

GreenHouse Funding (RF) Ltd

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



Investor Report

31-Mar-2016

Asset Class: Residential Mortgage Backed Securitisation

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-Mar-16
Report date	31-Mar-16
Payment Date	25-Apr-16
Reporting Period / Quarter	14
Reporting Month	40
Interest Period (from)	25-Apr-16
Interest Period (to)	25-Jul-16
Interest Days	91
Reporting Currency	South African Rand

Contact Details:	
Nedbank Capital: Securitisation	Securitisation Manager
Denzil Bagley	Steven Urry
Tel: 0112943431	Tel: +27114959023
Email: DenzilB@Nedbankcapital.co.za	Email: Stevenu@nedbank.co.za

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Outstanding Notes & Subordinated Loans

31-Mar-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	226 167 355	0	0	0	5 182 221
Principal Outstanding Balance Beginning of Period	0	109 832 645	900 000 000	110 000 000	70 000 000	42 817 779
Redemptions per Note (25 April 2016)	0	46 186 428	0	0	0	
Principal Outstanding Balance End of Period	-	63 646 217	900 000 000	110 000 000	70 000 000	42 817 779
Current Tranche Thickness	0.00%	4.41%	62.39%	7.63%	4.85%	2.97%
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 April 2016)	7.292%	7.292%	7.292%	7.292%	7.292%	10.500%
Total Rate	8.392%	8.542%	8.832%	9.192%	9.692%	10.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (25 July 2016)	-	1 355 441	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

31-Mar-2016

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 318 505 819	Number of Loans	5 105	4 096
Weighted Average Original LTV:	76.97%	75.61%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	48.13%	Weighted Average PTI:	20.67%	19.82%

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		(54 227 700)	
Unscheduled repayments		(42 836 189)	
Settlements / Foreclosure Proceeds		(35 824 121)	(43)
Non eligible loans removed		(25 889 542)	(90)
Total Collections		(158 777 553)	(133)
Disbursements			
Withdrawals		46 200 657	
New Loans added during the reporting period		32 177 708	90
Total Disbursements		78 378 365	90
Interest and Fees			
Interest Charged		29 346 487	
Fees Charged		747 533	
Insurance Charged		6 245 851	
Total Charges		36 339 871	
Other		(644 556)	
Losses realised		(144 144)	
Total Pool at End of Period	31-Mar-16	1 318 505 819	4 096

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Mar-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 759	91.8%	1 179 004 676	89.4%
1-30 days delinquent	164	4.0%	65 496 769	5.0%
31-60 days delinquent	49	1.2%	18 481 147	1.4%
61-90 days delinquent	25	0.6%	9 112 893	0.7%
91-120 days delinquent	19	0.5%	7 681 536	0.58%
121 plus	80	2.0%	38 728 798	2.94%
Total	4 096	100.0%	1 318 505 819	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.05%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	99	46 410 334	Sales in Executions at the end the period	1	621 000
Cumulative Defaults since closing	382	179 731 694	Cumulative Sales In Execution since closing	14	5 743 792
Foreclosures at the end of the period	19	7 307 806			
Cumulative foreclosures since closing	207	93 388 139			
Losses at the end of the period	8	265 824			
Cumulative Losses since closing	68	8 794 047			

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Arrears Reserve and PDL

31-Mar-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 *	3.12%		
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-Mar-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 488 650 424
	Non Written-Off Mortgage Assets	(1 318 505 819)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(123 958 177)
	Potential Redemption Amount	46 186 428
	Residual Cashflow after payment of or provision for items one to ten.	127 752 905
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-Mar-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Mar-16	
Max Redraw	2 284 340	2 803 895	22.74%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	82 639	50.85%
Aggregate Redraw	279 663 667	338 490 010	21.03%

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	-	31 450 271	31 450 271	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)		0	-	48 420 000	48 420 000	N
Interest		0	-	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

31-Mar-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%	7.37%	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%	48.13%	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%	19.82%	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%	26.63%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-Mar-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 318 505 819
Average Current Balance	321 901
Min Current Balance	(1 536 909)
Max Current Balance	5 396 158
Weighted Ave LTV (cur) (Including redraws)	48.13%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 136 956 306
Average Total Bond	521 718
Min Total Bond	99 721
Max Total Bond	3 330 000
Weighted Ave LTV (Original) (Including redraws)	75.61%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 096
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.98%
Threshold allowed to remain unhedged	1%
Hedge Required	12 862 872.18
Nominal Value of Existing Hedge	6 605 069.46
Unhedged Excess exposure	6 257 802.72

