



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Investor Report

31-Jan-2026

Asset Class: Residential Mortgage Backed Securitisation

Main objective of the programme: To source funding in the Debt Capital markets via the issuance of Floating Rate Notes backed by Residential Mortgages.

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank CIB: Specialised Funding Support	Nedbank	Aa1.za / P-1.za	A3.za or P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Nedbank	Aa1.za / P-1.za	A3.za or P-1.za
Rating Agency:	Moody's Investor Services Ltd			
Back-up Servicer:	N/A			
Administrator:	Nedbank CIB: Specialised Funding Support			
Single Issuance/ Programme	Programme			
Revolving / static securitisation:	Revolving			
Maximum programme size:	R 5 000 000 000			
		Bank Account		
		Swap Counterparty - prime / Jibar:		

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	31-Jan-26
Report date	31-Jan-26
Payment Date	25-Feb-26
Reporting Period / Quarter	24
Reporting Month	74
Interest Period (from)	25-Feb-26
Interest Period (to)	25-May-26
Interest Days	89
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Nhlanganiso Kunene	Candice Robinson
Tel: 010 234 8620	Tel: 010 234 8562
Email:NhlanganisoK@Nedbank.co.za	Email:CandiceRo@Nedbank.co.za



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Outstanding Notes & Subordinated Loans

31-Jan-2026

Note Class	Class A1	Class A2	Class A3	Class B	Class C
ISIN Code	ZAG000165002	ZAG000165010	ZAG000165028	ZAG000165036	ZAG000165044
Initial Tranche Thickness	17,79%	41,93%	30,30%	4,70%	4,11%
Legal Final Maturity	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53	25-Nov-53
Rating [Original // Current]	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / Aaa.za(sf)	Ba1(sf) / A3.za (sf)	Not Rated
Credit Enhancement %	9,98%	9,98%	9,98%	5,28%	1,17%
Initial Notes Aggregate Principal Outstanding Balance	303 000 000	714 000 000	516 000 000	80 000 000	70 000 000
Previously Redeemed	(303 000 000)	(714 000 000)	-	-	-
Principal Outstanding Balance Beginning of Period	-	-	516 000 000	80 000 000	70 000 000
Redemptions per Note (25 November 2022)	-	-	-	-	-
Principal Outstanding Balance End of Period	-	-	516 000 000	80 000 000	70 000 000
Current Tranche Thickness	0,00%	0,00%	75,22%	11,66%	10,20%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1,240%	1,420%	1,480%	1,800%	4,000%
Current 3m Jibar Rate (25 February 2026)	6,633%	6,633%	6,633%	6,633%	6,633%
Total Rate	7,873%	8,053%	8,113%	8,433%	10,633%
Interest Days	89	89	89	89	89
Interest Payment Due (25 May 2026)	-	-	10 207 710	1 645 013	1 814 893
Unpaid Interest	Zero	Zero	Zero	Zero	Zero

Subordinated loan	1st Loss Sub loan
Credit enhancement available to each noteholder?	Yes
Provider	Nedbank Retail: Home Loans
Initial Subloan Aggregate Principal Outstanding Balance	20 000 000
Credit enhancement committed but not drawn	N/A
Redemptions this period	0
Principal Outstanding Balance End of Period	20 000 000



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Allocation of Priority of Payments Funds

31-Jan-2026

	25 February 2026
Funds available for distribution	329 570 421
Application of Funds	
Senior fees and expenses	-1 148 044
Note Interest:	-
A1	-
A2	-
A3	-10 746 880
Hedge Facility	-1 090 238
Note Interest:	-
B	-1 730 709
C	-1 902 535
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Provision for the repurchase of additional loan agreements	-233 360 460
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-3 845 701
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-745 225
Distributable Reserves	75 000 629



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Portfolio Information

31-Jan-2026

	At Closing	Current		At Closing	Current
Current Loan Balance:	1 616 168 380	392 161 339	Number of Loans	3 258	1 606
Weighted Average Original LTV:	73,78%	73,59%	Weighted Average Concession (Linked to Prime):	0,22%	0,07%
Weighted Average Current LTV:	59,15%	51,57%	Weighted Average PTI:	18,85%	11,48%
Weighted Average Time to maturity:	15,05 years	10,68 years			
Average Time to maturity:	12,86 years	6,86 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	31-Oct-25	413 581 136	1 652
Payments			
Scheduled repayments		(16 509 455)	
Unscheduled repayments		(20 252 870)	
Settlements / Foreclosure Proceeds		(12 058 891)	(40)
Non eligible loans removed			
Loans sold during the reporting period		(1 768 131)	(6)
Total Collections		(50 589 347)	(46)
Disbursements			
Further Advances		-	
Withdrawals		16 260 286	
New Loans added during the reporting period			
Total Disbursements		16 260 286	
Interest and Fees			
Interest Charged		10 332 333	
Fees Charged		358 226	
Insurance Charged		2 218 704	
Total Charges		12 909 264	
Other			
Losses realised			
Total Pool at End of Period	31-Jan-26	392 161 339	1 606



