

GreenHouse Funding (RF) Ltd

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



Investor Report

31-Jan-2016

Asset Class:	Residential Mortgage Backed Securitisation
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Transaction Parties:	Provider	Current Rating	Trigger Rating
Programme Manager: Nedbank Capital	Bank Account Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
Servicer Nedbank Retail: Home Loans	Swap Counterparty - prime / Jibar: Nedbank	F1+(zaf) / AA(zaf)	F1(zaf) / A(zaf)
Rating Agency: Fitch Ratings			

Reporting Period:	
Determination Date	31-Jan-16
Report date	31-Jan-16
Payment Date	25-Jan-16
Reporting Period / Quarter	13
Reporting Month	38
Interest Period (from)	25-Jan-16
Interest Period (to)	25-Apr-16
Interest Days	91
Reporting Currency	South African Rand

Contact Details:	
Nedbank Capital: Securitisation	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes & Subordinated Loans

31-Jan-2016

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	177 497 841	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	158 502 159	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 January 2016)	0	48 669 514	0	0	0	
Principal Outstanding Balance End of Period	-	109 832 645	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	7.38%	60.46%	7.39%	4.70%	2.88%
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 (25 January 2016)	6.658%	6.658%	6.658%	6.658%	6.658%	10.250%
Total Rate	7.758%	7.908%	8.198%	8.558%	9.058%	10.250%
Interest Days	91	91	91	91	91	91
Interest Payment Due (25 April 2016)	-	2 165 442	18 394 964	2 347 002	1 580 807	1 094 200
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-Jan-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 351 077 919	Number of Loans	5 105	4 125
Weighted Average Original LTV:	76.97%	75.59%	Weighted Average Concession (Linked to Prime):	1.31%	1.21%
Weighted Average Current LTV:	61.44%	48.89%	Weighted Average PTI:	20.67%	19.83%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Dec-15	1 363 353 836	4 139
Payments		-	-
Scheduled repayments		(16 501 099)	
Unscheduled repayments		(12 865 282)	
Settlements / Foreclosure Proceeds		(9 229 661)	(13)
Non eligible loans removed		311 145	(5)
Total Collections		(38 284 896)	(18)
Disbursements			
Withdrawals		13 280 758	
New Loans added during the reporting period		1 287 147	4
Total Disbursements		14 567 905	4
Interest and Fees			
Interest Charged		9 715 114	
Fees Charged		263 944	
Insurance Charged		1 630 560	
Total Charges		11 609 618	
Other		(24 399)	
Losses realised		(144 144)	
Total Pool at End of Period	31-Jan-16	1 351 077 919	4 125

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Jan-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 813	92.4%	1 224 696 828	90.6%
1-30 days delinquent	137	3.3%	49 387 765	3.7%
31-60 days delinquent	44	1.1%	18 288 546	1.4%
61-90 days delinquent	30	0.7%	11 540 966	0.9%
91-120 days delinquent	20	0.5%	6 559 385	0.49%
121 plus	81	2.0%	40 604 428	3.01%
Total	4 125	100.0%	1 351 077 919	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.11%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	101	47 163 813	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	377	176 931 858	Cumulative Sales In Execution since closing	13	5 122 792
Foreclosures at the end of the period	3	633 760			
Cumulative foreclosures since closing	191	86 714 092			
Losses at the end of the period	4	233 746			
Cumulative Losses since closing	64	8 761 969			

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Arrears Reserve and PDL

31-Jan-2016

	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 *	3.08%		
1	Arrears Reserve		R 11 666 139	R 11 666 139	R -

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 31-Dec-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 537 319 938
	Non Written-Off Mortgage Assets	(1 363 353 836)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(125 296 588)
	Potential Redemption Amount	48 669 514
	Residual Cashflow after payment of or provision for items one to ten.	127 931 404
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-Jan-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Jan-16	
Max Redraw	2 284 340	2 863 872	25.37%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	82 164	49.98%
Aggregate Redraw	279 663 667	338 925 704	21.19%

