

GreenHouse Funding (RF) Ltd

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



Investor Report

30-Jun-2015

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	30-Jun-15
Report date	30-Jun-15
Payment Date	27-Jul-15
Reporting Period / Quarter	11
Reporting Month	31
Interest Period (from)	27-Jul-15
Interest Period (to)	26-Oct-15
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

30-Jun-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	63 374 335	0	0	0	3 133 524
Principal Outstanding Balance Beginning of Period	0	272 625 665	900 000 000	110 000 000	70 000 000	44 866 476
Redemptions per Note (27 July 2015)	0	59 230 571	0	0	0	
Principal Outstanding Balance End of Period	-	213 395 094	900 000 000	110 000 000	70 000 000	44 866 476
Current Tranche Thickness	0.00%	13.39%	56.45%	6.90%	4.39%	2.81%
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 (27 July 2015)	6.300%	6.300%	6.300%	6.300%	6.300%	9.500%
Total Rate	7.400%	7.550%	7.840%	8.200%	8.700%	9.500%
Interest Days	91	91	91	91	91	91
Interest Payment Due (26 October 2015)	-	4 016 797	17 591 671	2 248 822	1 518 329	1 062 659
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-2015

	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 463 777 888	Number of Loans	5 105	4 291
Weighted Average Original LTV:	76.97%	75.75%	Weighted Average Concession (Linked to Prime):	1.31%	1.22%
Weighted Average Current LTV:	61.44%	51.46%	Weighted Average PTI:	20.67%	19.97%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Mar-15	1 521 913 344	4 388
Payments		-	-
Scheduled repayments		(56 357 770)	
Unscheduled repayments		(45 446 553)	
Settlements / Foreclosure Proceeds		(29 363 626)	(80)
Non eligible loans removed		(12 519 072)	(32)
Total Collections		(143 687 021)	(112)
Disbursements			
Withdrawals		43 829 527	
New Loans added during the reporting period		7 471 019	15
Total Disbursements		51 300 546	15
Interest and Fees			
Interest Charged		29 516 359	
Fees Charged		678 991	
Insurance Charged		4 383 555	
Total Charges		34 578 905	
Other		28 486	
Losses realised		(356 372)	
Total Pool at End of Period	30-Jun-15	1 463 777 888	4 291

* Note -The WALTV includes the potential REDRAWS

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Performance Data

30-Jun-2015

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	3 935	91.7%	1 317 786 534	90.0%
1-30 days delinquent	118	2.7%	45 708 445	3.1%
31-60 days delinquent	60	1.4%	26 682 696	1.8%
61-90 days delinquent	45	1.0%	16 551 200	1.1%
91-120 days delinquent	32	0.7%	9 630 281	0.66%
121 plus	101	2.4%	47 418 731	3.24%
Total	4 291	100.0%	1 463 777 888	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				2.25%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	133	57 049 012	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	338	159 605 847	Cumulative Sales In Execution since closing	10	3 762 792
Foreclosures at the end of the period	14	4 694 420			
Cumulative foreclosures since closing	135	61 784 912			
Losses at the end of the period	3	123 803			
Cumulative Losses since closing	50	6 880 473			

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Arrears Reserve and PDL

30-Jun-2015

	Reference	Current Level	Arrears Reserve Required Amount **	Current amount	Unprovided due to Shortage of Funds
		Proportion of loans in default i.e. 90 days plus *			
1	Arrears Reserve	3.65%	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 30-Jun-15
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 653 492 141
	Non Written-Off Mortgage Assets	(1 463 777 888)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(130 483 682)
	Potential Redemption Amount	59 230 571
	Residual Cashflow after payment of or provision for items one to ten.	134 598 489
	Principal Deficiency Value	0

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Redraw and Liquidity position

30-Jun-2015

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	30-Jun-15	
Max Redraw	2 284 340	2 099 398	-8.10%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	76 091	38.90%
Aggregate Redraw	279 663 667	326 505 303	16.75%

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	-	35 568 365	35 568 365	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