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Performance Data

31-Jan-2026

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 499	93,3%	341 538 659	87,1%
1-30 days delinquent	36	2,2%	12 815 919	3,3%
31-60 days delinquent	11	0,7%	4 371 179	1,1%
61-90 days delinquent	16	1,0%	8 153 430	2,1%
91-120 days delinquent	5	0,3%	2 967 074	0,76%
121 plus	39	2,4%	22 315 078	5,69%
Total	1 606	100,0%	392 161 339	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0,8%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	44	25 282 152	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	193	108 033 494	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	5	4 689 482	Losses at the end of the period	-	-
Cumulative foreclosures since closing	110	67 877 803	Cumulative Losses since closing	-	-



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Arrears Reserve and PDL

31-Jan-2026

Reference		Current Level	Arrears Reserve Required Amount	Current amount	Unprovided due to Shortage of Funds
		Proportion of loans in default i.e. 90 days plus *			
1	Arrears Reserve	2,74%	3 845 701	3 845 701	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	233 360 460
	Residual Cashflow after payment of or provision for items one to eight	313 398 882
	Principal Deficiency Value	-

Redraw and Liquidity position
31-Jan-2026

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	31-Jan-26	
Max Redraw	1 997 472	3 171 192	58,76%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	135 203	56,63%
Aggregate Redraw	281 232 638	217 135 923	-22,79%

Liquidity and Redraw reserves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	46 282 500	18 315 000	18 315 000	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	38 317 500	38 317 500	38 317 500	N

#	Reference	Initial Level	Current Level	Breached
1	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% .	1,06%	2,77%	N
2	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.	0,22%	0,07%	N
3	The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point 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.	59,15%	51,57%	N
4	The Weighted Average PTI Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average PTI 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.	18,85%	11,48%	N
5	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which Properties have been valued using, inter alia, an AVM relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 75% ; provided that such AVM must be provided by Lightstone Risk Management or such other entity as may be satisfactorily evaluated by the Rating Agencies.	42,77%	60,18%	N
6	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which the Properties securing such Loan Agreements are not owner-occupied relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 35% . Properties will be assumed not to be owner occupied if two or more Properties are registered in the name of the Borrower at the deeds office. Deeds office verification will be performed on or about the Cut-Off Date in order to qualify for acquisition by the Issuer on the Relevant Issue Date and on or about the Transfer Date in order to qualify for substitution after the Relevant Issue Date.	23,11%	18,33%	N

* Note -The WALTV includes the potential REDRAWS



Greenhouse Funding 5 (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2026

Current Balance (Capital Outstanding):

Aggregate Current Balance	392 161 339
Average Current Balance	244 185
Min Current Balance	(1 296 484)
Max Current Balance	3 189 674
Weighted Ave LTV (cur) (Including redraws)	51,57%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 018 458 875
Average Total Bond	634 159
Min Total Bond	100 000
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	73,59%

Number of Accounts (at Closing):	3 258
Number of Accounts (Current):	1 606

Fixed Rate Loans:

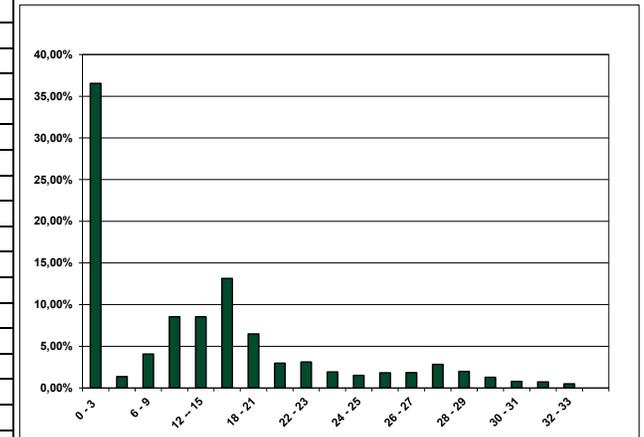
Proportion of Fixed Rate loans	3,82%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-

