

GreenHouse Funding (RF) Ltd

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



Investor Report

30-Jun-2016

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Capital	Permitted Investments Nedbank	Baa2 P-2	Aa2.za or P-2.za
Servicer	Nedbank Retail: Home Loans	Bank Account Nedbank	A1.za P-1.za	A3.za or P-2.za
Rating Agency:	Moody's Ratings	Swap Counterparty - prime / Jibar: Nedbank		A3.za or P-2.za

Reporting Period:	
Determination Date	30-Jun-16
Report date	30-Jun-16
Payment Date	25-Jul-16
Reporting Period / Quarter	15
Reporting Month	42
Interest Period (from)	25-Jul-16
Interest Period (to)	25-Oct-16
Interest Days	92
Reporting Currency	South African Rand

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

30-Jun-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 [Global Scale / National Scale]	Fully Redeemed Note	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	Baa3(sf) / Aa3.za(sf)	Ba1(sf) / A2.za(sf)	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	272 353 783	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	63 646 217	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 July 2016)	0	63 646 217	0	0	0	
Principal Outstanding Balance End of Period	-	-	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	0.00%	65.27%	7.98%	5.08%	3.11%
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 July 2016)	7.350%	7.350%	7.350%	7.350%	7.350%	10.500%
Total Rate	8.450%	8.600%	8.890%	9.250%	9.750%	10.500%
Interest Days	92	92	92	92	92	92
Interest Payment Due (25 October 2016)	-	-	19 817 556	2 520 875	1 691 453	1 120 887
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 30-Jun-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 257 593 997	Number of Loans	5 105	3 934
Weighted Average Original LTV:	76.97%	75.78%	Weighted Average Concession (Linked to Prime):	1.31%	1.21%
Weighted Average Current LTV:	61.44%	48.05%	Weighted Average PTI:	20.67%	19.79%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of ther period	31-Mar-16	1 318 505 819	4 096
Payments		-	-
Scheduled repayments		(53 751 929)	
Unscheduled repayments		(40 177 455)	
Settlements / Foreclosure Proceeds		(24 791 145)	(107)
Non eligible loans removed		(18 136 265)	(59)
Total Collections		(136 856 795)	(166)
Disbursements			
Withdrawals		38 255 155	
New Loans added during the reporting period		2 194 719	4
Total Disbursements		40 449 874	4
Interest and Fees			
Interest Charged		29 237 052	
Fees Charged		860 579	
Insurance Charged		5 084 765	
Total Charges		35 182 396	
Other		312 703	
Losses realised			
Total Pool at End of Period	30-Jun-16	1 257 593 997	3 934

* Note -The WALTV includes the potential REDRAWS

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Performance Data

30-Jun-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 608	91.7%	1 122 044 773	89.2%
1-30 days delinquent	141	3.6%	56 160 429	4.5%
31-60 days delinquent	60	1.5%	23 054 689	1.8%
61-90 days delinquent	32	0.8%	13 319 747	1.1%
91-120 days delinquent	14	0.4%	5 328 985	0.42%
121 plus	79	2.0%	37 685 374	3.00%
Total	3 934	100.0%	1 257 593 997	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				1.97%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	93	43 014 359	Sales in Executions at the end the period	3	760 000
Cumulative Defaults since closing	395	183 936 131	Cumulative Sales In Execution since closing	17	6 503 792
Foreclosures at the end of the period	9	4 191 888			
Cumulative foreclosures since closing	216	97 580 026			
Losses at the end of the period	7	2 014 050			
Cumulative Losses since closing	75	10 808 097			

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Arrears Reserve and PDL

30-Jun-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 *	2.99%		
1	Arrears Reserve		R 11 688 234	R 11 688 234	R -

* Arrears Reserve excludes deceased estates

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

PRINCIPAL DEFICIENCY LEDGER		Current 30-Jun-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 442 463 996
	Non Written-Off Mortgage Assets	(1 257 593 997)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(122 688 050)
	Potential Redemption Amount	63 646 217
	Residual Cashflow after payment of or provision for items one to ten.	146 799 891
	Principal Deficiency Value	0