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	-	32 720 398	32 720 398	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	42 817 779	42 817 779	N
Interest		0	-	48 420 000	48 420 000	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-Jan-2016

#	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%	7.55%	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%	48.89%	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%	19.83%	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%	11.25%	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%	27.01%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-Jan-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 351 077 919
Average Current Balance	327 534
Min Current Balance	(433 881)
Max Current Balance	5 239 869
Weighted Ave LTV (cur) (Including redraws)	48.89%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 148 109 484
Average Total Bond	520 754
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.59%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 125
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.97%
Threshold allowed to remain unhedged	1%
Hedge Required	13 106 844.48
Nominal Value of Existing Hedge	6 683 362.33
Unhedged Excess exposure	6 423 482.15

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Loan Pool Characteristics

31-Jan-2016

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	853	20.68%	365	28 247 128	30 134 747	2.23%	1 887 619
100001 - 200000	906	771	18.69%	(135)	134 123 557	115 898 109	8.58%	(18 225 448)
200001 - 300000	816	622	15.08%	(194)	201 418 016	154 351 786	11.42%	(47 066 230)
300001 - 400000	797	629	15.25%	(168)	278 757 029	219 727 297	16.26%	(59 029 732)
400001 - 500000	688	437	10.59%	(251)	307 841 555	194 296 058	14.38%	(113 545 497)
500001 - 600000	476	263	6.38%	(213)	258 912 145	143 231 561	10.60%	(115 680 584)
600001 - 700000	303	184	4.46%	(119)	195 462 574	118 825 093	8.79%	(76 637 481)
700001 - 800000	182	118	2.86%	(64)	136 088 540	87 967 553	6.51%	(48 120 988)
800001 - 900000	139	72	1.75%	(67)	118 368 568	60 804 125	4.50%	(57 564 443)
900001 - 1000000	88	43	1.04%	(45)	83 321 820	40 677 508	3.01%	(42 644 312)
1000001 - 1100000	49	40	0.97%	(9)	51 507 518	41 963 998	3.11%	(9 543 520)
1100001 - 1200000	41	23	0.56%	(18)	47 211 031	26 531 599	1.96%	(20 679 433)
1200001 - 1300000	43	14	0.34%	(29)	53 843 810	17 380 054	1.29%	(36 463 755)
1300001 - 1400000	19	15	0.36%	(4)	25 481 553	20 277 208	1.50%	(5 204 345)
1400001 - 1500000	18	5	0.12%	(13)	26 112 497	7 195 403	0.53%	(18 917 094)
1500001 - 1600000	10	8	0.19%	(2)	15 524 725	12 431 619	0.92%	(3 093 106)
1600001 - 1700000	8	4	0.10%	(4)	13 145 433	6 445 946	0.48%	(6 699 487)
1700001 - 1800000	5	2	0.05%	(3)	8 717 097	3 492 778	0.26%	(5 224 319)
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 415 400	0.55%	(5 594 899)
1900001 - 2000000	2	2	0.05%	-	3 843 843	3 834 931	0.28%	(8 912)
> 2000000	20	16	0.39%	(4)	47 758 804	38 195 146	2.83%	(9 563 658)
Totals	5 105	4 125	100%	(980)	2 048 697 542	1 351 077 919	100%	(697 619 624)

