days delinquent	119	2.8%	43 654 053	3.1%
31-60 days delinquent	52	1.2%	19 379 434	1.4%
61-90 days delinquent	34	0.8%	10 933 163	0.8%
91-120 days delinquent	20	0.5%	8 693 650	0.62%
121 plus	84	2.0%	40 447 915	2.90%
<b>Total</b>	<b>4 199</b>	<b>100.0%</b>	<b>1 395 826 403</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.19%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	104	49 141 565	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	360	170 829 734	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	3	1 422 451			
Cumulative foreclosures since closing	155	72 706 045			
Losses at the end of the period	2	420 692			
Cumulative Losses since closing	57	8 476 527			

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### Arrears Reserve and PDL

31-Oct-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	3.18%	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-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

31-Oct-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Oct-15	
Max Redraw	2 284 340	2 886 546	26.36%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	80 976	47.81%
Aggregate Redraw	279 663 667	340 017 756	21.58%

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

31-Oct-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%	7.45%	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%	49.62%	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%	19.87%	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%	11.44%	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%	27.13%	N

\* Note -The WALTV includes the potential REDRAWS

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### Loan Pool Characteristics

31-Oct-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 395 826 403
<b>Average Current Balance</b>	332 419
<b>Min Current Balance</b>	(944 286)
<b>Max Current Balance</b>	5 126 832
<b>Weighted Ave LTV (cur) (Including redraws)</b>	49.62%

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

<b>Aggregate Total Bond</b>	2 182 525 930
<b>Average Total Bond</b>	519 773
<b>Min Total Bond</b>	99 721
<b>Max Total Bond</b>	3 330 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.66%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 199
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.97%
Threshold allowed to remain unhedged	1%
Hedge Required	13 476 870.61
Nominal Value of Existing Hedge	6 683 362.33
Unhedged Excess exposure	6 793 508.28



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### Loan Pool Characteristics

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#### Distribution of Home Loan Size:

Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	488	825	19.65%	337	28 247 128	28 459 246	2.04%	212 118
100001 - 200000	906	777	18.50%	(129)	134 123 557	115 978 486	8.31%	(18 145 071)
200001 - 300000	816	656	15.62%	(160)	201 418 016	162 433 709	11.64%	(38 984 307)
300001 - 400000	797	644	15.34%	(153)	278 757 029	225 163 858	16.13%	(53 593 171)
400001 - 500000	688	452	10.76%	(236)	307 841 555	201 508 244	14.44%	(106 333 311)
500001 - 600000	476	271	6.45%	(205)	258 912 145	147 952 814	10.60%	(110 959 330)
600001 - 700000	303	186	4.43%	(117)	195 462 574	120 426 649	8.63%	(75 035 925)
700001 - 800000	182	122	2.91%	(60)	136 088 540	90 741 422	6.50%	(45 347 118)
800001 - 900000	139	80	1.91%	(59)	118 368 568	67 240 420	4.82%	(51 128 148)
900001 - 1000000	88	53	1.26%	(35)	83 321 820	49 884 023	3.57%	(33 437 797)
1000001 - 1100000	49	36	0.86%	(13)	51 507 518	37 691 389	2.70%	(13 816 129)
1100001 - 1200000	41	25	0.60%	(16)	47 211 031	28 499 786	2.04%	(18 711 245)
1200001 - 1300000	43	15	0.36%	(28)	53 843 810	18 598 913	1.33%	(35 244 897)
1300001 - 1400000	19	14	0.33%	(5)	25 481 553	18 835 100	1.35%	(6 646 453)
1400001 - 1500000	18	8	0.19%	(10)	26 112 497	11 530 510	0.83%	(14 581 987)
1500001 - 1600000	10	5	0.12%	(5)	15 524 725	7 781 231	0.56%	(7 743 494)
1600001 - 1700000	8	5	0.12%	(3)	13 145 433	8 122 144	0.58%	(5 023 289)
1700001 - 1800000	5	1	0.02%	(4)	8 717 097	1 729 930	0.12%	(6 987 167)
1800001 - 1900000	7	5	0.12%	(2)	13 010 299	9 256 443	0.66%	(3 753 856)
1900001 - 2000000	2	4	0.10%	2	3 843 843	7 849 128	0.56%	4 005 285
> 2000000	20	15	0.36%	(5)	47 758 804	36 142 959	2.59%	(11 615 845)
<b>Totals</b>	<b>5 105</b>	<b>4 199</b>	<b>100%</b>	<b>(906)</b>	<b>2 048 697 542</b>	<b>1 395 826 403</b>	<b>100%</b>	<b>(652 871 139)</b>