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Redraw and Liquidity position

30-Jun-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Jun-16	
Max Redraw	2 284 340	2 824 798	23.66%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	83 244	51.95%
Aggregate Redraw	279 663 667	327 483 284	17.10%

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)	-	-	-	29 700 000	29 700 000	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	-	-	-	48 420 000	48 420 000	N
Interest	-	-	-	42 817 779	42 817 779	N

Note: The transaction allows for the ability to interchange between a Liquidity / Redraw Facility and a Liquidity / Redraw Reserve fund, subject to the Liquidity / Redraw amount being met.

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Portfolio Covenants

30-Jun-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%	7.27%	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%	48.05%	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%	19.79%	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%	11.00%	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%	26.91%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

30-Jun-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 257 593 997
Average Current Balance	319 673
Min Current Balance	(568 602)
Max Current Balance	5 538 416
Weighted Ave LTV (cur) (Including redraws)	48.05%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 053 468 138
Average Total Bond	521 980
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.78%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):	3 934
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Fixed Rate Loans:

Proportion of Fixed Rate loans*	1.39%
Threshold allowed to remain unhedged	1%
Hedge Required	4 891 500.77
Nominal Value of Existing Hedge	6 455 480.26
Unhedged Excess exposure	-

* Fixed rate loans exclude writeoff recoveries loans

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Loan Pool Characteristics

30-Jun-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	860	21.86%	372	28 247 128	28 795 628	2.29%	548 500
100001 - 200000	906	734	18.66%	(172)	134 123 557	110 084 065	8.75%	(24 039 492)
200001 - 300000	816	604	15.35%	(212)	201 418 016	149 994 112	11.93%	(51 423 904)
300001 - 400000	797	597	15.18%	(200)	278 757 029	207 321 614	16.49%	(71 435 416)
400001 - 500000	688	394	10.02%	(294)	307 841 555	175 921 178	13.99%	(131 920 377)
500001 - 600000	476	239	6.08%	(237)	258 912 145	130 570 589	10.38%	(128 341 556)
600001 - 700000	303	160	4.07%	(143)	195 462 574	103 287 779	8.21%	(92 174 795)
700001 - 800000	182	118	3.00%	(64)	136 088 540	87 698 087	6.97%	(48 390 454)
800001 - 900000	139	62	1.58%	(77)	118 368 568	52 099 803	4.14%	(66 268 765)
900001 - 1000000	88	45	1.14%	(43)	83 321 820	42 559 243	3.38%	(40 762 577)
1000001 - 1100000	49	30	0.76%	(19)	51 507 518	31 284 538	2.49%	(20 222 980)
1100001 - 1200000	41	21	0.53%	(20)	47 211 031	24 238 016	1.93%	(22 973 015)
1200001 - 1300000	43	20	0.51%	(23)	53 843 810	24 739 768	1.97%	(29 104 041)
1300001 - 1400000	19	14	0.36%	(5)	25 481 553	18 867 543	1.50%	(6 614 009)
1400001 - 1500000	18	7	0.18%	(11)	26 112 497	10 259 552	0.82%	(15 852 945)
1500001 - 1600000	10	3	0.08%	(7)	15 524 725	4 673 458	0.37%	(10 851 268)
1600001 - 1700000	8	4	0.10%	(4)	13 145 433	6 520 700	0.52%	(6 624 733)
1700001 - 1800000	5	3	0.08%	(2)	8 717 097	5 372 999	0.43%	(3 344 099)
1800001 - 1900000	7	4	0.10%	(3)	13 010 299	7 433 424	0.59%	(5 576 875)
1900001 - 2000000	2	3	0.08%	1	3 843 843	5 953 039	0.47%	2 109 196
> 2000000	20	12	0.31%	(8)	47 758 804	29 918 862	2.38%	(17 839 942)
Totals	5 105	3 934	100%	(1 171)	2 048 697 542	1 257 593 997	100%	(791 103 546)