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	115	684	42,59%	569	5 743 313	15 233 941	3,88%	9 490 628
100001 - 200000	632	289	18,00%	(343)	93 940 260	42 524 714	10,84%	(51 415 546)
200001 - 300000	566	191	11,89%	(375)	140 224 540	47 738 061	12,17%	(92 486 480)
300001 - 400000	368	124	7,72%	(244)	128 213 407	42 236 499	10,77%	(85 976 908)
400001 - 500000	318	54	3,36%	(264)	142 741 198	24 304 979	6,20%	(118 436 220)
500001 - 600000	272	85	5,29%	(187)	149 112 539	47 371 917	12,08%	(101 740 622)
600001 - 700000	197	48	2,99%	(149)	127 212 282	30 529 724	7,78%	(96 682 558)
700001 - 800000	173	42	2,62%	(131)	129 441 899	31 552 525	8,05%	(97 889 374)
800001 - 900000	162	23	1,43%	(139)	137 538 620	19 467 564	4,96%	(118 071 055)
900001 - 1000000	144	13	0,81%	(131)	136 262 319	12 392 241	3,16%	(123 870 079)
1000001 - 1100000	67	16	1,00%	(51)	70 221 079	16 687 139	4,26%	(53 533 941)
1100001 - 1200000	54	7	0,44%	(47)	62 088 093	8 081 074	2,06%	(54 007 018)
1200001 - 1300000	45	5	0,31%	(40)	55 696 558	6 300 318	1,61%	(49 396 240)
1300001 - 1400000	26	6	0,37%	(20)	35 307 111	8 084 346	2,06%	(27 222 765)
1400001 - 1500000	38	2	0,12%	(36)	54 976 363	2 912 384	0,74%	(52 063 979)
1500001 - 1600000	16	-	0,00%	(16)	24 706 030	-	0,00%	(24 706 030)
1600001 - 1700000	18	2	0,12%	(16)	29 680 940	3 277 166	0,84%	(26 403 774)
1700001 - 1800000	14	3	0,19%	(11)	24 440 248	5 273 178	1,34%	(19 167 069)
1800001 - 1900000	14	-	0,00%	(14)	25 938 926	-	0,00%	(25 938 926)
1900001 - 2000000	8	2	0,12%	(6)	15 685 375	3 927 770	1,00%	(11 757 605)
> 2000000	11	10	0,62%	(1)	26 997 279	24 265 798	6,19%	(2 731 482)
Totals	3 258	1 606	100%	(1 652)	1 616 168 380	392 161 339	100%	(1 224 007 041)

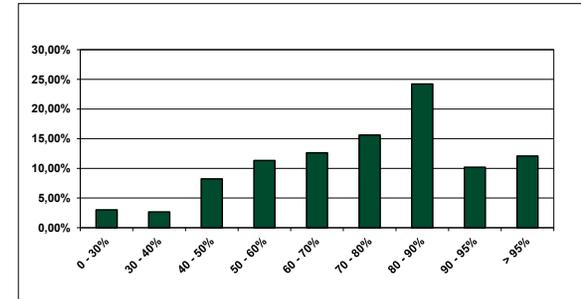
Loan Pool Characteristics
31-Jan-2026
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	437	27,21%	143 295 774	36,54%
3 - 6	50	3,11%	5 362 711	1,37%
6 - 9	114	7,10%	15 935 655	4,06%
9 - 12	147	9,15%	33 511 716	8,55%
12 - 15	157	9,78%	33 528 369	8,55%
15 - 18	205	12,76%	51 544 758	13,14%
18 - 21	102	6,35%	25 397 718	6,48%
21 - 22	39	2,43%	11 695 561	2,98%
22 - 23	37	2,30%	12 220 706	3,12%
23 - 24	34	2,12%	7 571 449	1,93%
24 - 25	32	1,99%	5 931 438	1,51%
25 - 26	38	2,37%	7 169 829	1,83%
26 - 27	34	2,12%	7 200 432	1,84%
27 - 28	46	2,86%	11 076 836	2,82%
28 - 29	33	2,05%	7 753 227	1,98%
29 - 30	40	2,49%	5 048 410	1,29%
30 - 31	30	1,87%	3 093 888	0,79%
31 - 32	21	1,31%	2 866 239	0,73%
32 - 33	10	0,62%	1 956 624	0,50%
> 33	-	0,00%	-	0,00%
Totals	1 606	100%	392 161 339	100%