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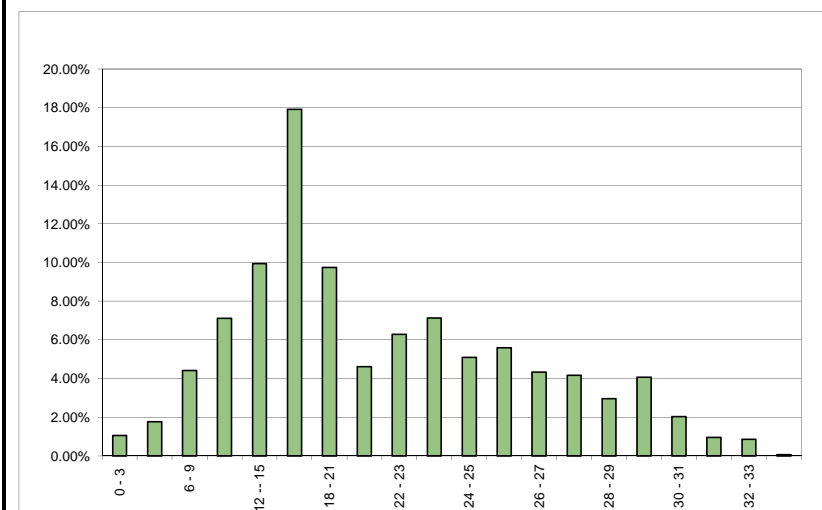


### Loan Pool Characteristics

31-Oct-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	27	0.64%	14 616 625	1.05%
3 - 6	98	2.33%	24 555 120	1.76%
6 - 9	218	5.19%	61 554 311	4.41%
9 - 12	341	8.12%	99 275 019	7.11%
12 -- 15	474	11.29%	138 614 800	9.93%
15 - 18	798	19.00%	250 067 636	17.92%
18 - 21	421	10.03%	135 933 878	9.74%
21 - 22	216	5.14%	64 259 887	4.60%
22 - 23	243	5.79%	87 609 756	6.28%
23 - 24	254	6.05%	99 396 421	7.12%
24 - 25	212	5.05%	71 141 856	5.10%
25 - 26	206	4.91%	77 944 693	5.58%
26 - 27	169	4.02%	60 416 603	4.33%
27 - 28	144	3.43%	58 062 877	4.16%
28 - 29	106	2.52%	41 305 889	2.96%
29 - 30	146	3.48%	56 751 295	4.07%
30 - 31	62	1.48%	28 362 510	2.03%
31 - 32	36	0.86%	13 203 425	0.95%
32 - 33	24	0.57%	11 915 478	0.85%
> 33	4	0.10%	838 324	0.06%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>



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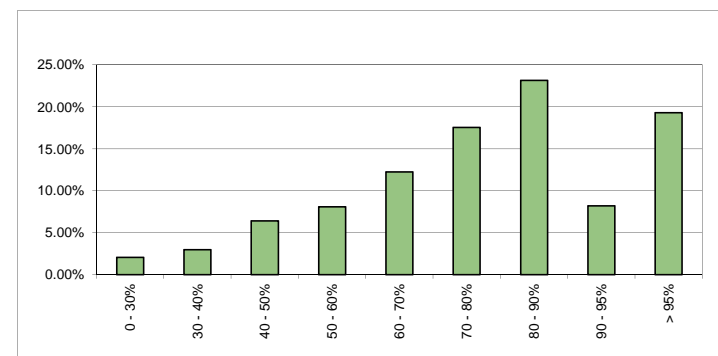