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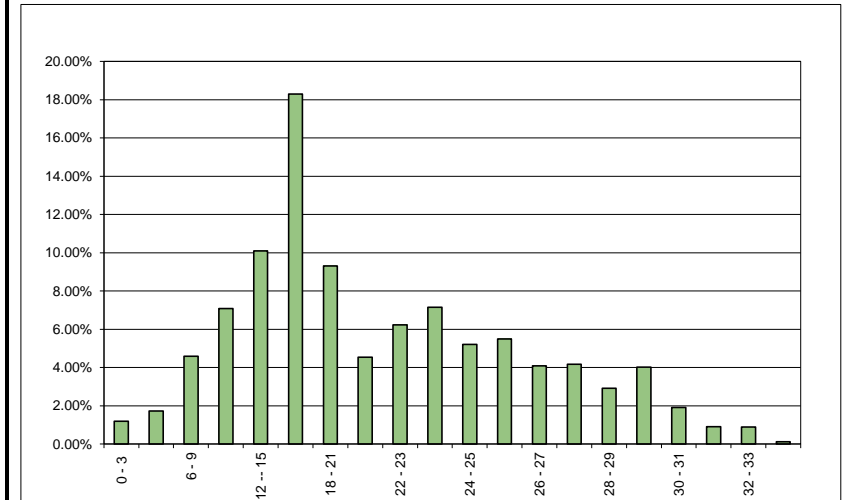


Loan Pool Characteristics

30-Jun-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	25	0.64%	15 077 590	1.20%
3 - 6	86	2.19%	21 768 585	1.73%
6 - 9	205	5.21%	57 785 979	4.59%
9 - 12	313	7.96%	89 109 637	7.09%
12 - 15	452	11.49%	126 898 554	10.09%
15 - 18	758	19.27%	230 041 773	18.29%
18 - 21	392	9.96%	117 023 358	9.31%
21 - 22	206	5.24%	57 205 294	4.55%
22 - 23	225	5.72%	78 462 228	6.24%
23 - 24	237	6.02%	90 017 584	7.16%
24 - 25	204	5.19%	65 497 915	5.21%
25 - 26	185	4.70%	69 207 043	5.50%
26 - 27	158	4.02%	51 482 517	4.09%
27 - 28	135	3.43%	52 539 923	4.18%
28 - 29	98	2.49%	36 726 023	2.92%
29 - 30	137	3.48%	50 492 065	4.01%
30 - 31	56	1.42%	23 992 844	1.91%
31 - 32	35	0.89%	11 518 091	0.92%
32 - 33	22	0.56%	11 300 110	0.90%
> 33	5	0.13%	1 446 885	0.12%
Totals	3 934	100%	1 257 593 997	100%



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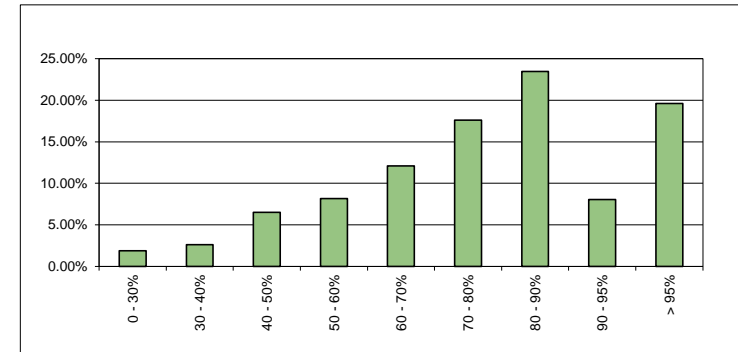