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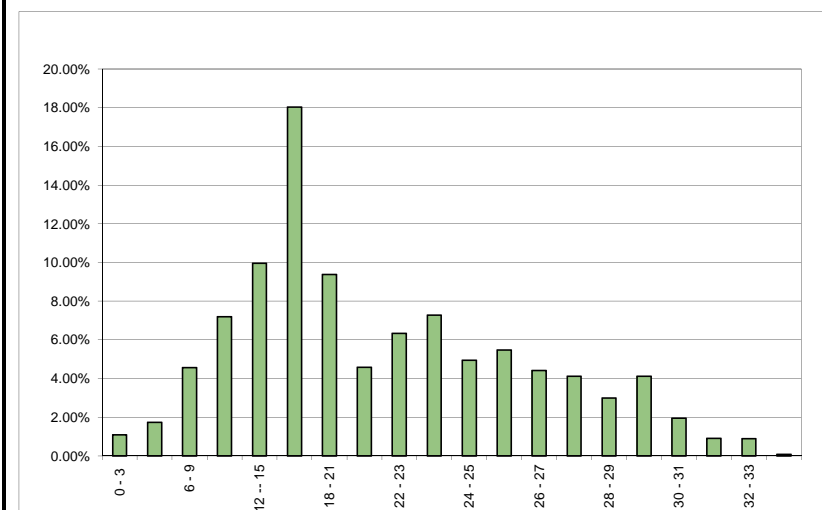


Loan Pool Characteristics

31-Jan-2016

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	28	0.68%	14 693 980	1.09%
3 - 6	94	2.28%	23 346 363	1.73%
6 - 9	215	5.21%	61 568 710	4.56%
9 - 12	337	8.17%	97 160 863	7.19%
12 -- 15	472	11.44%	134 427 297	9.95%
15 - 18	787	19.08%	243 644 893	18.03%
18 - 21	406	9.84%	126 764 042	9.38%
21 - 22	212	5.14%	61 940 397	4.58%
22 - 23	238	5.77%	85 580 772	6.33%
23 - 24	250	6.06%	98 381 896	7.28%
24 - 25	209	5.07%	66 803 231	4.94%
25 - 26	200	4.85%	74 006 903	5.48%
26 - 27	166	4.02%	59 667 857	4.42%
27 - 28	141	3.42%	55 517 741	4.11%
28 - 29	104	2.52%	40 356 112	2.99%
29 - 30	145	3.52%	55 637 452	4.12%
30 - 31	59	1.43%	26 285 982	1.95%
31 - 32	35	0.85%	12 292 302	0.91%
32 - 33	23	0.56%	11 922 974	0.88%
> 33	4	0.10%	1 078 154	0.08%
Totals	4 125	100%	1 351 077 919	100%



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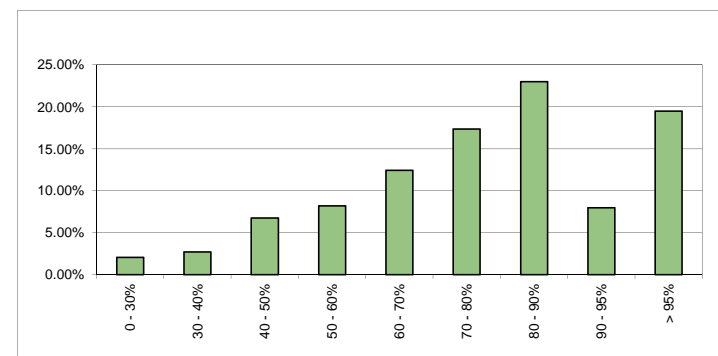