### Loan Pool Characteristics

31-Oct-2015

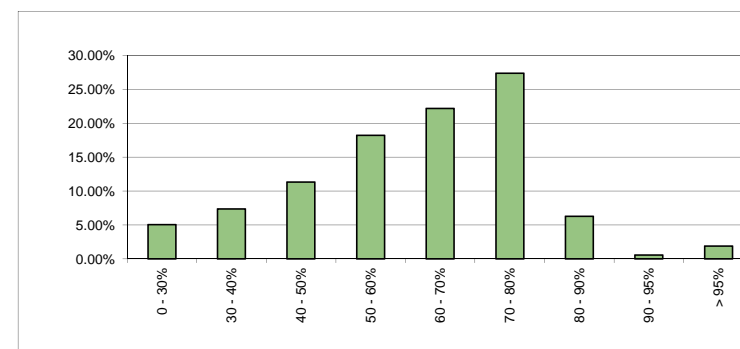
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	188	4.48%	28 993 353	2.08%
30 - 40%	195	4.64%	41 791 271	2.99%
40 - 50%	344	8.19%	89 569 413	6.42%
50 - 60%	380	9.05%	112 708 850	8.07%
60 - 70%	518	12.34%	171 132 034	12.26%
70 - 80%	618	14.72%	244 683 627	17.53%
80 - 90%	796	18.96%	323 178 505	23.15%
90 - 95%	298	7.10%	114 408 381	8.20%
> 95%	862	20.53%	269 360 970	19.30%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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%	496	11.81%	70 177 092	5.03%
30 - 40%	418	9.95%	102 311 891	7.33%
40 - 50%	531	12.65%	158 076 070	11.32%
50 - 60%	679	16.17%	254 145 623	18.21%
60 - 70%	816	19.43%	309 015 224	22.14%
70 - 80%	1 029	24.51%	381 706 907	27.35%
80 - 90%	176	4.19%	87 142 433	6.24%
90 - 95%	17	0.40%	7 419 897	0.53%
> 95%	37	0.88%	25 831 267	1.85%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>



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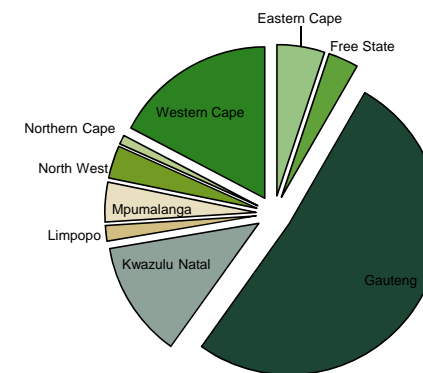


