



Greenhouse Funding 5 (RF) Ltd

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

Investor Report

30-Apr-2025

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	Bank Account	Nedbank	Aaa.za / P-1.za
Servicer/ Originator	Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar:	Nedbank	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			

Reporting Period:	
Inception Date	5-Dec-19
Determination Date	30-Apr-25
Report date	30-Apr-25
Payment Date	26-May-25
Reporting Period / Quarter	21
Reporting Month	65
Interest Period (from)	26-May-25
Interest Period (to)	25-Aug-25
Interest Days	91
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

30-Apr-2025

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)	B2 (sf) / Baa3.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	-	-	-	-	-
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 (26 May 2025)	7,450%	7,450%	7,450%	7,450%	7,450%
Total Rate	8,690%	8,870%	8,930%	9,250%	11,450%
Interest Days	91	91	91	91	91
Interest Payment Due (25 August 2025)	-	-	11 488 139	1 844 932	1 998 260
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

30-Apr-2025

	26 May 2025
Funds available for distribution	262 772 989
Application of Funds	
Senior fees and expenses	-472 522
Note Interest:	-
A1	-
A2	-
A3	-11 499 307
Hedge Facility	-966 674
Note Interest:	-
B	-1 845 962
C	-1 994 942
Replenish Liquidity Reserve Account	-
Replenish Redraw Reserve Account	-
Repurchase of Additional loan agreements	-167 985 992
Redemption on A1 notes	-
Redemption on A2 notes	-
redemption on A3 notes	-
Redemption on B notes	-
Redemption on C notes	-
Arrears Reserve	-4 233 004
Interest and Fees payable - Class D	-
1st lossCredit Enhancement interest & fees due	-767 244
Distributable Reserves	73 007 342



Greenhouse Funding 5 (RF) Ltd

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

Portfolio Information				30-Apr-2025	
Current Loan Balance:	At Closing	Current	Number of Loans	At Closing	Current
	1 616 168 380	457 148 504		3 258	1 765
Weighted Average Original LTV:	73,78%	73,84%	Weighted Average Concession (Linked to Prime):	0,22%	0,08%
Weighted Average Current LTV:	59,15%	52,67%	Weighted Average PTI:	18,85%	11,84%
Weighted Average Time to maturity:	15,05 years	11,09 years			
Average Time to maturity:	12,86 years	7,50 years			

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of the period	31-Jan-25	489 390 607	1 822
Payments			
Scheduled repayments		(19 159 644)	
Unscheduled repayments		(27 124 428)	
Settlements / Foreclosure Proceeds		(16 444 449)	(49)
Non eligible loans removed			
Loans sold during the reporting period		(3 088 122)	(8)
Total Collections		(65 816 643)	(57)
Disbursements			
Further Advances		-	
Withdrawals		17 625 375	
New Loans added during the reporting period			
Total Disbursements		17 625 375	
Interest and Fees			
Interest Charged		12 452 691	
Fees Charged		451 859	
Insurance Charged		3 044 615	
Total Charges		15 949 165	
Other			
Losses realised			
Total Pool at End of Period	30-Apr-25	457 148 504	1 765



Greenhouse Funding 5 (RF) Ltd

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

Performance Data

30-Apr-2025

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	1 631	92,4%	392 631 557,37	85,9%
1-30 days delinquent	61	3,5%	22 025 733,90	4,8%
31-60 days delinquent	21	1,2%	11 406 290,86	2,5%
61-90 days delinquent	8	0,5%	5 014 743,06	1,1%
91-120 days delinquent	8	0,5%	5 178 258,89	1,13%
121 plus	36	2,0%	20 891 919,57	4,57%
Total	1 765	100,0%	457 148 503,65	100,0%
Annualised Default Rate, on loans defaulted since issue date 05 December 2019				0,9%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	44	26 070 178	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	174	102 462 790	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	1	194 066	Losses at the end of the period	-	-
Cumulative foreclosures since closing	95	56 904 306	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

30-Apr-2025

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		2,49%	4 233 004,44	4 233 004,44	

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	167 985 992
	Residual Cashflow after payment of or provision for items one to eight	246 179 528
	Principal Deficiency Value	-