Loan Pool Characteristics

31-Jan-2016

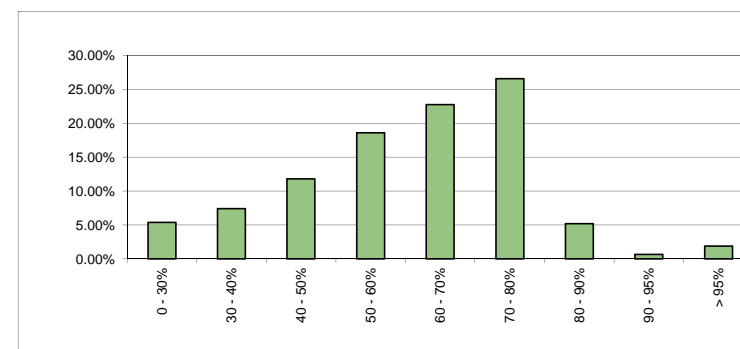
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	187	4.53%	28 109 683	2.08%
30 - 40%	189	4.58%	36 732 292	2.72%
40 - 50%	343	8.32%	91 103 856	6.74%
50 - 60%	375	9.09%	111 122 437	8.22%
60 - 70%	513	12.44%	167 902 080	12.43%
70 - 80%	601	14.57%	234 577 792	17.36%
80 - 90%	783	18.98%	310 590 685	22.99%
90 - 95%	295	7.15%	107 772 074	7.98%
> 95%	839	20.34%	263 167 021	19.48%
Totals	4 125	100%	1 351 077 919	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%	521	12.63%	72 467 651	5.36%
30 - 40%	414	10.04%	99 624 225	7.37%
40 - 50%	530	12.85%	158 947 626	11.76%
50 - 60%	682	16.53%	250 761 419	18.56%
60 - 70%	815	19.76%	306 965 233	22.72%
70 - 80%	974	23.61%	358 549 784	26.54%
80 - 90%	136	3.30%	69 892 597	5.17%
90 - 95%	17	0.41%	8 813 702	0.65%
> 95%	36	0.87%	25 055 681	1.85%
Totals	4 125	100%	1 351 077 919	100%



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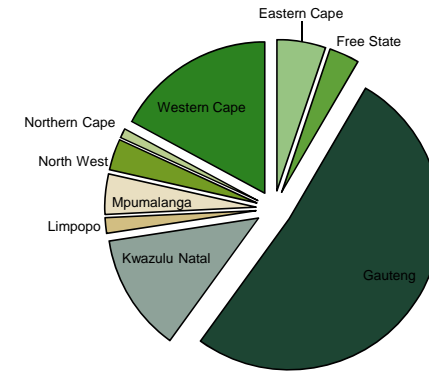


Loan Pool Characteristics

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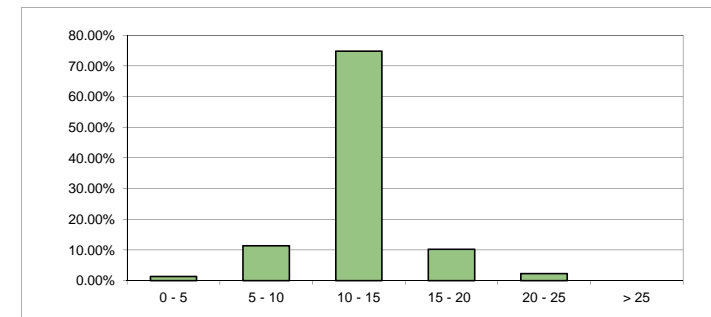
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	241	5.84%	67 121 735	4.97%
Free State	165	4.00%	41 662 922	3.08%
Gauteng	1 892	45.87%	665 962 309	49.29%
Kwazulu Natal	540	13.09%	162 657 694	12.04%
Limpopo	90	2.18%	21 347 381	1.58%
Mpumalanga	153	3.71%	55 404 153	4.10%
North West	154	3.73%	43 064 236	3.19%
Northern Cape	52	1.26%	12 935 701	0.96%
Western Cape	663	16.07%	221 312 758	16.38%
NO Data	175	4.24%	59 609 030	4.41%
Totals	4 125	100%	1 351 077 919	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	218	5.28%	18 463 817	1.37%
5 - 10	615	14.91%	152 598 934	11.29%
10 - 15	2 943	71.35%	1 010 787 335	74.81%
15 - 20	286	6.93%	137 947 903	10.21%
20 - 25	63	1.53%	31 279 929	2.32%
> 25	-	0.00%	-	0.00%
Totals	4 125	100%	1 351 077 919	100%