### Loan Pool Characteristics

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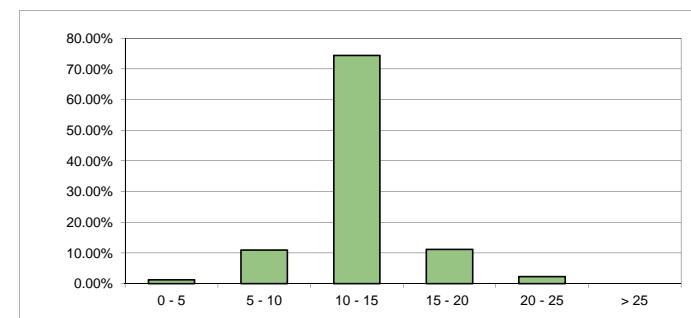
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	245	5.83%	67 976 540	4.87%
Free State	168	4.00%	43 012 795	3.08%
Gauteng	1 925	45.84%	687 285 312	49.24%
Kwazulu Natal	545	12.98%	166 134 887	11.90%
Limpopo	93	2.21%	22 153 444	1.59%
Mpumalanga	156	3.72%	56 433 994	4.04%
North West	158	3.76%	46 555 718	3.34%
Northern Cape	52	1.24%	13 139 532	0.94%
Western Cape	675	16.08%	230 800 281	16.54%
NO Data	182	4.33%	62 333 899	4.47%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	203	4.83%	16 892 674	1.21%
5 - 10	615	14.65%	152 904 070	10.95%
10 - 15	2 996	71.35%	1 038 550 877	74.40%
15 - 20	318	7.57%	155 927 801	11.17%
20 - 25	67	1.60%	31 550 981	2.26%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>



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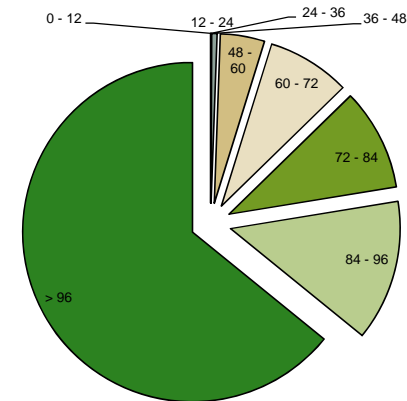


## Loan Pool Characteristics

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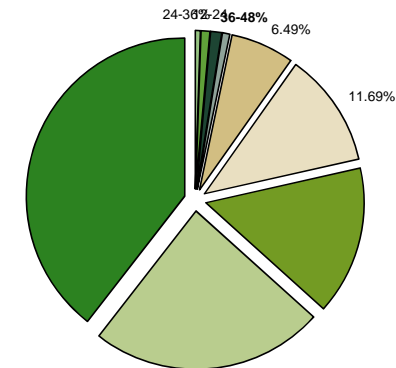
### Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	641 340	0.05%	
36 - 48	19	0.45%	7 391 636	0.53%	
48 - 60	120	2.86%	58 829 657	4.21%	
60 - 72	231	5.50%	110 512 867	7.92%	
72 - 84	284	6.76%	135 627 648	9.72%	
84 - 96	463	11.03%	187 529 816	13.44%	
> 96	3 081	73.37%	895 293 440	64.14%	
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	16	0.38%	7 310 911	0.52%	
12 - 24	32	0.76%	12 782 550	0.92%	
24 - 36	29	0.69%	15 596 779	1.12%	
36 - 48	28	0.67%	10 438 578	0.75%	
48 - 60	207	4.93%	90 589 513	6.49%	
60 - 72	383	9.12%	163 146 665	11.69%	
72 - 84	473	11.26%	212 072 372	15.19%	
84 - 96	893	21.27%	332 690 127	23.83%	
> 96	2 138	50.92%	551 198 909	39.49%	
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>	



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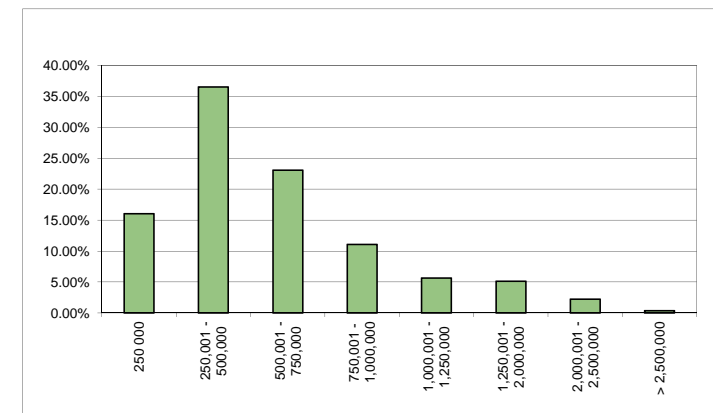