30-Jun-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%	7.34%	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%	51.46%	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%	19.97%	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%	11.49%	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%	27.32%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

30-Jun-2015

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 463 777 888
Average Current Balance	341 127
Min Current Balance	(248 727)
Max Current Balance	4 983 939
Weighted Ave LTV (cur) (Including redraws)	51.46%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2 217 759 914
Average Total Bond	516 840
Min Total Bond	54 000
Max Total Bond	3 155 700
Weighted Ave LTV (Original) (Including redraws)	75.75%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	4 291
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Fixed Rate Loans:

Proportion of Fixed Rate loans	1.61%
Threshold allowed to remain unhedged	1%
Hedge Required	8 933 564.25
Nominal Value of Existing Hedge	7 150 267.90
Unhedged Excess exposure	1 783 296.35

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Loan Pool Characteristics

30-Jun-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	781	18.20%	293	28 247 128	28 925 832	1.98%	678 704
100001 - 200000	906	804	18.74%	(102)	134 123 557	120 861 312	8.26%	(13 262 244)
200001 - 300000	816	686	15.99%	(130)	201 418 016	170 848 706	11.67%	(30 569 311)
300001 - 400000	797	651	15.17%	(146)	278 757 029	228 282 147	15.60%	(50 474 882)
400001 - 500000	688	472	11.00%	(216)	307 841 555	210 610 676	14.39%	(97 230 879)
500001 - 600000	476	284	6.62%	(192)	258 912 145	155 512 441	10.62%	(103 399 704)
600001 - 700000	303	193	4.50%	(110)	195 462 574	125 125 978	8.55%	(70 336 596)
700001 - 800000	182	145	3.38%	(37)	136 088 540	108 182 636	7.39%	(27 905 904)
800001 - 900000	139	83	1.93%	(56)	118 368 568	70 373 161	4.81%	(47 995 407)
900001 - 1000000	88	55	1.28%	(33)	83 321 820	52 266 530	3.57%	(31 055 290)
1000001 - 1100000	49	38	0.89%	(11)	51 507 518	40 036 870	2.74%	(11 470 648)
1100001 - 1200000	41	26	0.61%	(15)	47 211 031	29 576 888	2.02%	(17 634 143)
1200001 - 1300000	43	13	0.30%	(30)	53 843 810	16 130 373	1.10%	(37 713 437)
1300001 - 1400000	19	12	0.28%	(7)	25 481 553	16 238 918	1.11%	(9 242 634)
1400001 - 1500000	18	9	0.21%	(9)	26 112 497	13 002 908	0.89%	(13 109 589)
1500001 - 1600000	10	7	0.16%	(3)	15 524 725	10 743 558	0.73%	(4 781 168)
1600001 - 1700000	8	6	0.14%	(2)	13 145 433	9 847 237	0.67%	(3 298 196)
1700001 - 1800000	5	2	0.05%	(3)	8 717 097	3 562 830	0.24%	(5 154 267)
1800001 - 1900000	7	4	0.09%	(3)	13 010 299	7 389 802	0.50%	(5 620 496)
1900001 - 2000000	2	3	0.07%	1	3 843 843	5 868 855	0.40%	2 025 012
> 2000000	20	17	0.40%	(3)	47 758 804	40 390 228	2.76%	(7 368 576)
Totals	5 105	4 291	100%	(814)	2 048 697 542	1 463 777 888	100%	(584 919 654)

