

## GreenHouse Funding (RF) Ltd

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



### Investor Report

31-Mar-2015

<b>Asset Class:</b>	Residential Mortgage Backed Securitisation
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Transaction Parties:		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>Rating Agency:</b>	Fitch Ratings			
		<b>Swap Counterparty - prime / Jibar:</b>	Nedbank	F1+(zaf) / AA(zaf) / F1(zaf) / A(zaf)

Reporting Period:	
<b>Determination Date</b>	31-Mar-15
<b>Report date</b>	31-Mar-15
<b>Payment Date</b>	28-Apr-15
<b>Reporting Period / Quarter</b>	10
<b>Reporting Month</b>	28
<b>Interest Period (from)</b>	28-Apr-15
<b>Interest Period (to)</b>	27-Jul-15
<b>Interest Days</b>	90
<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

31-Mar-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	23 551 964	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	312 448 036	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (28 April 2014)	0	39 822 371	0	0	0	
Principal Outstanding Balance End of Period	-	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	16.49%	54.43%	6.65%	4.23%	2.71%
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 (28 April 2015)	6.117%	6.117%	6.117%	6.117%	6.117%	9.250%
Total Rate	7.217%	7.367%	7.657%	8.017%	8.517%	9.250%
Interest Days	90	90	90	90	90	90
Interest Payment Due (27 July 2015)	-	4 952 301	16 992 247	2 174 474	1 470 058	1 023 324
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-Mar-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
<b>Current Loan Balance:</b>	2 048 697 542	1 521 913 344	<b>Number of Loans</b>	5 105	4 388
<b>Weighted Average Original LTV:</b>	76.97%	75.76%	<b>Weighted Average Concession (Linked to Prime):</b>	1.31%	1.22%
<b>Weighted Average Current LTV:</b>	61.44%	52.28%	<b>Weighted Average PTI:</b>	20.67%	19.98%

<b>Aggregate Outstanding Principal Amount (R Thousand)</b>	<b>Balance</b>	<b>Number</b>
Total Pool at Beginning of their period	31-Dec-14 1 560 148 325	4 445
<b>Payments</b>	-	-
Scheduled repayments	(57 746 201)	
Unscheduled repayments	(42 742 371)	
Settlements / Foreclosure Proceeds	(25 532 893)	(64)
Non eligible loans removed	(20 721 061)	(48)
Total Collections	(146 742 526)	(112)
<b>Disbursements</b>		
Withdrawals	44 391 406	
New Loans added during the reporting period	25 579 983	55
Total Disbursements	69 971 389	55
<b>Interest and Fees</b>		
Interest Charged	30 189 511	
Fees Charged	648 633	
Insurance Charged	7 151 643	
Total Charges	37 989 787	
Other	546 369	
Losses realised		
<b>Total Pool at End of Period</b>	31-Mar-15 1 521 913 344	4 388

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Performance Data

31-Mar-2015

#### Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 042	92.1%	1 375 523 684	90.4%
1-30 days delinquent	118	2.7%	45 852 846	3.0%
31-60 days delinquent	65	1.5%	28 591 914	1.9%
61-90 days delinquent	36	0.8%	13 358 725	0.9%
91-120 days delinquent	32	0.7%	11 755 383	0.77%
121 plus	95	2.2%	46 830 793	3.08%
<b>Total</b>	<b>4 388</b>	<b>100.0%</b>	<b>1 521 913 344</b>	<b>100.0%</b>
<b>Annualised Default Rate, on loans defaulted since Nov2012</b>				<b>2.36%</b>

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

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	127	58 586 176	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	308	149 770 996	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	11	4 578 260			
Cumulative foreclosures since closing	121	57 090 492			
Losses at the end of the period	5	111 275			
Cumulative Losses since closing	47	6 756 670			

## GreenHouse Funding (RF) Ltd

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### Arrears Reserve and PDL

31-Mar-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	3.65%	11 880 261	11 880 261	

\* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 31-Mar-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 693 314 512
	Non Written-Off Mortgage Assets	(1 521 913 344)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(131 578 797)
	Potential Redemption Amount	39 822 371
	Residual Cashflow after payment of or provision for items one to ten.	114 857 154
	Principal Deficiency Value	0

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### Redraw and Liquidity position

31-Mar-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Mar-15	
Max Redraw	2 284 340	2 117 706	-7.29%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	74 397	35.81%
Aggregate Redraw	279 663 667	326 454 929	16.73%

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	-	37 197 206	37 197 206	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	48 420 000	48 420 000	N
Interest		0	-	44 866 476	44 866 476	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-Mar-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%	7.41%	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%	1.22%	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%	52.28%	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%	19.98%	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%	11.65%	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%	27.44%	N

\* Note -The WALTV includes the potential REDRAWS

## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

31-Mar-2015

#### Current Balance (Capital Outstanding):

<b>Aggregate Current Balance</b>	1 521 913 344
<b>Average Current Balance</b>	346 835
<b>Min Current Balance</b>	(248 898)
<b>Max Current Balance</b>	4 882 987
<b>Weighted Ave LTV (cur) (Including redraws)</b>	52.28%

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

<b>Aggregate Total Bond</b>	2 265 232 419
<b>Average Total Bond</b>	516 233
<b>Min Total Bond</b>	54 000
<b>Max Total Bond</b>	3 510 000
<b>Weighted Ave LTV (Original) (Including redraws)</b>	75.76%
<b>Number of Accounts (at Closing):</b>	5 105

#### Number of Accounts (Current):

	4 388
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#### Fixed Rate Loans:

Proportion of Fixed Rate loans	1.35%
Threshold allowed to remain unhedged	1%
Hedge Required	5 367 459.49
Nominal Value of Existing Hedge	7 230 913.05
Unhedged Excess exposure	-



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### Loan Pool Characteristics

31-Mar-2015

#### 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	769	17.53%	281	28 247 128	29 193 496	1.92%	946 368
100001 - 200000	906	792	18.05%	(114)	134 123 557	119 099 469	7.83%	(15 024 087)
200001 - 300000	816	708	16.13%	(108)	201 418 016	175 393 305	11.52%	(26 024 711)
300001 - 400000	797	675	15.38%	(122)	278 757 029	235 921 576	15.50%	(42 835 453)
400001 - 500000	688	510	11.62%	(178)	307 841 555	226 974 639	14.91%	(80 866 916)
500001 - 600000	476	305	6.95%	(171)	258 912 145	167 021 625	10.97%	(91 890 519)
600001 - 700000	303	191	4.35%	(112)	195 462 574	123 823 540	8.14%	(71 639 034)
700001 - 800000	182	146	3.33%	(36)	136 088 540	108 684 437	7.14%	(27 404 103)
800001 - 900000	139	88	2.01%	(51)	118 368 568	74 471 836	4.89%	(43 896 732)
900001 - 1000000	88	57	1.30%	(31)	83 321 820	53 898 302	3.54%	(29 423 517)
1000001 - 1100000	49	37	0.84%	(12)	51 507 518	38 989 521	2.56%	(12 517 997)
1100001 - 1200000	41	33	0.75%	(8)	47 211 031	37 481 326	2.46%	(9 729 706)
1200001 - 1300000	43	16	0.36%	(27)	53 843 810	19 859 088	1.30%	(33 984 721)
1300001 - 1400000	19	13	0.30%	(6)	25 481 553	17 756 432	1.17%	(7 725 121)
1400001 - 1500000	18	9	0.21%	(9)	26 112 497	13 049 183	0.86%	(13 063 314)
1500001 - 1600000	10	7	0.16%	(3)	15 524 725	10 839 226	0.71%	(4 685 499)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 958 141	0.65%	(3 187 293)
1700001 - 1800000	5	2	0.05%	(3)	8 717 097	3 547 737	0.23%	(5 169 361)
1800001 - 1900000	7	3	0.07%	(4)	13 010 299	5 526 793	0.36%	(7 483 506)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 889 212	0.26%	45 369
> 2000000	20	19	0.43%	(1)	47 758 804	46 534 460	3.06%	(1 224 344)
<b>Totals</b>	<b>5 105</b>	<b>4 388</b>	<b>100%</b>	<b>(717)</b>	<b>2 048 697 542</b>	<b>1 521 913 344</b>	<b>100%</b>	<b>(526 784 198)</b>