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Loan Pool Characteristics

31-Mar-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	881	21.51%	393	28 247 128	27 230 776	2.07%	(1 016 353)
100001 - 200000	906	770	18.80%	(136)	134 123 557	115 970 592	8.80%	(18 152 964)
200001 - 300000	816	623	15.21%	(193)	201 418 016	155 355 695	11.78%	(46 062 322)
300001 - 400000	797	610	14.89%	(187)	278 757 029	212 792 183	16.14%	(65 964 846)
400001 - 500000	688	418	10.21%	(270)	307 841 555	185 574 739	14.07%	(122 266 817)
500001 - 600000	476	261	6.37%	(215)	258 912 145	142 125 604	10.78%	(116 786 541)
600001 - 700000	303	173	4.22%	(130)	195 462 574	111 556 699	8.46%	(83 905 875)
700001 - 800000	182	122	2.98%	(60)	136 088 540	90 975 009	6.90%	(45 113 531)
800001 - 900000	139	67	1.64%	(72)	118 368 568	56 416 889	4.28%	(61 951 679)
900001 - 1000000	88	42	1.03%	(46)	83 321 820	39 715 218	3.01%	(43 606 602)
1000001 - 1100000	49	36	0.88%	(13)	51 507 518	37 749 572	2.86%	(13 757 946)
1100001 - 1200000	41	20	0.49%	(21)	47 211 031	22 992 384	1.74%	(24 218 647)
1200001 - 1300000	43	18	0.44%	(25)	53 843 810	22 290 714	1.69%	(31 553 096)
1300001 - 1400000	19	15	0.37%	(4)	25 481 553	20 326 978	1.54%	(5 154 574)
1400001 - 1500000	18	6	0.15%	(12)	26 112 497	8 728 132	0.66%	(17 384 365)
1500001 - 1600000	10	7	0.17%	(3)	15 524 725	10 922 234	0.83%	(4 602 492)
1600001 - 1700000	8	3	0.07%	(5)	13 145 433	4 909 563	0.37%	(8 235 870)
1700001 - 1800000	5	-	0.00%	(5)	8 717 097	-	0.00%	(8 717 097)
1800001 - 1900000	7	6	0.15%	(1)	13 010 299	11 065 777	0.84%	(1 944 522)
1900001 - 2000000	2	4	0.10%	2	3 843 843	7 797 925	0.59%	3 954 082
> 2000000	20	14	0.34%	(6)	47 758 804	34 009 138	2.58%	(13 749 666)
Totals	5 105	4 096	100%	(1 009)	2 048 697 542	1 318 505 819	100%	(730 191 724)

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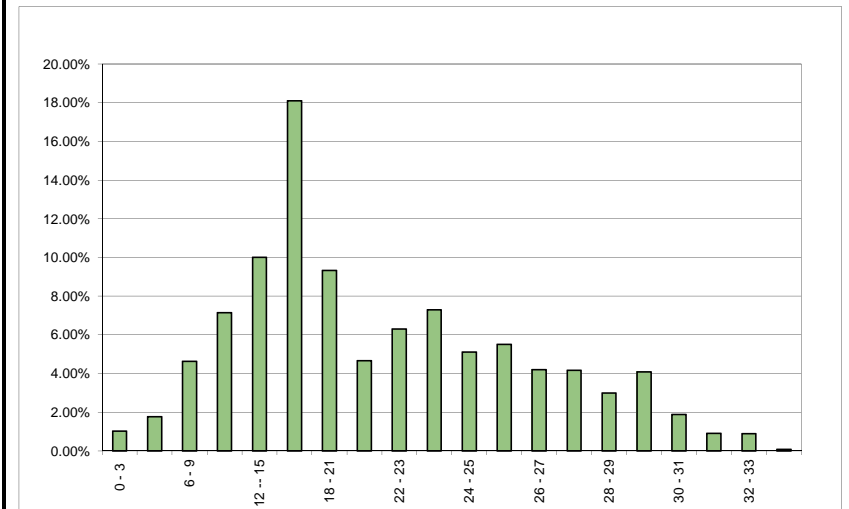