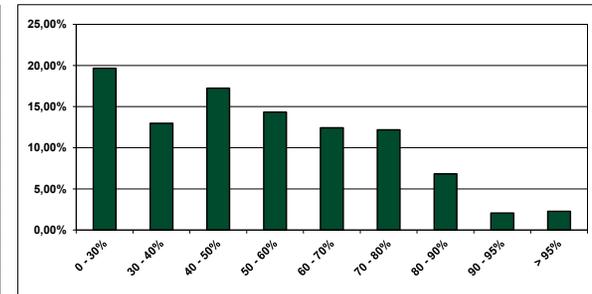


Loan Pool Characteristics
31-Jan-2026
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	91	5,67%	11 800 547	3,01%
30 - 40%	81	5,04%	10 460 858	2,67%
40 - 50%	148	9,22%	32 242 050	8,22%
50 - 60%	190	11,83%	44 457 017	11,34%
60 - 70%	205	12,76%	49 538 350	12,63%
70 - 80%	215	13,39%	61 224 212	15,61%
80 - 90%	296	18,43%	95 023 852	24,23%
90 - 95%	199	12,39%	40 039 684	10,21%
> 95%	181	11,27%	47 374 769	12,08%
Totals	1 606	100%	392 161 339	100%

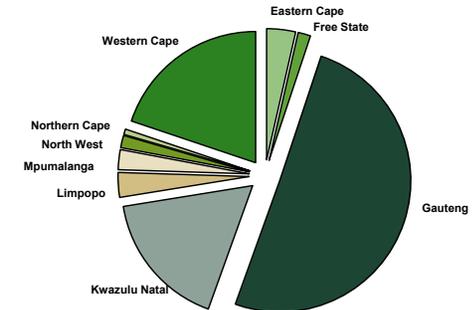

Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	987	61,46%	77 154 726	19,67%
30 - 40%	167	10,40%	50 892 301	12,98%
40 - 50%	161	10,02%	67 586 658	17,23%
50 - 60%	115	7,16%	56 229 700	14,34%
60 - 70%	81	5,04%	48 774 238	12,44%
70 - 80%	56	3,49%	47 784 271	12,18%
80 - 90%	25	1,56%	26 746 701	6,82%
90 - 95%	8	0,50%	8 071 798	2,06%
> 95%	6	0,37%	8 920 946	2,27%
Totals	1 606	100%	392 161 339	100%

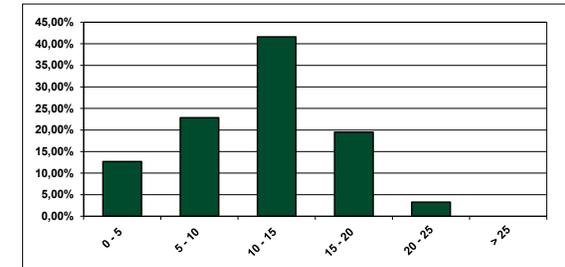


Loan Pool Characteristics
31-Jan-2026
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	61	3,80%	13 992 261	3,57%
Free State	38	2,37%	6 074 397	1,55%
Gauteng	843	52,49%	197 582 990	50,38%
Kwazulu Natal	245	15,26%	66 485 612	16,95%
Limpopo	40	2,49%	11 942 017	3,05%
Mpumalanga	50	3,11%	9 666 574	2,46%
North West	41	2,55%	5 948 890	1,52%
Northern Cape	11	0,68%	2 635 258	0,67%
Western Cape	277	17,25%	77 833 341	19,85%
Totals	1 606	100%	392 161 339	100%


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	658	40,97%	49 759 009	12,69%
5 - 10	393	24,47%	89 721 083	22,88%
10 - 15	438	27,27%	163 236 080	41,62%
15 - 20	104	6,48%	76 535 856	19,52%
20 - 25	13	0,81%	12 909 311	3,29%
> 25	-	0,00%	-	0,00%
Totals	1 606	100%	392 161 339	100%