Greenhouse Funding 5 (RF) Ltd

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

Redraw and Liquidity position

30-Apr-2025

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	5-Dec-19	30-Apr-25	
Max Redraw	1 997 472	4 225 033	111,52%
Min Redraw	-	-	0,00%
Ave. Redraw	86 321	139 443	61,54%
Aggregate Redraw	281 232 638	246 116 203	-12,49%

Liquidity and Redraw reseves / 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

Portfolio Covenants
30-Apr-2025

#	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%	2,72%	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%	0,08%	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%	52,67%	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%	11,84%	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%	60,20%	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%	19,36%	N

* Note -The WALTIV 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

30-Apr-2025

Current Balance (Capital Outstanding):

Aggregate Current Balance	457 148 504
Average Current Balance	259 008
Min Current Balance	(687 540)
Max Current Balance	3 274 544
Weighted Ave LTV (cur) (Including redraws)	52,67%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	1 125 295 570
Average Total Bond	637 561
Min Total Bond	51 823
Max Total Bond	3 500 000
Weighted Ave LTV (Original) (Including redraws)	73,84%

Number of Accounts (at Closing):	-
Number of Accounts (Current):	1 765

Fixed Rate Loans:

Proportion of Fixed Rate loans	3,04%
Threshold allowed to remain unhedged	5,00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



Greenhouse Funding 5 (RF) Ltd
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

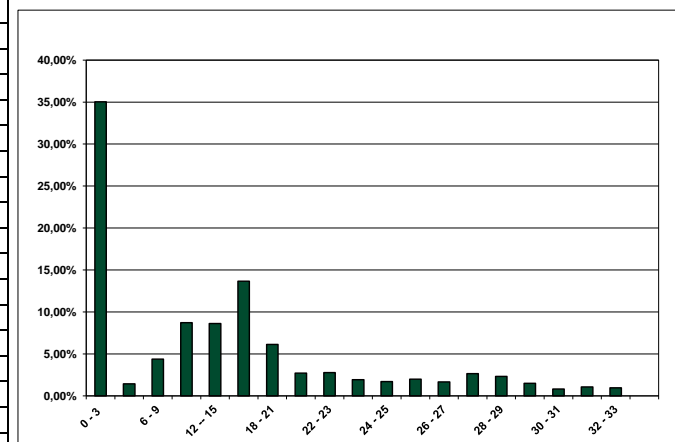
30-Apr-2025

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	665	37,68%	550	5 743 313	14 973 512	3,28%	9 230 199
100001 - 200000	632	353	20,00%	(279)	93 940 260	52 333 470	11,45%	(41 606 790)
200001 - 300000	566	236	13,37%	(330)	140 224 540	58 743 898	12,85%	(81 480 643)
300001 - 400000	368	153	8,67%	(215)	128 213 407	52 570 761	11,50%	(75 642 645)
400001 - 500000	318	58	3,29%	(260)	142 741 198	26 069 398	5,70%	(116 671 800)
500001 - 600000	272	95	5,38%	(177)	149 112 539	53 680 608	11,74%	(95 431 931)
600001 - 700000	197	65	3,68%	(132)	127 212 282	41 603 583	9,10%	(85 608 699)
700001 - 800000	173	35	1,98%	(138)	129 441 899	26 413 545	5,78%	(103 028 354)
800001 - 900000	162	28	1,59%	(134)	137 538 620	23 560 382	5,15%	(113 978 238)
900001 - 1000000	144	17	0,96%	(127)	136 262 319	15 884 594	3,47%	(120 377 725)
1000001 - 1100000	67	19	1,08%	(48)	70 221 079	20 010 933	4,38%	(50 210 146)
1100001 - 1200000	54	4	0,23%	(50)	62 088 093	4 519 721	0,99%	(57 568 372)
1200001 - 1300000	45	7	0,40%	(38)	55 696 558	8 718 962	1,91%	(46 977 596)
1300001 - 1400000	26	6	0,34%	(20)	35 307 111	8 230 909	1,80%	(27 076 202)
1400001 - 1500000	38	3	0,17%	(35)	54 976 363	4 391 136	0,96%	(50 585 228)
1500001 - 1600000	16	2	0,11%	(14)	24 706 030	3 036 854	0,66%	(21 669 176)
1600001 - 1700000	18	2	0,11%	(16)	29 680 940	3 282 741	0,72%	(26 398 200)
1700001 - 1800000	14	4	0,23%	(10)	24 440 248	7 042 973	1,54%	(17 397 275)
1800001 - 1900000	14	13	0,74%	(1)	25 938 926	32 080 525	7,02%	6 141 598
1900001 - 2000000	8	-	0,00%	(8)	15 685 375	-	0,00%	(15 685 375)
> 2000000	11	-	0,00%	(11)	26 997 279	-	0,00%	(26 997 279)
Totals	3 258	1 765	100%	(1 493)	1 616 168 380	457 148 504	100%	(1 159 019 876)