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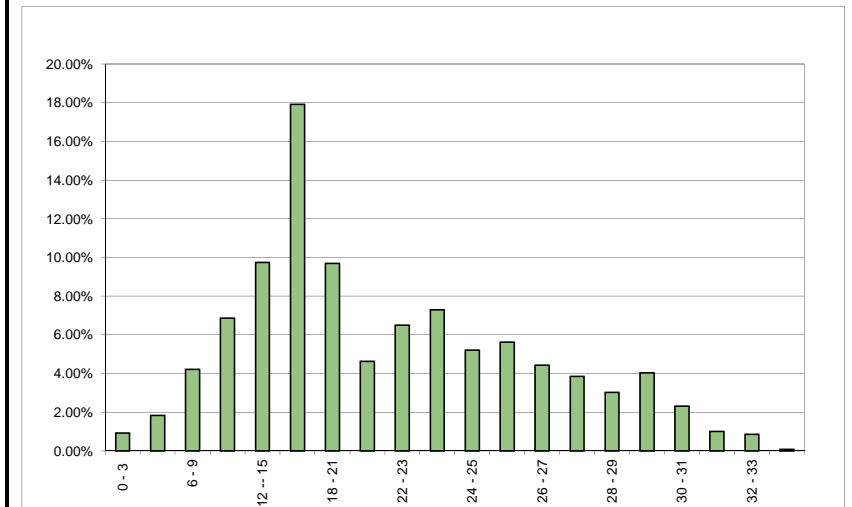


### Loan Pool Characteristics

**31-Mar-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	30	0.68%	14 012 419	0.92%
3 - 6	103	2.35%	27 846 297	1.83%
6 - 9	226	5.15%	64 191 309	4.22%
9 - 12	350	7.98%	104 513 199	6.87%
12 -- 15	495	11.28%	148 228 065	9.74%
15 - 18	831	18.94%	272 622 142	17.91%
18 - 21	442	10.07%	147 579 366	9.70%
21 - 22	224	5.10%	70 378 481	4.62%
22 - 23	254	5.79%	98 850 838	6.50%
23 - 24	268	6.11%	111 055 652	7.30%
24 - 25	227	5.17%	79 296 814	5.21%
25 - 26	211	4.81%	85 555 853	5.62%
26 - 27	179	4.08%	67 355 248	4.43%
27 - 28	149	3.40%	58 626 425	3.85%
28 - 29	112	2.55%	45 927 438	3.02%
29 - 30	152	3.46%	61 397 358	4.03%
30 - 31	67	1.53%	35 221 285	2.31%
31 - 32	40	0.91%	15 310 342	1.01%
32 - 33	24	0.55%	12 926 654	0.85%
> 33	4	0.09%	1 018 159	0.07%
Totals	4 388	100%	1 521 913 344	100%



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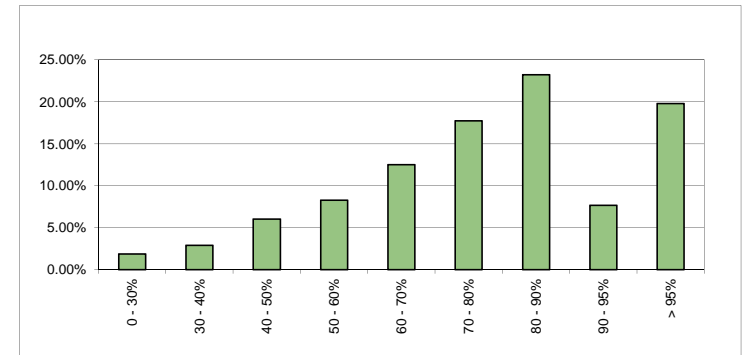