Loan Pool Characteristics

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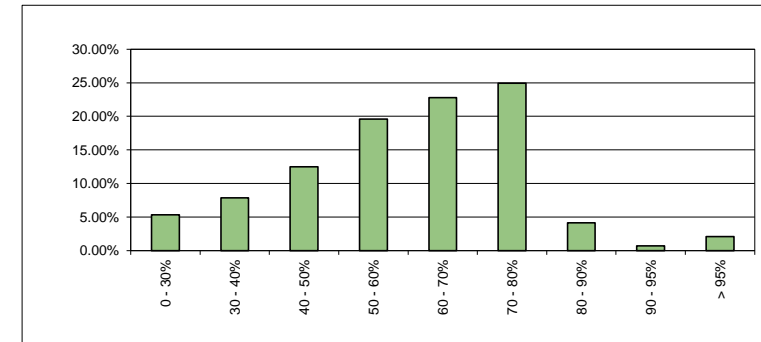
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	176	4.47%	23 767 123	1.89%
30 - 40%	175	4.45%	32 931 017	2.62%
40 - 50%	325	8.26%	81 884 456	6.51%
50 - 60%	360	9.15%	102 733 709	8.17%
60 - 70%	484	12.30%	152 279 060	12.11%
70 - 80%	572	14.54%	221 274 390	17.60%
80 - 90%	751	19.09%	295 026 778	23.46%
90 - 95%	283	7.19%	101 052 681	8.04%
> 95%	808	20.54%	246 644 782	19.61%
Totals	3 934	100%	1 257 593 997	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%	528	13.42%	67 390 542	5.36%
30 - 40%	419	10.65%	99 143 277	7.88%
40 - 50%	520	13.22%	156 921 552	12.48%
50 - 60%	667	16.95%	246 186 648	19.58%
60 - 70%	768	19.52%	286 413 609	22.77%
70 - 80%	877	22.29%	313 821 636	24.95%
80 - 90%	101	2.57%	52 067 591	4.14%
90 - 95%	16	0.41%	9 148 563	0.73%
> 95%	38	0.97%	26 500 578	2.11%
Totals	3 934	100%	1 257 593 997	100%



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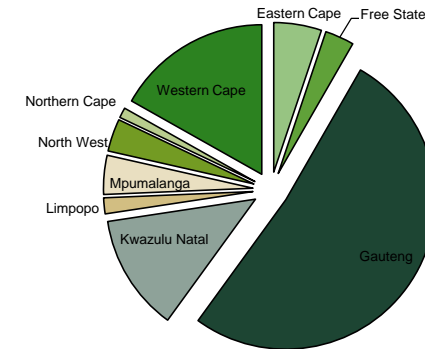


Loan Pool Characteristics

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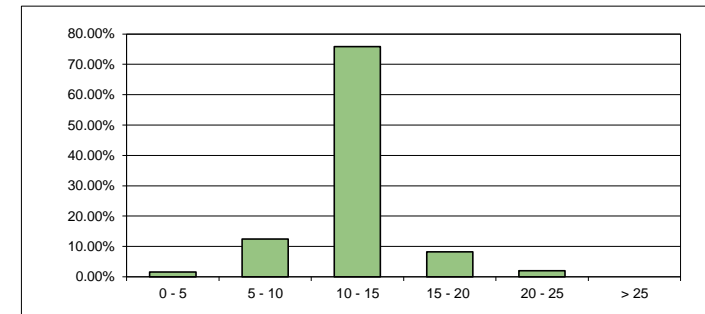
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	236	6.00%	62 413 740	4.96%
Free State	159	4.04%	37 993 476	3.02%
Gauteng	1 823	46.34%	624 439 645	49.65%
Kwazulu Natal	509	12.94%	152 357 370	12.11%
Limpopo	86	2.19%	20 776 569	1.65%
Mpumalanga	149	3.79%	50 887 303	4.05%
North West	149	3.79%	42 464 970	3.38%
Northern Cape	54	1.37%	13 327 371	1.06%
Western Cape	625	15.89%	203 446 893	16.18%
NO Data	144	3.66%	49 486 661	3.94%
Totals	3 934	100%	1 257 593 997	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	235	5.97%	19 332 130	1.54%
5 - 10	621	15.79%	156 700 271	12.46%
10 - 15	2 805	71.30%	953 451 003	75.82%
15 - 20	217	5.52%	103 078 004	8.20%
20 - 25	56	1.42%	25 032 588	1.99%
> 25	-	0.00%	-	0.00%
Totals	3 934	100%	1 257 593 997	100%