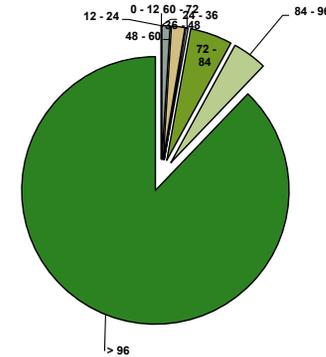


Loan Pool Characteristics

31-Jan-2026

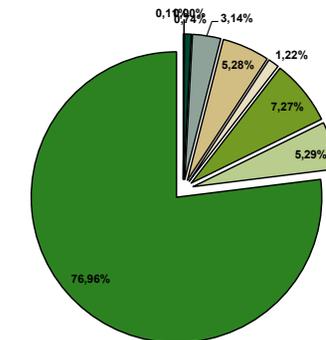
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	3	0,19%	3 863 855	0,99%	
48 - 60	7	0,44%	6 387 607	1,63%	
60 - 72	3	0,19%	1 014 616	0,26%	
72 - 84	22	1,37%	20 000 040	5,10%	
84 - 96	36	2,24%	16 426 730	4,19%	
> 96	1 535	95,58%	344 468 490	87,84%	
Totals	1 606	100%	392 161 339	100%	



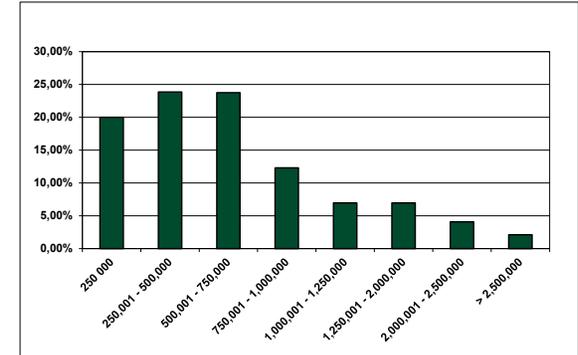
Seasoning since registration: (time period since most recent registration)

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	1	0,06%	426 110	0,11%	
12 - 24	-	0,00%	-	0,00%	
24 - 36	3	0,19%	2 893 766	0,74%	
36 - 48	13	0,81%	12 321 373	3,14%	
48 - 60	24	1,49%	20 691 977	5,28%	
60 - 72	9	0,56%	4 772 823	1,22%	
72 - 84	42	2,62%	28 500 075	7,27%	
84 - 96	56	3,49%	20 737 942	5,29%	
> 96	1 458	90,78%	301 817 274	76,96%	
Totals	1 606	100%	392 161 339	100%	

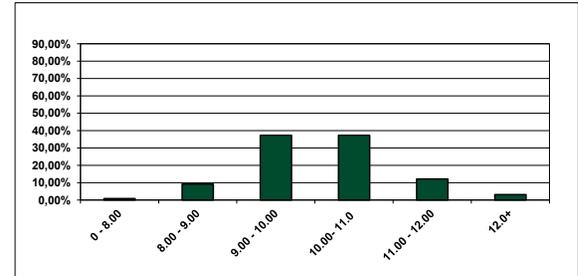


Loan Pool Characteristics
31-Jan-2026
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 065	66,31%	78 491 476	20,02%
250,001 - 500,000	277	17,25%	93 546 718	23,85%
500,001 - 750,000	154	9,59%	93 090 799	23,74%
750,001 - 1,000,000	57	3,55%	48 223 172	12,30%
1,000,001 - 1,250,000	25	1,56%	27 241 638	6,95%
1,250,001 - 2,000,000	18	1,12%	27 301 739	6,96%
2,000,001 - 2,500,000	7	0,44%	15 983 260	4,08%
> 2,500,000	3	0,19%	8 282 537	2,11%
Totals	1 606	100%	392 161 339	100%


Interest Rate Distribution (Prime =11,25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 8.00	19	1,18%	3 547 067	0,90%
8.00 - 9.00	275	17,12%	35 931 419	9,16%
9.00 - 10.00	562	34,99%	146 189 263	37,28%
10.00 - 11.0	510	31,76%	146 388 166	37,33%
11.00 - 12.00	178	11,08%	47 614 576	12,14%
12.0+	62	3,86%	12 490 848	3,19%
Totals	1 606	100%	392 161 339	100%





Greenhouse Funding 5 (RF) Ltd

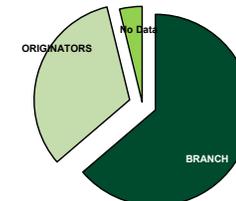
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

31-Jan-2026

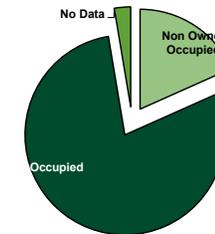
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 018	63,39%	249 981 814	63,74%
ORIGINATORS	353	21,98%	127 197 309	32,43%
No Data	235	14,63%	14 982 216	3,82%
Totals	1 606	100%	392 161 339	100%