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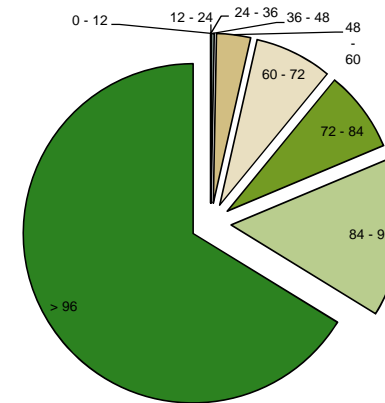


Loan Pool Characteristics

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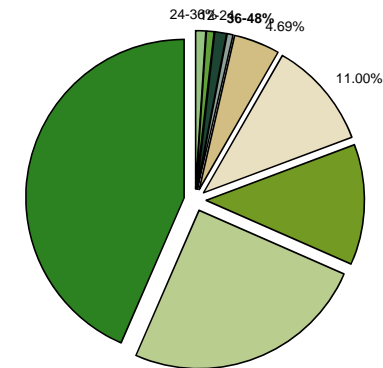
Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	627 533	0.05%	
36 - 48	8	0.19%	3 666 554	0.27%	
48 - 60	92	2.23%	43 496 638	3.22%	
60 - 72	195	4.73%	99 844 495	7.39%	
72 - 84	249	6.04%	104 717 833	7.75%	
84 - 96	463	11.22%	204 048 618	15.10%	
> 96	3 117	75.56%	894 676 247	66.22%	
Totals	4 125	100%	1 351 077 919	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	21	0.51%	14 278 202	1.06%	
12 - 24	25	0.61%	10 260 490	0.76%	
24 - 36	30	0.73%	16 254 329	1.20%	
36 - 48	19	0.46%	7 933 146	0.59%	
48 - 60	147	3.56%	63 357 453	4.69%	
60 - 72	343	8.32%	148 621 544	11.00%	
72 - 84	409	9.92%	166 238 625	12.30%	
84 - 96	840	20.36%	336 935 161	24.94%	
> 96	2 291	55.54%	587 198 971	43.46%	
Totals	4 125	100%	1 351 077 919	100%	



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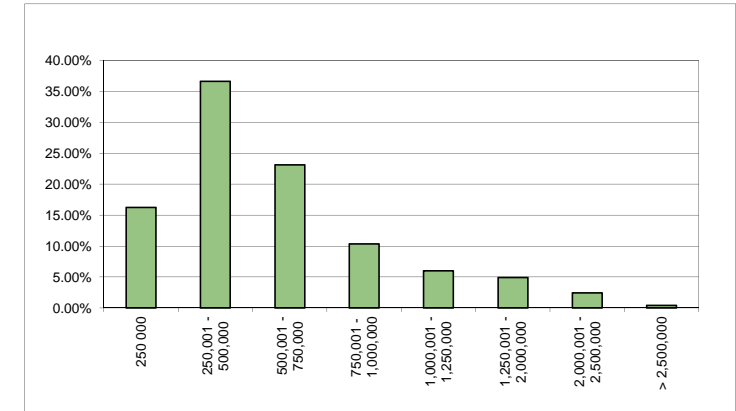


Loan Pool Characteristics

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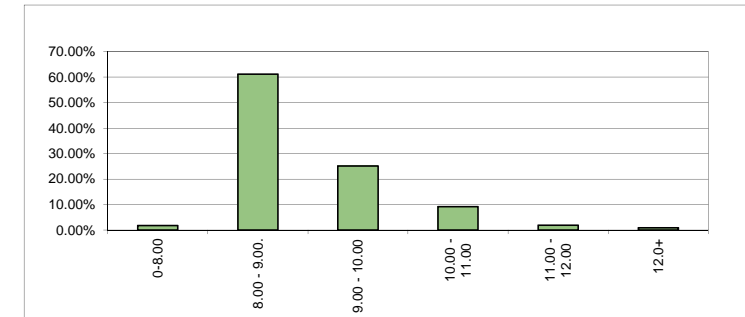
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 952	47.32%	219 298 238	16.23%
250,001 - 500,000	1 360	32.97%	495 109 760	36.65%
500,001 - 750,000	516	12.51%	312 080 481	23.10%
750,001 - 1,000,000	164	3.98%	139 425 358	10.32%
1,000,001 - 1,250,000	73	1.77%	80 771 133	5.98%
1,250,001 - 2,000,000	44	1.07%	66 197 803	4.90%
2,000,001 - 2,500,000	15	0.36%	32 955 277	2.44%
> 2,500,000	1	0.02%	5 239 869	0.39%
Totals	4 125	100%	1 351 077 919	100%