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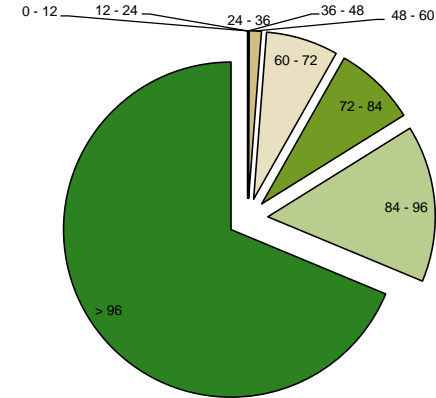


Loan Pool Characteristics

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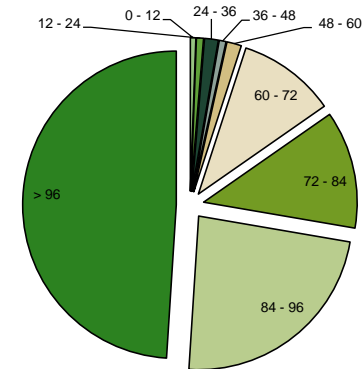
Seasoning since inception: (time period the loan has been on Nedbanks books)

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	-	0.00%	-	0.00%	
36 - 48	2	0.05%	771 775	0.06%	
48 - 60	37	0.94%	14 734 807	1.17%	
60 - 72	182	4.63%	87 607 852	6.97%	
72 - 84	227	5.77%	99 738 800	7.93%	
84 - 96	425	10.80%	190 394 750	15.14%	
> 96	3 061	77.81%	864 346 014	68.73%	
Totals	3 934	100%	1 257 593 997	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	12	0.31%	7 222 194	0.57%	
12 - 24	19	0.48%	9 330 262	0.74%	
24 - 36	31	0.79%	18 197 547	1.45%	
36 - 48	24	0.61%	8 993 445	0.72%	
48 - 60	52	1.32%	19 321 529	1.54%	
60 - 72	309	7.85%	129 512 005	10.30%	
72 - 84	380	9.66%	155 792 467	12.39%	
84 - 96	728	18.51%	293 194 240	23.31%	
> 96	2 379	60.47%	616 030 308	48.98%	
Totals	3 934	100%	1 257 593 997	100%	



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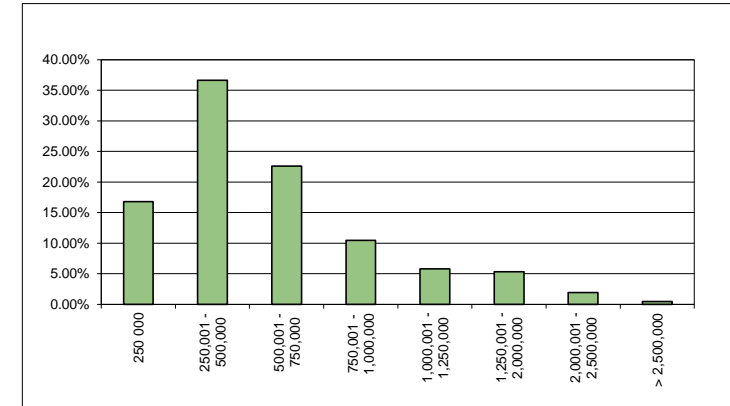