### Loan Pool Characteristics

31-Mar-2015

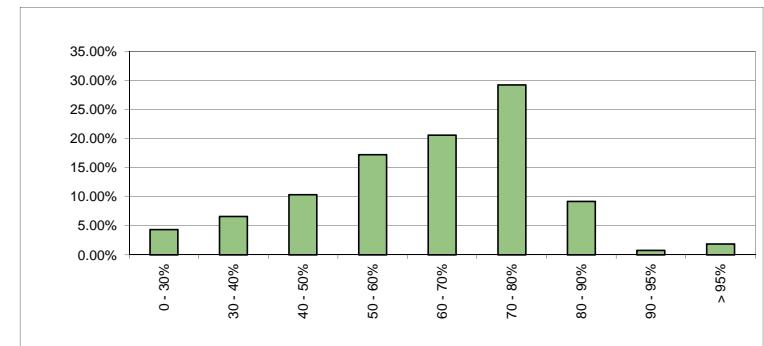
#### Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	192	4.38%	28 516 033	1.87%
30 - 40%	204	4.65%	44 392 766	2.92%
40 - 50%	352	8.02%	91 978 240	6.04%
50 - 60%	410	9.34%	125 850 117	8.27%
60 - 70%	542	12.35%	190 180 727	12.50%
70 - 80%	647	14.74%	269 788 037	17.73%
80 - 90%	834	19.01%	353 202 904	23.21%
90 - 95%	298	6.79%	116 884 670	7.68%
> 95%	909	20.72%	301 119 849	19.79%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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%	480	10.94%	66 022 219	4.34%
30 - 40%	404	9.21%	100 450 917	6.60%
40 - 50%	516	11.76%	156 833 146	10.30%
50 - 60%	700	15.95%	262 017 249	17.22%
60 - 70%	788	17.96%	313 275 839	20.58%
70 - 80%	1 093	24.91%	444 279 850	29.19%
80 - 90%	348	7.93%	139 635 712	9.18%
90 - 95%	20	0.46%	11 300 600	0.74%
> 95%	39	0.89%	28 097 814	1.85%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



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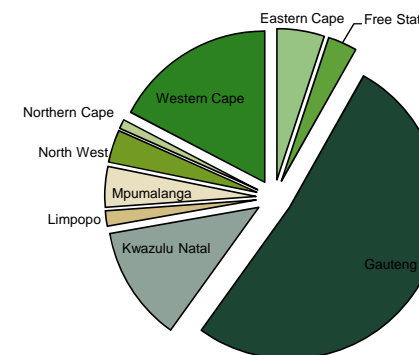


### Loan Pool Characteristics

31-Mar-2015

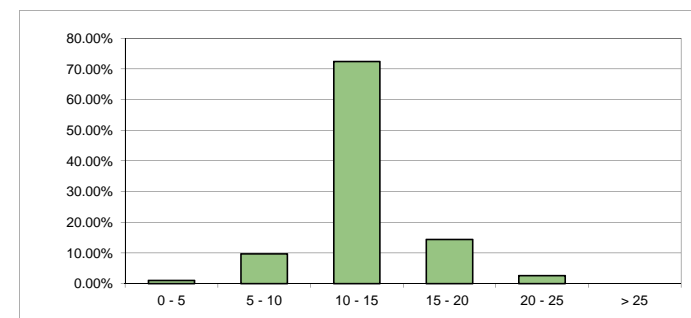
#### Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	254	5.79%	73 621 803	4.84%
Free State	174	3.97%	45 377 316	2.98%
Gauteng	2 024	46.13%	752 501 829	49.44%
Kwazulu Natal	566	12.90%	179 324 563	11.78%
Limpopo	92	2.10%	23 502 140	1.54%
Mpumalanga	164	3.74%	63 179 043	4.15%
North West	167	3.81%	50 742 254	3.33%
Northern Cape	54	1.23%	14 171 189	0.93%
Western Cape	704	16.04%	252 329 503	16.58%
NO Data	189	4.31%	67 163 704	4.41%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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	192	4.38%	15 409 106	1.01%
5 - 10	596	13.58%	147 323 492	9.68%
10 - 15	3 090	70.42%	1 101 609 960	72.38%
15 - 20	427	9.73%	218 263 288	14.34%
20 - 25	83	1.89%	39 307 499	2.58%
> 25	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