Loan Pool Characteristics

31-Mar-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%	13 524 855	1.03%
3 - 6	94	2.29%	23 293 637	1.77%
6 - 9	217	5.30%	60 910 371	4.62%
9 - 12	335	8.18%	94 081 429	7.14%
12 -- 15	469	11.45%	131 906 161	10.00%
15 - 18	786	19.19%	238 527 715	18.09%
18 - 21	402	9.81%	123 033 044	9.33%
21 - 22	211	5.15%	61 457 520	4.66%
22 - 23	235	5.74%	82 952 389	6.29%
23 - 24	247	6.03%	96 160 224	7.29%
24 - 25	208	5.08%	67 255 268	5.10%
25 - 26	194	4.74%	72 496 881	5.50%
26 - 27	165	4.03%	55 426 560	4.20%
27 - 28	139	3.39%	54 923 007	4.17%
28 - 29	104	2.54%	39 473 635	2.99%
29 - 30	145	3.54%	53 798 325	4.08%
30 - 31	56	1.37%	24 730 825	1.88%
31 - 32	35	0.85%	11 810 490	0.90%
32 - 33	22	0.54%	11 678 272	0.89%
> 33	4	0.10%	1 065 210	0.08%
Totals	4 096	100%	1 318 505 819	100%



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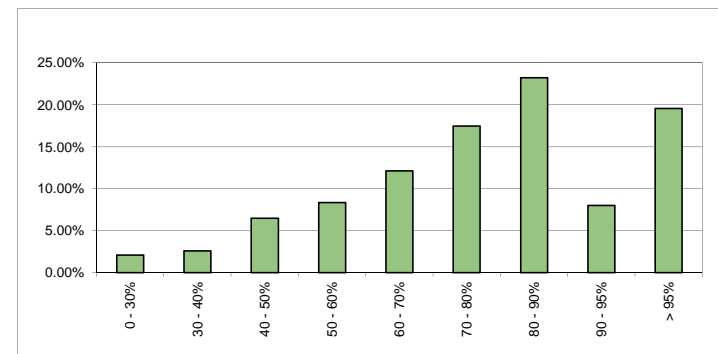


Loan Pool Characteristics

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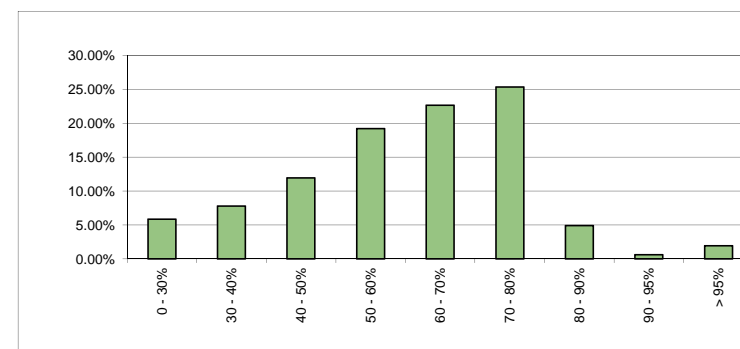
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	190	4.64%	28 004 883	2.12%
30 - 40%	185	4.52%	34 158 942	2.59%
40 - 50%	335	8.18%	85 545 921	6.49%
50 - 60%	376	9.18%	110 079 162	8.35%
60 - 70%	501	12.23%	160 092 994	12.14%
70 - 80%	597	14.58%	230 365 247	17.47%
80 - 90%	779	19.02%	306 306 218	23.23%
90 - 95%	294	7.18%	105 900 478	8.03%
> 95%	839	20.48%	258 051 973	19.57%
Totals	4 096	100%	1 318 505 819	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%	547	13.35%	77 055 946	5.84%
30 - 40%	416	10.16%	102 047 681	7.74%
40 - 50%	527	12.87%	157 061 325	11.91%
50 - 60%	683	16.67%	252 793 426	19.17%
60 - 70%	798	19.48%	298 089 774	22.61%
70 - 80%	908	22.17%	333 999 946	25.33%
80 - 90%	131	3.20%	64 529 241	4.89%
90 - 95%	18	0.44%	7 835 614	0.59%
> 95%	68	1.66%	25 092 867	1.90%
Totals	4 096	100%	1 318 505 819	100%



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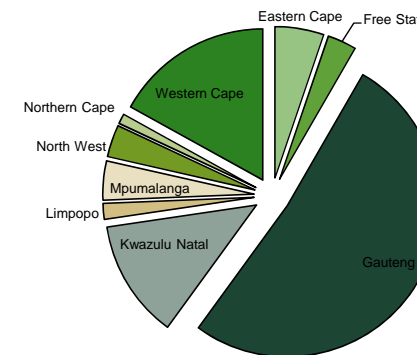