Loan Pool Characteristics

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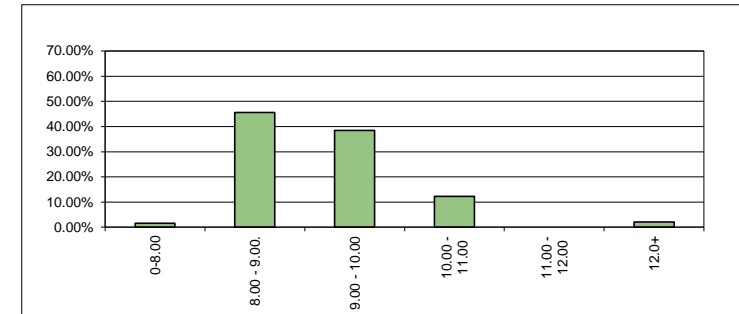
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 916	48.70%	210 998 840	16.78%
250,001 - 500,000	1 273	32.36%	461 117 757	36.67%
500,001 - 750,000	469	11.92%	284 457 447	22.62%
750,001 - 1,000,000	155	3.94%	131 758 055	10.48%
1,000,001 - 1,250,000	65	1.65%	72 635 095	5.78%
1,250,001 - 2,000,000	44	1.12%	66 707 942	5.30%
2,000,001 - 2,500,000	11	0.28%	24 380 446	1.94%
> 2,500,000	1	0.03%	5 538 416	0.44%
Totals	3 934	100%	1 257 593 997	100%



Interest Rate Distribution (Prime = 10.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	53	1.37%	19 545 209	1.57%
8.00 - 9.00.	1 376	35.46%	567 712 329	45.63%
9.00 - 10.00	1 707	43.99%	478 123 517	38.43%
10.00 - 11.00	649	16.73%	152 518 135	12.26%
11.00 - 12.00	-	0.00%	-	0.00%
12.0+	95	2.45%	26 353 419	2.12%
Totals	3 880	100%	1 244 252 609	100%



GreenHouse Funding (RF) Ltd

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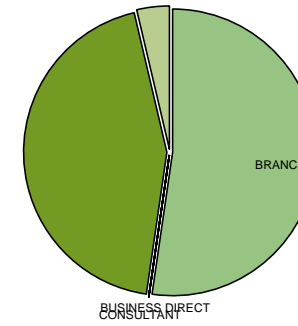


Loan Pool Characteristics

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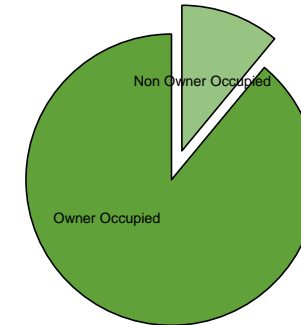
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 130	54.14%	657 667 651	52.30%
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	1 681	42.73%	553 780 871	44.03%
No Data	123	3.13%	46 145 475	3.67%
Totals	3 934	100%	1 257 593 997	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	445	11.31%	138 310 983	11.00%
Owner Occupied	3 488	88.66%	1 118 652 024	88.95%
No Data	1	0.03%	630 990	0.05%
Totals	3 934	100%	1 257 593 997	100%



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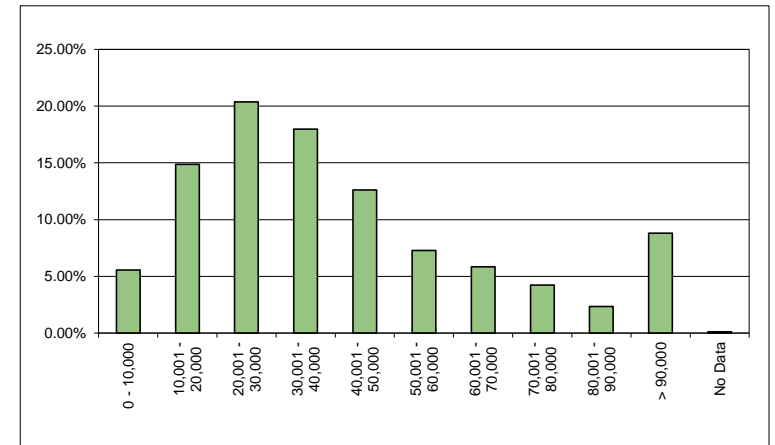