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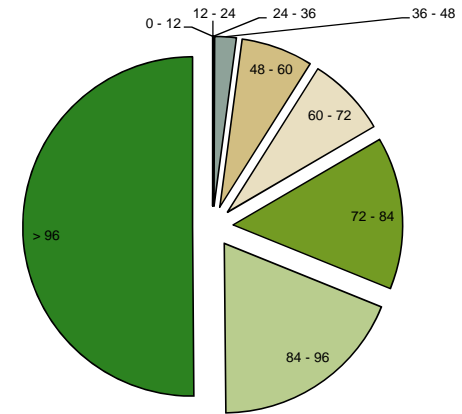


### Loan Pool Characteristics

31-Mar-2015

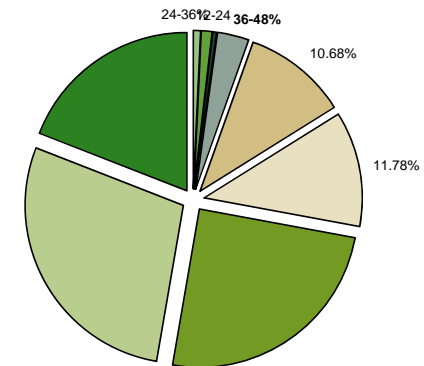
#### Seasoning since inception: (time period the loan has been on Nedbanks books)

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	1	0.02%	634 399	0.04%	
24 - 36	2	0.05%	234 136	0.02%	
36 - 48	69	1.57%	31 135 544	2.05%	
48 - 60	191	4.35%	104 145 494	6.84%	
60 - 72	258	5.88%	116 254 731	7.64%	
72 - 84	468	10.67%	221 291 681	14.54%	
84 - 96	934	21.29%	285 096 570	18.73%	
> 96	2 465	56.18%	763 120 790	50.14%	
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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	22	0.50%	11 340 229	0.75%	
12 - 24	29	0.66%	16 734 881	1.10%	
24 - 36	14	0.32%	5 765 263	0.38%	
36 - 48	112	2.55%	48 896 606	3.21%	
48 - 60	345	7.86%	162 494 576	10.68%	
60 - 72	413	9.41%	179 285 499	11.78%	
72 - 84	874	19.92%	378 034 516	24.84%	
84 - 96	1 511	34.43%	428 992 117	28.19%	
> 96	1 068	24.34%	290 369 656	19.08%	
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>	



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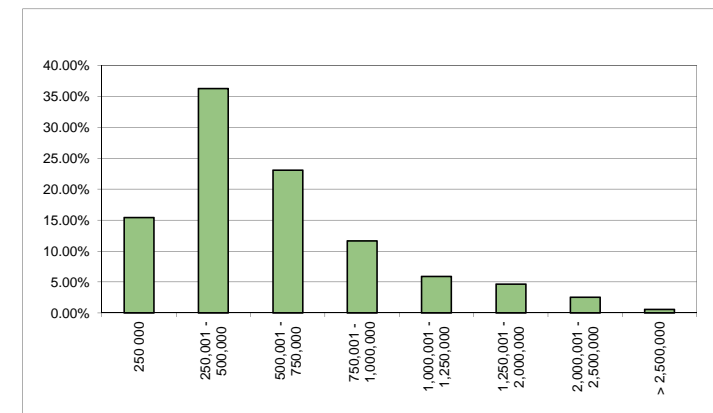