Loan Pool Characteristics

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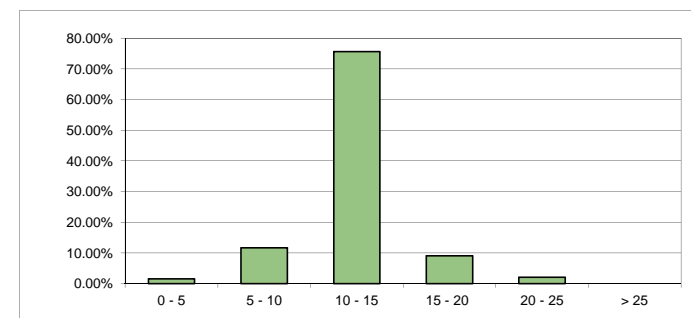
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	242	5.91%	65 944 644	5.00%
Free State	165	4.03%	39 208 824	2.97%
Gauteng	1 881	45.92%	652 604 404	49.50%
Kwazulu Natal	536	13.09%	159 570 851	12.10%
Limpopo	90	2.20%	21 429 656	1.63%
Mpumalanga	151	3.69%	52 726 844	4.00%
North West	154	3.76%	43 366 728	3.29%
Northern Cape	54	1.32%	13 458 242	1.02%
Western Cape	655	15.99%	214 130 779	16.24%
NO Data	168	4.10%	56 064 846	4.25%
Totals	4 096	100%	1 318 505 819	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	229	5.59%	20 304 688	1.54%
5 - 10	621	15.16%	154 001 920	11.68%
10 - 15	2 935	71.66%	997 489 239	75.65%
15 - 20	253	6.18%	119 944 420	9.10%
20 - 25	58	1.42%	26 765 552	2.03%
> 25	-	0.00%	-	0.00%
Totals	4 096	100%	1 318 505 819	100%



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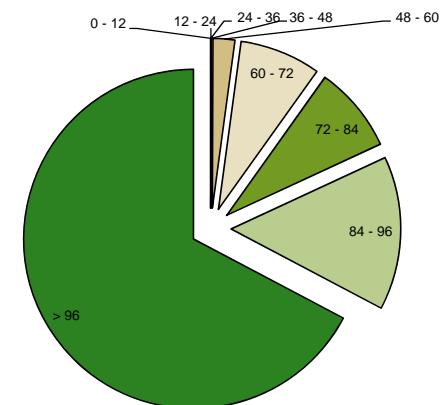


Loan Pool Characteristics

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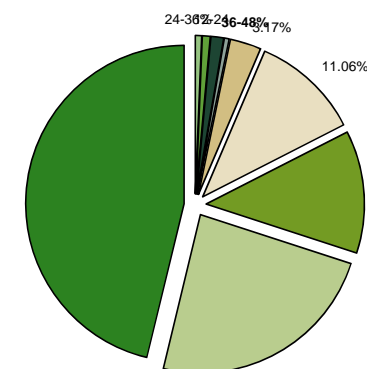
Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	623 472	0.05%	
36 - 48	3	0.07%	224 308	0.02%	
48 - 60	67	1.64%	27 506 484	2.09%	
60 - 72	198	4.83%	101 758 281	7.72%	
72 - 84	257	6.27%	108 496 662	8.23%	
84 - 96	443	10.82%	192 994 555	14.64%	
> 96	3 127	76.34%	886 902 056	67.27%	
Totals	4 096	100%	1 318 505 819	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	16	0.39%	8 656 952	0.66%	
12 - 24	24	0.59%	10 656 086	0.81%	
24 - 36	31	0.76%	16 958 186	1.29%	
36 - 48	18	0.44%	6 585 018	0.50%	
48 - 60	105	2.56%	41 786 727	3.17%	
60 - 72	337	8.23%	145 874 795	11.06%	
72 - 84	410	10.01%	165 160 158	12.53%	
84 - 96	799	19.51%	313 445 922	23.77%	
> 96	2 356	57.52%	609 381 975	46.22%	
Totals	4 096	100%	1 318 505 819	100%	