Interest Rate Distribution (Prime = 10.25%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	60	1.45%	23 481 734	1.74%
8.00 - 9.00.	2 106	51.05%	827 248 242	61.23%
9.00 - 10.00	1 307	31.68%	339 620 428	25.14%
10.00 - 11.00	522	12.65%	124 465 154	9.21%
11.00 - 12.00	84	2.04%	25 129 205	1.86%
12.0+	46	1.12%	11 133 157	0.82%
Totals	4 125	100%	1 351 077 919	100%



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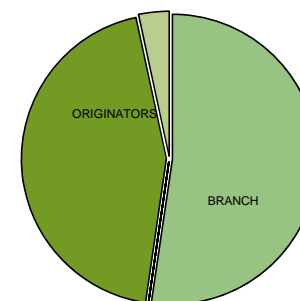


Loan Pool Characteristics

31-Jan-2016

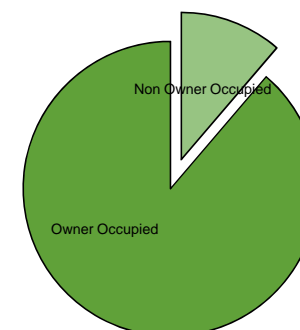
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 239	54.28%	706 730 867	52.31%
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	1 760	42.67%	598 559 802	44.30%
No Data	126	3.05%	45 787 250	3.39%
Totals	4 125	100%	1 351 077 919	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	474	11.49%	151 977 347	11.25%
Owner Occupied	3 650	88.48%	1 198 473 038	88.70%
No Data	1	0.02%	627 533	0.05%
Totals	4 125	100%	1 351 077 919	100%



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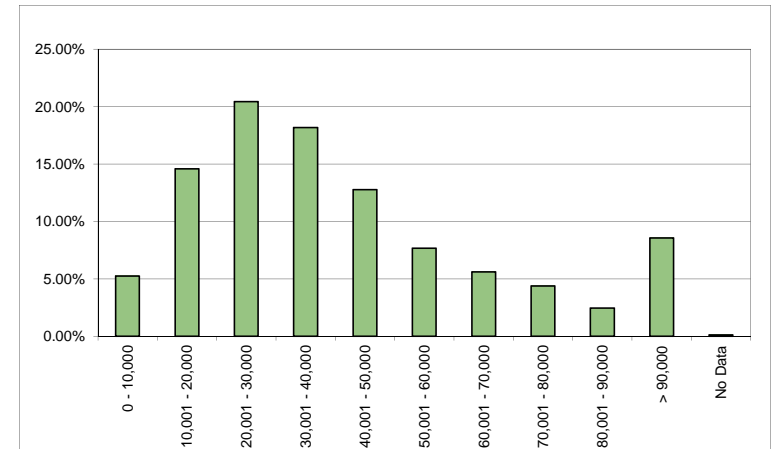