### Loan Pool Characteristics

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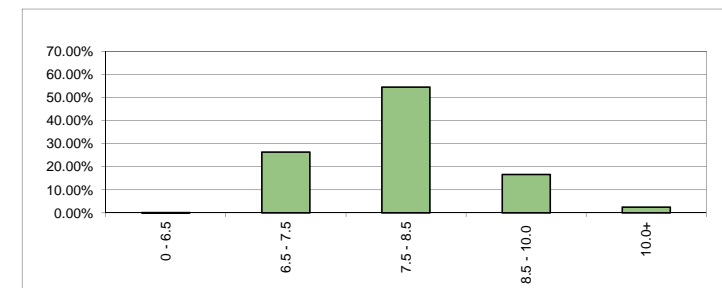
#### Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 947	44.37%	234 824 728	15.43%
250,001 - 500,000	1 507	34.34%	551 757 758	36.25%
500,001 - 750,000	579	13.20%	350 803 629	23.05%
750,001 - 1,000,000	208	4.74%	177 096 112	11.64%
1,000,001 - 1,250,000	81	1.85%	89 957 090	5.91%
1,250,001 - 2,000,000	47	1.07%	70 939 567	4.66%
2,000,001 - 2,500,000	17	0.39%	38 170 382	2.51%
> 2,500,000	2	0.05%	8 364 078	0.55%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



#### Interest Rate Distribution (Prime = 9.25%):

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	0.11%	665 235	0.04%
6.5 - 7.5	750	17.09%	400 660 675	26.33%
7.5 - 8.5	2 455	55.95%	829 709 861	54.52%
8.5 - 10.0	1 048	23.88%	253 295 302	16.64%
10.0+	130	2.96%	37 582 272	2.47%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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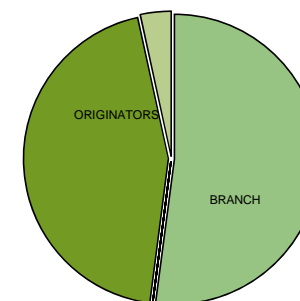


### Loan Pool Characteristics

31-Mar-2015

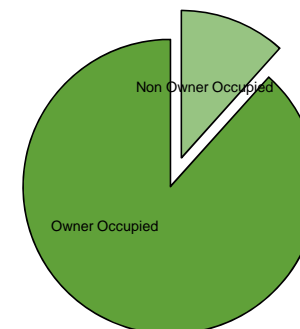
#### Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 371	54.03%	792 379 885	52.06%
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	1 885	42.96%	677 602 872	44.52%
No Data	132	3.01%	51 930 587	3.41%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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	521	11.87%	177 191 022	11.64%
Owner Occupied	3 864	88.06%	1 344 087 923	88.32%
No Data	3	0.07%	634 399	0.04%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



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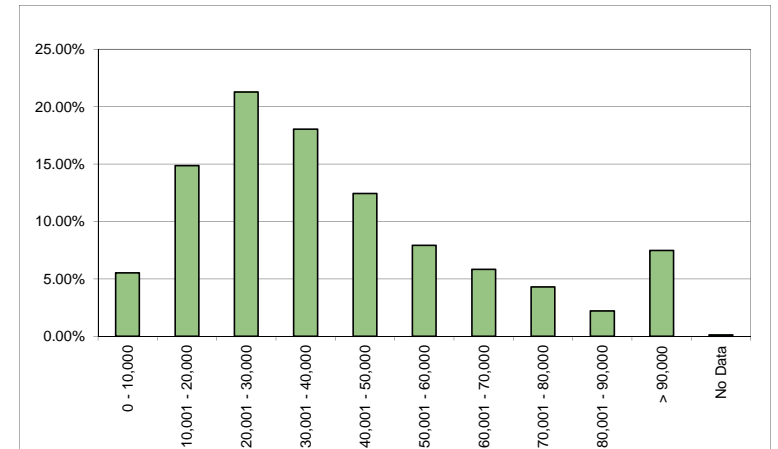