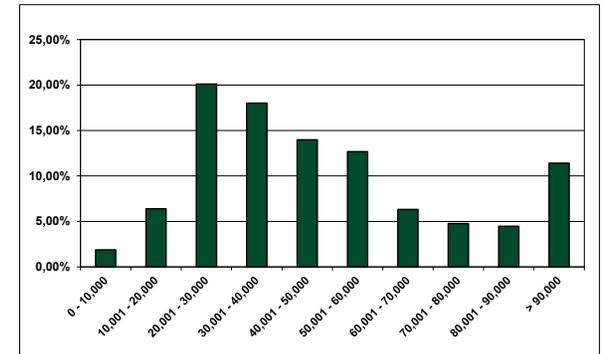
Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	373	23,23%	71 890 723	18,33%
Owner Occupied	1 156	71,98%	309 912 339	79,03%
No Data	77	4,79%	10 358 277	2,64%
Totals	1 606	100%	392 161 339	100%

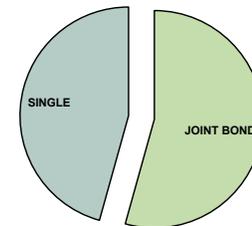


Loan Pool Characteristics
31-Jan-2026
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	37	2,30%	7 370 748	1,88%
10,001 - 20,000	261	16,25%	25 086 095	6,40%
20,001 - 30,000	412	25,65%	78 814 169	20,10%
30,001 - 40,000	290	18,06%	70 594 472	18,00%
40,001 - 50,000	206	12,83%	54 854 742	13,99%
50,001 - 60,000	143	8,90%	49 691 825	12,67%
60,001 - 70,000	70	4,36%	24 791 925	6,32%
70,001 - 80,000	51	3,18%	18 735 966	4,78%
80,001 - 90,000	34	2,12%	17 505 596	4,46%
> 90,000	102	6,35%	44 715 800	11,40%
Totals	1 606	100%	392 161 339	100%

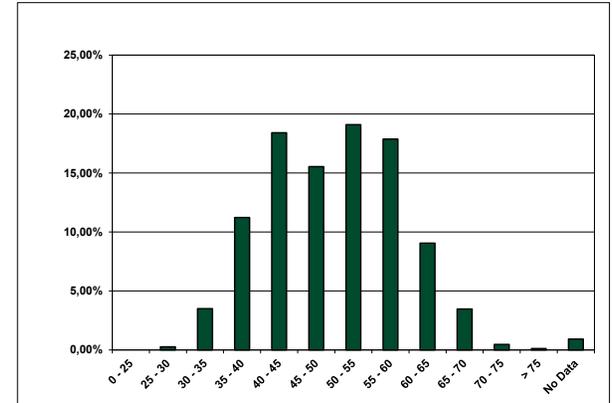

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	825	51,37%	213 044 015	54,33%
SINGLE	781	48,63%	179 117 324	45,67%
Totals	1 606	100%	392 161 339	100%

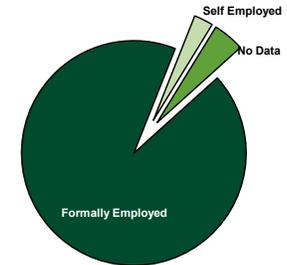


Loan Pool Characteristics
31-Jan-2026
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	-	0,00%	-	0,00%
25 - 30	3	0,19%	1 045 561	0,27%
30 - 35	24	1,49%	13 723 850	3,50%
35 - 40	105	6,54%	44 015 015	11,22%
40 - 45	185	11,52%	72 256 584	18,43%
45 - 50	247	15,38%	60 990 635	15,55%
50 - 55	331	20,61%	74 905 829	19,10%
55 - 60	296	18,43%	70 123 771	17,88%
60 - 65	211	13,14%	35 551 951	9,07%
65 - 70	144	8,97%	13 617 565	3,47%
70 - 75	34	2,12%	1 847 081	0,47%
> 75	9	0,56%	489 576	0,12%
No Data	17	1,06%	3 593 919	0,92%
Totals	1 606	100%	392 161 339	100%


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	1 310	81,57%	363 454 761	92,68%
Self Employed	33	2,05%	10 853 898	2,77%
No Data	263	16,38%	17 852 679	4,55%
Totals	1 606	100%	392 161 339	100%



Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	827	51,49%	235 986 363	60,18%
Physical	753	46,89%	148 227 900	37,80%
No Data	26	1,62%	7 947 075	2,03%
Totals	1 606	100%	392 161 339	100%