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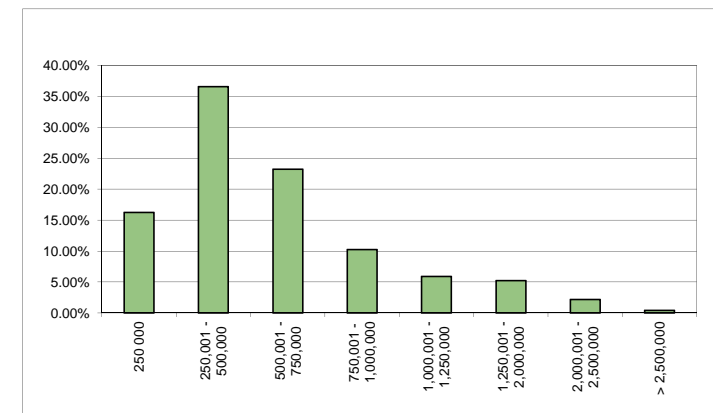


Loan Pool Characteristics

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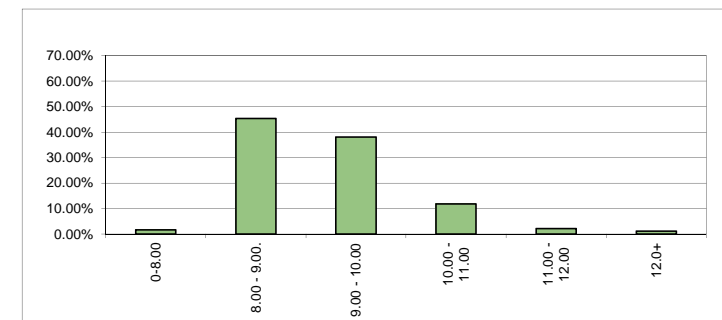
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 969	48.07%	214 416 707	16.26%
250,001 - 500,000	1 333	32.54%	482 507 278	36.60%
500,001 - 750,000	506	12.35%	305 987 257	23.21%
750,001 - 1,000,000	159	3.88%	134 802 162	10.22%
1,000,001 - 1,250,000	70	1.71%	77 889 917	5.91%
1,250,001 - 2,000,000	45	1.10%	68 893 360	5.23%
2,000,001 - 2,500,000	13	0.32%	28 612 979	2.17%
> 2,500,000	1	0.02%	5 396 158	0.41%
Totals	4 096	100%	1 318 505 819	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	59	1.44%	22 129 754	1.68%
8.00 - 9.00.	1 438	35.11%	597 304 870	45.30%
9.00 - 10.00	1 767	43.14%	501 462 822	38.03%
10.00 - 11.00	673	16.43%	155 488 658	11.79%
11.00 - 12.00	100	2.44%	27 651 815	2.10%
12.0+	59	1.44%	14 467 900	1.10%
Totals	4 096	100%	1 318 505 819	100%



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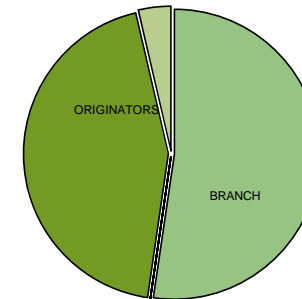


Loan Pool Characteristics

31-Mar-2016

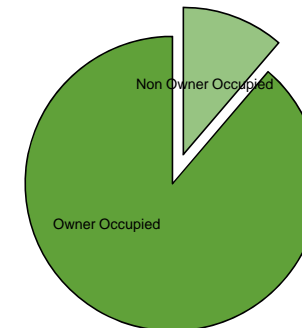
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 219	54.17%	689 571 258	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	1 752	42.77%	581 153 350	44.08%
No Data	125	3.05%	47 781 211	3.62%
Totals	4 096	100%	1 318 505 819	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	469	11.45%	148 276 398	11.25%
Owner Occupied	3 626	88.53%	1 169 605 949	88.71%
No Data	1	0.02%	623 472	0.05%
Totals	4 096	100%	1 318 505 819	100%



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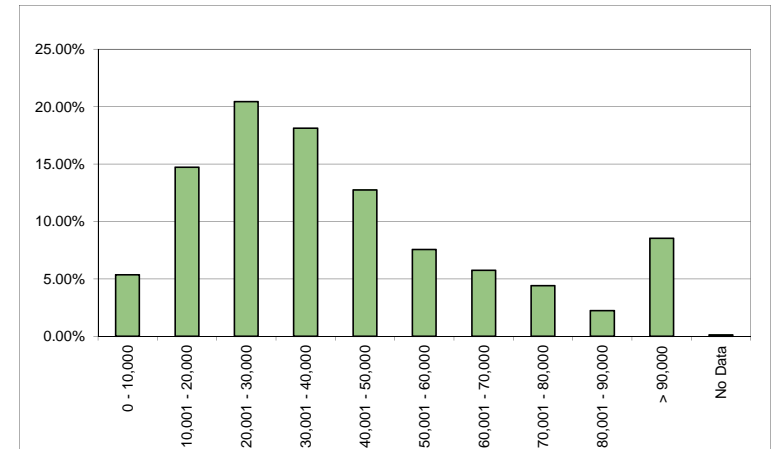