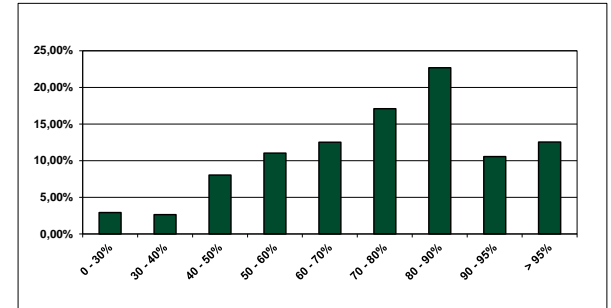
Loan Pool Characteristics
30-Apr-2025
Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	483	27,37%	160 126 712	35,03%
3 - 6	55	3,12%	6 536 381	1,43%
6 - 9	127	7,20%	20 048 011	4,39%
9 - 12	163	9,24%	39 852 218	8,72%
12 - 15	175	9,92%	39 377 804	8,61%
15 - 18	222	12,58%	62 478 551	13,67%
18 - 21	111	6,29%	27 994 646	6,12%
21 - 22	45	2,55%	12 363 530	2,70%
22 - 23	41	2,32%	12 704 866	2,78%
23 - 24	36	2,04%	8 781 774	1,92%
24 - 25	34	1,93%	7 778 216	1,70%
25 - 26	41	2,32%	9 127 634	2,00%
26 - 27	36	2,04%	7 590 970	1,66%
27 - 28	47	2,66%	12 064 664	2,64%
28 - 29	36	2,04%	10 582 531	2,31%
29 - 30	43	2,44%	6 811 711	1,49%
30 - 31	31	1,76%	3 690 907	0,81%
31 - 32	26	1,47%	4 840 819	1,06%
32 - 33	13	0,74%	4 396 560	0,96%
> 33	-	0,00%	-	0,00%
Totals	1 765	100%	457 148 504	100%

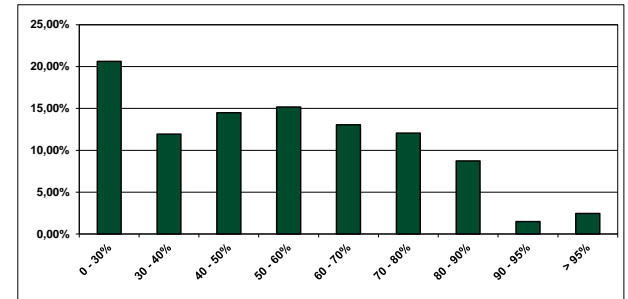


Loan Pool Characteristics
30-Apr-2025
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	104	5,89%	13 401 556	2,93%
30 - 40%	84	4,76%	12 024 716	2,63%
40 - 50%	163	9,24%	36 758 469	8,04%
50 - 60%	206	11,67%	50 443 208	11,03%
60 - 70%	228	12,92%	57 202 643	12,51%
70 - 80%	242	13,71%	78 097 028	17,08%
80 - 90%	317	17,96%	103 663 568	22,68%
90 - 95%	214	12,12%	48 246 991	10,55%
> 95%	207	11,73%	57 310 326	12,54%
Totals	1 765	100%	457 148 504	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%	1 034	58,58%	94 299 730	20,63%
30 - 40%	199	11,27%	54 515 432	11,93%
40 - 50%	172	9,75%	66 239 895	14,49%
50 - 60%	138	7,82%	69 416 741	15,18%
60 - 70%	105	5,95%	59 624 776	13,04%
70 - 80%	66	3,74%	55 082 380	12,05%
80 - 90%	37	2,10%	39 931 432	8,73%
90 - 95%	8	0,45%	6 770 622	1,48%
> 95%	6	0,34%	11 267 495	2,46%
Totals	1 765	100%	457 148 504	100%