Loan Pool Characteristics

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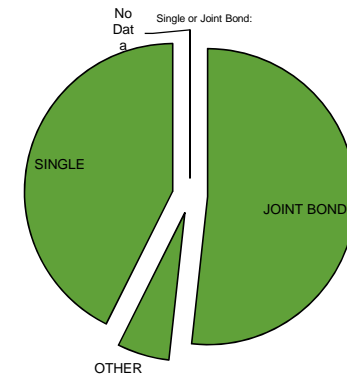
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	423	10.25%	70 761 004	5.24%
10,001 - 20,000	1 104	26.76%	197 019 665	14.58%
20,001 - 30,000	940	22.79%	276 058 086	20.43%
30,001 - 40,000	654	15.85%	245 457 483	18.17%
40,001 - 50,000	380	9.21%	172 533 794	12.77%
50,001 - 60,000	211	5.12%	103 721 817	7.68%
60,001 - 70,000	135	3.27%	75 666 772	5.60%
70,001 - 80,000	94	2.28%	59 003 777	4.37%
80,001 - 90,000	47	1.14%	33 375 426	2.47%
> 90,000	133	3.22%	115 850 606	8.57%
No Data	4	0.10%	1 629 488	0.12%
Totals	4 125	100%	1 351 077 919	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	2 119	51.37%	698 858 379	51.73%
OTHER	190	4.61%	76 653 326	5.67%
SINGLE	1 816	44.02%	575 566 214	42.60%
No Data	-	0.00%	-	0.00%
Totals	4 125	100%	1 351 077 919	100%



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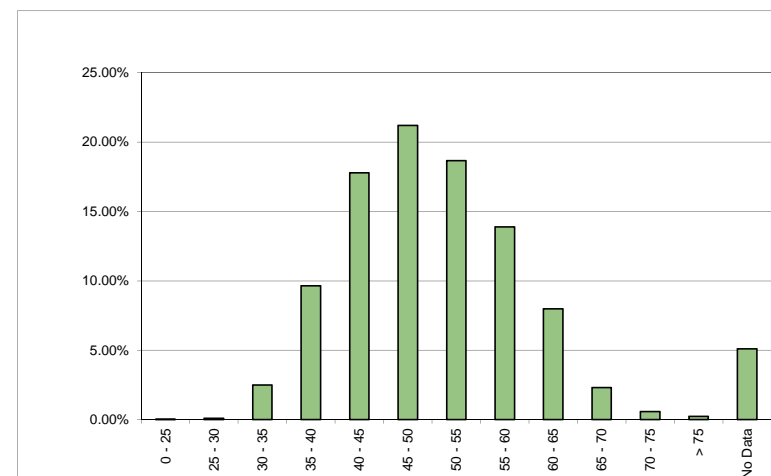


Loan Pool Characteristics

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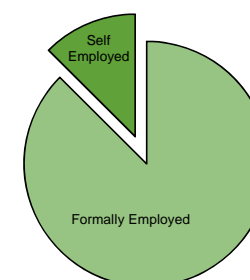
Borrower's Age:

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%	341 190	0.03%
25 - 30	3	0.07%	1 337 191	0.10%
30 - 35	100	2.42%	33 807 803	2.50%
35 - 40	363	8.80%	130 281 094	9.64%
40 - 45	699	16.95%	240 229 109	17.78%
45 - 50	848	20.56%	286 282 010	21.19%
50 - 55	780	18.91%	252 105 219	18.66%
55 - 60	592	14.35%	187 518 458	13.88%
60 - 65	371	8.99%	107 724 670	7.97%
65 - 70	146	3.54%	31 366 434	2.32%
70 - 75	41	0.99%	8 027 912	0.59%
> 75	15	0.36%	3 263 603	0.24%
No Data	165	4.00%	68 793 226	5.09%
Totals	4 125	100%	1 351 077 919	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	3 714	90.04%	1 181 778 407	87.47%
Self Employed	411	9.96%	169 299 512	12.53%
Totals	4 125	100%	1 351 077 919	100%



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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	1 122	27.20%	364 940 739	27.01%
Physical	3 003	72.80%	986 137 179	72.99%
Totals	4 125	100%	1 351 077 919	100%