Loan Pool Characteristics

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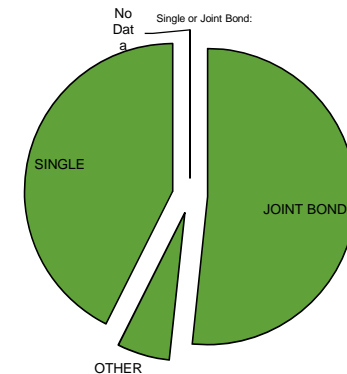
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	422	10.30%	70 457 100	5.34%
10,001 - 20,000	1 097	26.78%	194 151 298	14.73%
20,001 - 30,000	933	22.78%	269 444 861	20.44%
30,001 - 40,000	650	15.87%	238 882 315	18.12%
40,001 - 50,000	380	9.28%	168 054 492	12.75%
50,001 - 60,000	209	5.10%	99 822 464	7.57%
60,001 - 70,000	132	3.22%	75 767 910	5.75%
70,001 - 80,000	94	2.29%	58 153 390	4.41%
80,001 - 90,000	42	1.03%	29 518 133	2.24%
> 90,000	133	3.25%	112 650 839	8.54%
No Data	4	0.10%	1 603 018	0.12%
Totals	4 096	100%	1 318 505 819	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	2 110	51.51%	681 310 873	51.67%
OTHER	187	4.57%	75 873 700	5.75%
SINGLE	1 799	43.92%	561 321 246	42.57%
No Data	-	0.00%	-	0.00%
Totals	4 096	100%	1 318 505 819	100%



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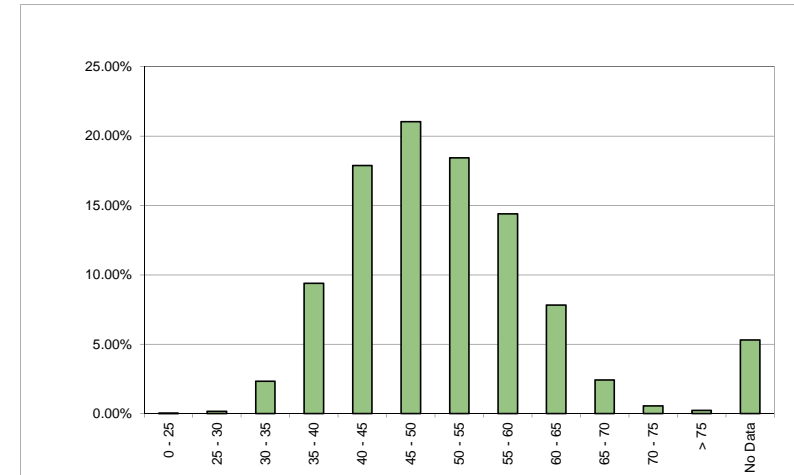


Loan Pool Characteristics

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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%	340 947	0.03%
25 - 30	5	0.12%	2 107 741	0.16%
30 - 35	97	2.37%	30 743 237	2.33%
35 - 40	355	8.67%	123 733 667	9.38%
40 - 45	696	16.99%	235 760 629	17.88%
45 - 50	837	20.43%	277 455 463	21.04%
50 - 55	769	18.77%	242 834 119	18.42%
55 - 60	601	14.67%	189 696 384	14.39%
60 - 65	369	9.01%	103 065 276	7.82%
65 - 70	147	3.59%	32 043 360	2.43%
70 - 75	41	1.00%	7 524 458	0.57%
> 75	15	0.37%	3 092 519	0.23%
No Data	162	3.96%	70 108 019	5.32%
Totals	4 096	100%	1 318 505 819	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	3 695	90.21%	1 153 741 881	87.50%
Self Employed	401	9.79%	164 763 938	12.50%
Totals	4 096	100%	1 318 505 819	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	1 107	27.03%	351 101 823	26.63%
Physical	2 989	72.97%	967 403 996	73.37%
Totals	4 096	100%	1 318 505 819	100%