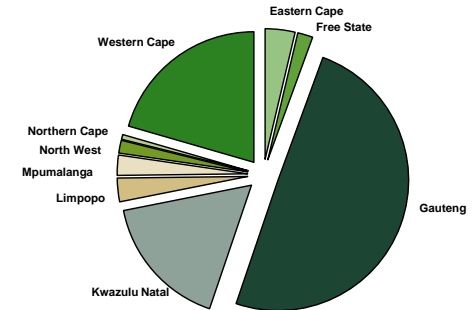


Loan Pool Characteristics

30-Apr-2025

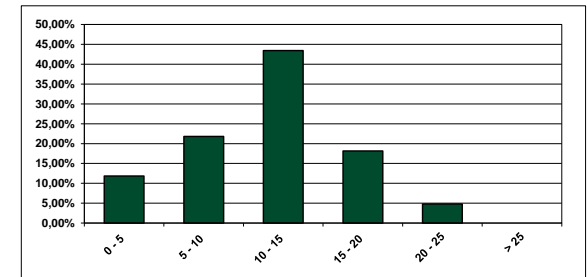
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	66	3,74%	16 894 818	3,70%
Free State	46	2,61%	8 620 198	1,89%
Gauteng	921	52,18%	226 887 809	49,63%
Kwazulu Natal	270	15,30%	76 193 989	16,67%
Limpopo	44	2,49%	13 360 630	2,92%
Mpumalanga	57	3,23%	11 412 357	2,50%
North West	45	2,55%	7 235 212	1,58%
Northern Cape	14	0,79%	2 711 816	0,59%
Western Cape	302	17,11%	93 831 676	20,53%
Totals	1 765	100%	457 148 504	100%



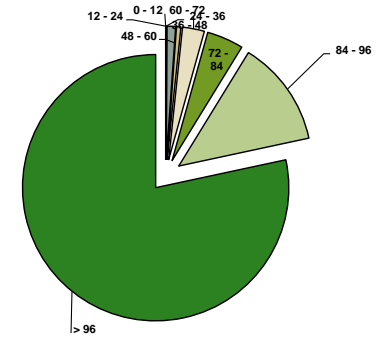
Remaining Loan Maturity:

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	647	36,66%	54 132 746	11,84%
5 - 10	445	25,21%	99 709 783	21,81%
10 - 15	529	29,97%	198 521 203	43,43%
15 - 20	125	7,08%	82 902 719	18,13%
20 - 25	19	1,08%	21 882 053	4,79%
> 25	-	0,00%	-	0,00%
Totals	1 765	100%	457 148 504	100%

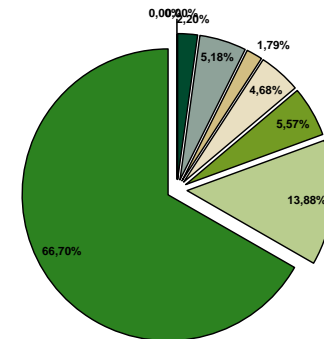


Loan Pool Characteristics
30-Apr-2025
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	2	0,11%	415 871	0,09%	
36 - 48	5	0,28%	4 736 728	1,04%	
48 - 60	5	0,28%	2 455 707	0,54%	
60 - 72	15	0,85%	12 145 912	2,66%	
72 - 84	30	1,70%	20 334 353	4,45%	
84 - 96	155	8,78%	58 822 809	12,87%	
> 96	1 553	87,99%	358 237 124	78,36%	
Totals	1 765	100%	457 148 504	100%	

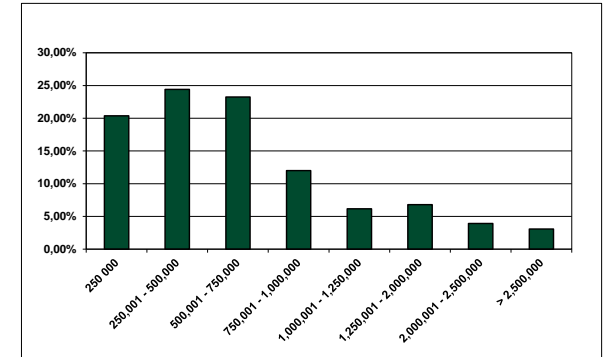

Seasoning since registration: (time period since most recent registration)