Loan Pool Characteristics

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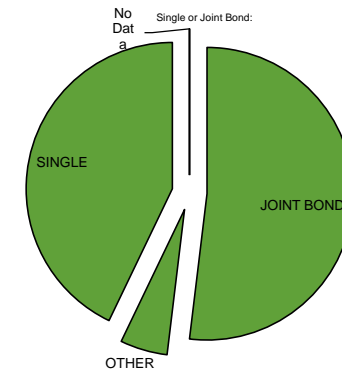
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	412	10.47%	69 934 383	5.56%
10,001 - 20,000	1 065	27.07%	186 960 007	14.87%
20,001 - 30,000	896	22.78%	255 984 180	20.36%
30,001 - 40,000	619	15.73%	225 846 336	17.96%
40,001 - 50,000	364	9.25%	158 639 643	12.61%
50,001 - 60,000	192	4.88%	91 712 165	7.29%
60,001 - 70,000	131	3.33%	73 550 717	5.85%
70,001 - 80,000	86	2.19%	53 361 028	4.24%
80,001 - 90,000	42	1.07%	29 427 621	2.34%
> 90,000	123	3.13%	110 608 804	8.80%
No Data	4	0.10%	1 569 112	0.12%
Totals	3 934	100%	1 257 593 997	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	2 033	51.68%	652 851 241	51.91%
OTHER	157	3.99%	65 663 144	5.22%
SINGLE	1 744	44.33%	539 079 612	42.87%
No Data	-	0.00%	-	0.00%
Totals	3 934	100%	1 257 593 997	100%



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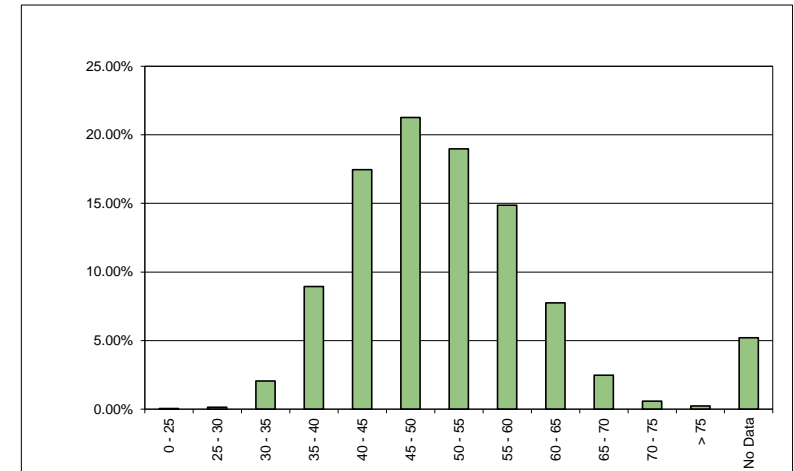


Loan Pool Characteristics

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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%	683 310	0.05%
25 - 30	4	0.10%	1 691 857	0.13%
30 - 35	84	2.14%	25 950 726	2.06%
35 - 40	327	8.31%	112 479 683	8.94%
40 - 45	661	16.80%	219 477 236	17.45%
45 - 50	799	20.31%	267 200 079	21.25%
50 - 55	759	19.29%	238 707 996	18.98%
55 - 60	597	15.18%	186 821 203	14.86%
60 - 65	351	8.92%	97 368 938	7.74%
65 - 70	145	3.69%	31 290 743	2.49%
70 - 75	40	1.02%	7 538 707	0.60%
> 75	14	0.36%	3 023 490	0.24%
No Data	151	3.84%	65 360 027	5.20%
Totals	3 934	100%	1 257 593 997	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	3 561	90.52%	1 105 264 167	87.89%
Self Employed	373	9.48%	152 329 829	12.11%
Totals	3 934	100%	1 257 593 997	100%



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Loan Pool Characteristics

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Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	1 062	27.00%	338 402 940	26.91%
Physical	2 872	73.00%	919 191 057	73.09%
Totals	3 934	100%	1 257 593 997	100%