### Loan Pool Characteristics

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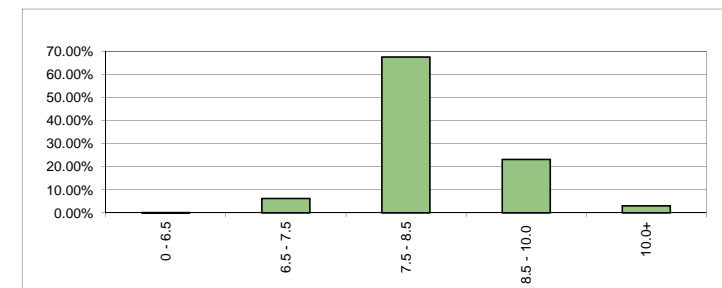
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 957	46.61%	223 789 386	16.03%
250,001 - 500,000	1 397	33.27%	509 754 157	36.52%
500,001 - 750,000	531	12.65%	322 008 380	23.07%
750,001 - 1,000,000	181	4.31%	154 236 949	11.05%
1,000,001 - 1,250,000	71	1.69%	78 438 971	5.62%
1,250,001 - 2,000,000	47	1.12%	71 455 602	5.12%
2,000,001 - 2,500,000	14	0.33%	31 016 126	2.22%
> 2,500,000	1	0.02%	5 126 832	0.37%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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%	642 920	0.05%
6.5 - 7.5	164	3.91%	86 738 912	6.21%
7.5 - 8.5	2 538	60.44%	941 808 326	67.47%
8.5 - 10.0	1 335	31.79%	323 934 945	23.21%
10.0+	157	3.74%	42 701 301	3.06%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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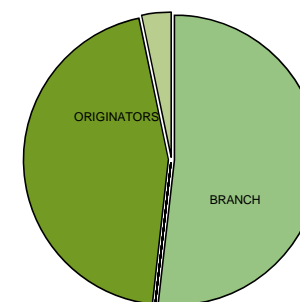


### Loan Pool Characteristics

31-Oct-2015

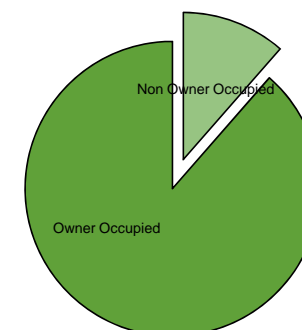
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 278	54.25%	722 910 274	51.79%
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	1 797	42.80%	627 398 551	44.95%
No Data	124	2.95%	45 517 578	3.26%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	489	11.65%	159 611 373	11.43%
Owner Occupied	3 709	88.33%	1 235 573 690	88.52%
No Data	1	0.02%	641 340	0.05%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>



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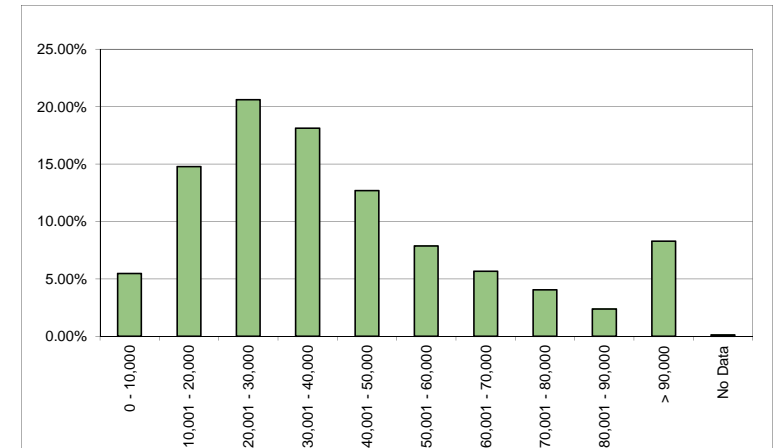