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	-	0,00%	-	0,00%	
12 - 24	1	0,06%	69	0,00%	
24 - 36	13	0,74%	10 040 476	2,20%	
36 - 48	22	1,25%	23 694 399	5,18%	
48 - 60	15	0,85%	8 186 979	1,79%	
60 - 72	35	1,98%	21 383 469	4,68%	
72 - 84	52	2,95%	25 458 321	5,57%	
84 - 96	189	10,71%	63 464 000	13,88%	
> 96	1 438	81,47%	304 920 791	66,70%	
Totals	1 765	100%	457 148 504	100%	

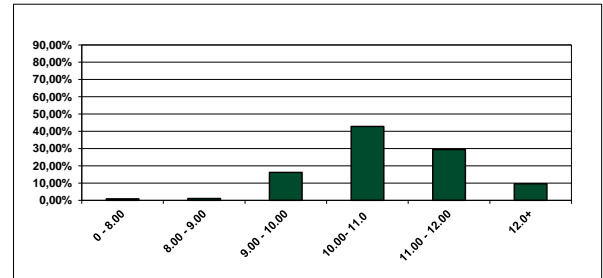


Loan Pool Characteristics
30-Apr-2025
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 134	64,25%	93 142 090	20,37%
250,001 - 500,000	331	18,75%	111 548 950	24,40%
500,001 - 750,000	175	9,92%	106 241 363	23,24%
750,001 - 1,000,000	65	3,68%	54 901 349	12,01%
1,000,001 - 1,250,000	26	1,47%	28 188 855	6,17%
1,250,001 - 2,000,000	21	1,19%	31 045 372	6,79%
2,000,001 - 2,500,000	8	0,45%	17 969 299	3,93%
> 2,500,000	5	0,28%	14 111 225	3,09%
Totals	1 765	100%	457 148 504	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	18	1,02%	4 176 442	0,91%
8.00 - 9.00	20	1,13%	4 847 380	1,06%
9.00 - 10.00	455	25,78%	74 002 903	16,19%
10.00- 11.0	677	38,36%	195 844 879	42,84%
11.00 - 12.00	426	24,14%	134 496 250	29,42%
12.0+	169	9,58%	43 780 650	9,58%
Totals	1 765	100%	457 148 504	100%





Greenhouse Funding 5 (RF) Ltd

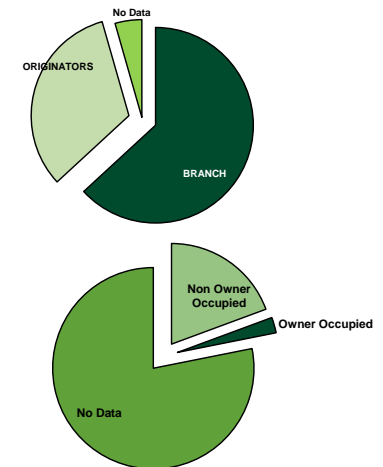
(Public Company incorporated in the Republic of South Africa under number 2014/211008/06)

Loan Pool Characteristics

30-Apr-2025

Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1 114	63,12%	288 661 283	63,14%
ORIGINATORS	391	22,15%	148 243 863	32,43%
No Data	260	14,73%	20 243 358	4,43%
Totals	1 765	100%	457 148 504	100%

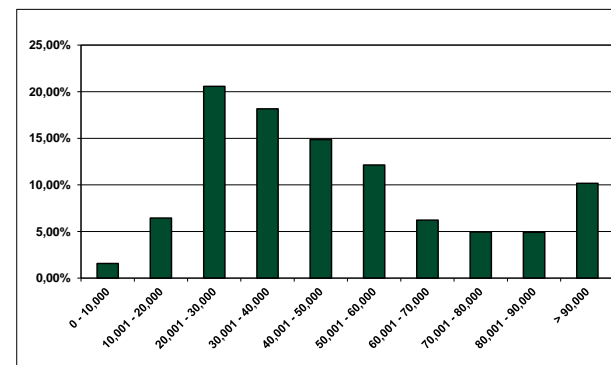


Owner Occupancy Type:

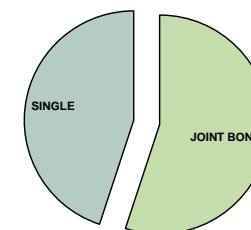
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	418	23,68%	88 506 572	19,36%
Owner Occupied	87	4,93%	11 462 403	2,51%
No Data	1 260	71,39%	357 179 529	78,13%
Totals	1 765	100%	457 148 504	100%

Loan Pool Characteristics
30-Apr-2025
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	38	2,15%	7 197 388	1,57%
10,001 - 20,000	276	15,64%	29 433 641	6,44%
20,001 - 30,000	458	25,95%	94 010 589	20,56%
30,001 - 40,000	321	18,19%	83 014 760	18,16%
40,001 - 50,000	229	12,97%	67 961 377	14,87%
50,001 - 60,000	156	8,84%	55 488 753	12,14%
60,001 - 70,000	76	4,31%	28 484 645	6,23%
70,001 - 80,000	62	3,51%	22 625 267	4,95%
80,001 - 90,000	43	2,44%	22 400 613	4,90%
> 90,000	106	6,01%	46 531 470	10,18%
Totals	1 765	100%	457 148 504	100%

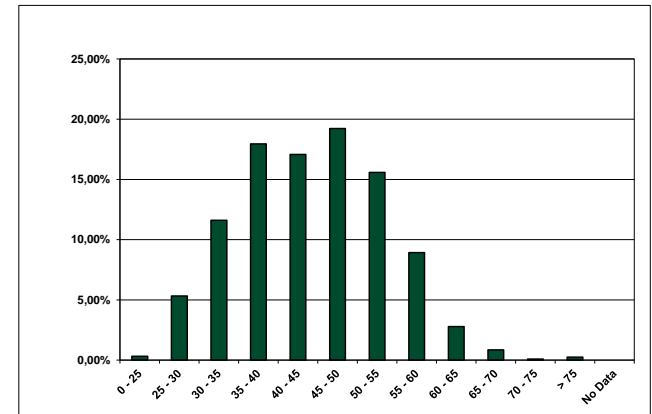

Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	904	51,22%	251 715 485	55,06%
SINGLE	861	48,78%	205 433 019	44,94%
Totals	1 765	100%	457 148 504	100%

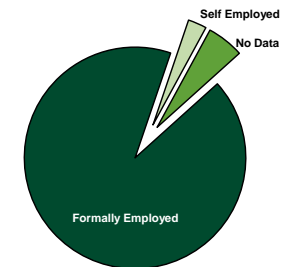


Loan Pool Characteristics
30-Apr-2025
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	3	0,17%	1 429 690	0,31%
25 - 30	45	2,55%	24 363 522	5,33%
30 - 35	128	7,25%	53 081 218	11,61%
35 - 40	206	11,67%	82 071 532	17,95%
40 - 45	276	15,64%	78 062 314	17,08%
45 - 50	366	20,74%	87 858 503	19,22%
50 - 55	311	17,62%	71 242 948	15,58%
55 - 60	236	13,37%	40 812 621	8,93%
60 - 65	137	7,76%	12 764 645	2,79%
65 - 70	44	2,49%	3 865 417	0,85%
70 - 75	4	0,23%	437 684	0,10%
> 75	9	0,51%	1 158 409	0,25%
No Data	-	0,00%	-	0,00%
Totals	1 765	100%	457 148 504	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	1 438	81,47%	420 015 101	91,88%
Self Employed	36	2,04%	12 417 929	2,72%
No Data	291	16,49%	24 715 474	5,41%
Totals	1 765	100%	457 148 504	100%





Greenhouse Funding 5 (RF) Ltd

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

Loan Pool Characteristics

30-Apr-2025

Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	911	51,61%	275 203 250,74	60,20%
Physical	830	47,03%	175 215 836,08	38,33%
No Data	24	1,36%	6 729 416,83	1,47%
Totals	1 765	100%	457 148 504	100%