## Loan Pool Characteristics

31-Mar-2015

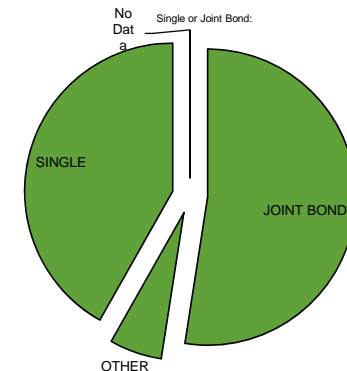
### Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	456	10.39%	84 049 325	5.52%
10,001 - 20,000	1 181	26.91%	226 172 375	14.86%
20,001 - 30,000	1 020	23.25%	323 855 856	21.28%
30,001 - 40,000	688	15.68%	274 699 253	18.05%
40,001 - 50,000	397	9.05%	189 093 611	12.42%
50,001 - 60,000	221	5.04%	120 612 216	7.93%
60,001 - 70,000	145	3.30%	88 550 029	5.82%
70,001 - 80,000	98	2.23%	65 585 262	4.31%
80,001 - 90,000	42	0.96%	33 685 187	2.21%
> 90,000	134	3.05%	113 947 155	7.49%
No Data	6	0.14%	1 663 075	0.11%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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	2 275	51.85%	798 350 852	52.46%
OTHER	203	4.63%	87 247 240	5.73%
SINGLE	1 910	43.53%	636 315 253	41.81%
No Data	-	0.00%	-	0.00%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>





## GreenHouse Funding (RF) Ltd

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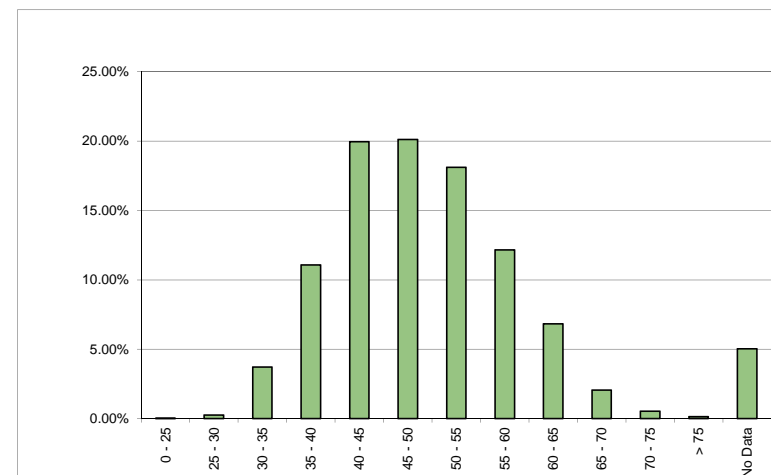


### Loan Pool Characteristics

31-Mar-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%	351 736	0.02%
25 - 30	12	0.27%	4 021 666	0.26%
30 - 35	145	3.30%	56 510 385	3.71%
35 - 40	435	9.91%	168 678 679	11.08%
40 - 45	824	18.78%	303 735 449	19.96%
45 - 50	877	19.99%	305 937 909	20.10%
50 - 55	804	18.32%	275 415 738	18.10%
55 - 60	577	13.15%	184 989 617	12.16%
60 - 65	352	8.02%	103 898 100	6.83%
65 - 70	135	3.08%	31 227 743	2.05%
70 - 75	36	0.82%	8 141 182	0.53%
> 75	12	0.27%	2 386 303	0.16%
No Data	177	4.03%	76 618 837	5.03%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</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	3 950	90.02%	1 335 864 368	87.78%
Self Employed	438	9.98%	186 048 976	12.22%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>



## GreenHouse Funding (RF) Ltd

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### Loan Pool Characteristics

31-Mar-2015

#### Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 211	27.60%	417 632 334	27.44%
Physical	3 177	72.40%	1 104 281 011	72.56%
<b>Totals</b>	<b>4 388</b>	<b>100%</b>	<b>1 521 913 344</b>	<b>100%</b>