## Loan Pool Characteristics

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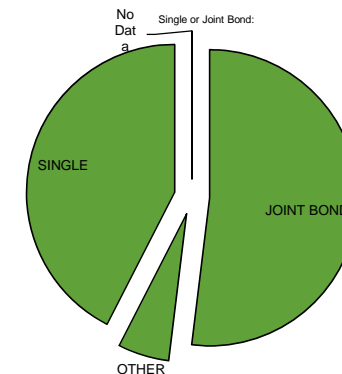
### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	438	10.43%	76 298 145	5.47%
10,001 - 20,000	1 123	26.74%	206 113 363	14.77%
20,001 - 30,000	957	22.79%	287 669 448	20.61%
30,001 - 40,000	666	15.86%	252 945 743	18.12%
40,001 - 50,000	388	9.24%	176 894 941	12.67%
50,001 - 60,000	213	5.07%	109 882 866	7.87%
60,001 - 70,000	139	3.31%	79 221 431	5.68%
70,001 - 80,000	94	2.24%	56 516 116	4.05%
80,001 - 90,000	44	1.05%	33 163 471	2.38%
> 90,000	133	3.17%	115 597 404	8.28%
No Data	4	0.10%	1 523 476	0.11%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	2 156	51.35%	724 909 518	51.93%
OTHER	190	4.52%	78 239 871	5.61%
SINGLE	1 853	44.13%	592 677 015	42.46%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>





## GreenHouse Funding (RF) Ltd

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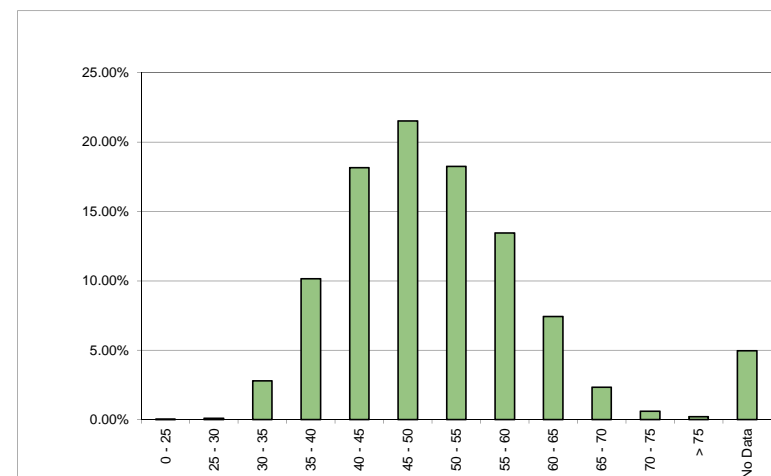


### Loan Pool Characteristics

31-Oct-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%	341 526	0.02%
25 - 30	3	0.07%	1 339 213	0.10%
30 - 35	113	2.69%	39 189 830	2.81%
35 - 40	387	9.22%	141 835 700	10.16%
40 - 45	736	17.53%	253 406 054	18.15%
45 - 50	869	20.70%	300 308 167	21.51%
50 - 55	787	18.74%	254 696 655	18.25%
55 - 60	593	14.12%	187 639 442	13.44%
60 - 65	348	8.29%	103 688 684	7.43%
65 - 70	142	3.38%	32 664 265	2.34%
70 - 75	38	0.90%	8 331 237	0.60%
> 75	14	0.33%	2 997 302	0.21%
No Data	167	3.98%	69 388 327	4.97%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	3 783	90.09%	1 225 280 728	87.78%
Self Employed	416	9.91%	170 545 676	12.22%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</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	1 148	27.34%	378 661 469	27.13%
Physical	3 051	72.66%	1 017 164 934	72.87%
<b>Totals</b>	<b>4 199</b>	<b>100%</b>	<b>1 395 826 403</b>	<b>100%</b>