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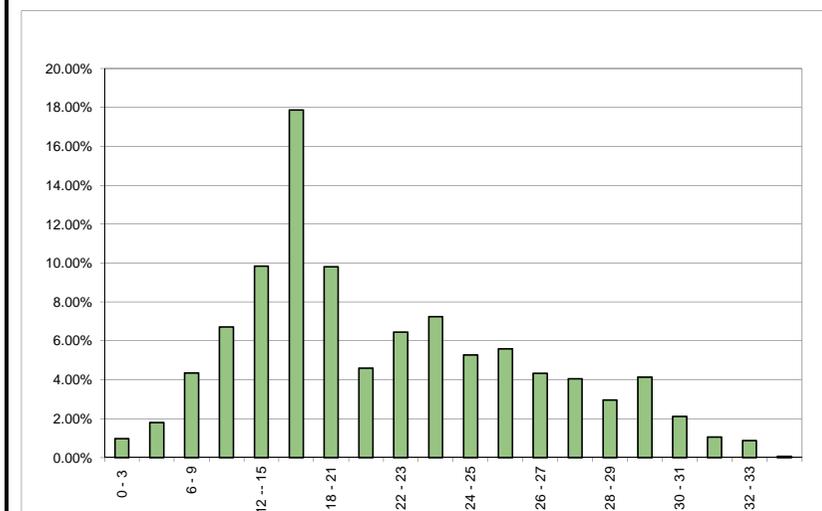


Loan Pool Characteristics

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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	29	0.68%	14 123 736	0.96%
3 - 6	100	2.33%	26 286 810	1.80%
6 - 9	221	5.15%	63 566 981	4.34%
9 - 12	340	7.92%	98 224 299	6.71%
12 -- 15	483	11.26%	144 062 811	9.84%
15 - 18	811	18.90%	261 465 248	17.86%
18 - 21	435	10.14%	143 464 682	9.80%
21 - 22	219	5.10%	67 286 880	4.60%
22 - 23	249	5.80%	94 312 132	6.44%
23 - 24	263	6.13%	106 012 946	7.24%
24 - 25	221	5.15%	77 096 779	5.27%
25 - 26	209	4.87%	81 736 639	5.58%
26 - 27	172	4.01%	63 267 204	4.32%
27 - 28	148	3.45%	59 324 052	4.05%
28 - 29	111	2.59%	43 289 932	2.96%
29 - 30	149	3.47%	60 528 213	4.14%
30 - 31	64	1.49%	30 786 767	2.10%
31 - 32	39	0.91%	15 424 720	1.05%
32 - 33	24	0.56%	12 627 189	0.86%
> 33	4	0.09%	889 868	0.06%
Totals	4 291	100%	1 463 777 888	100%



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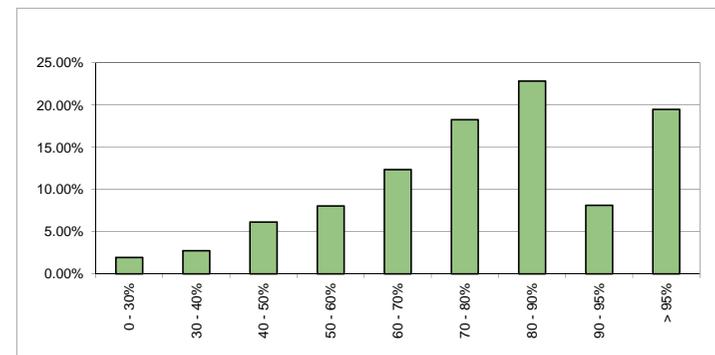


Loan Pool Characteristics

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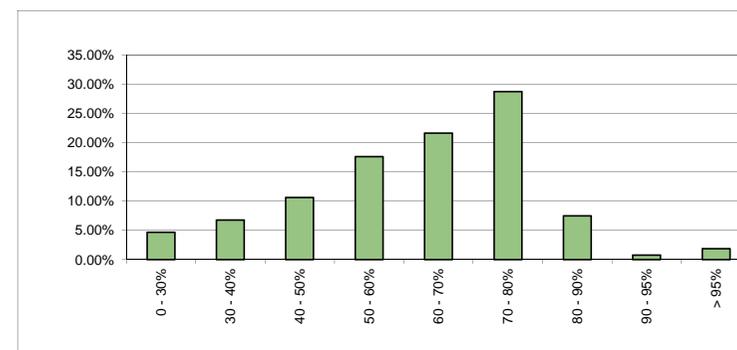
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	189	4.40%	28 573 153	1.95%
30 - 40%	194	4.52%	40 518 085	2.77%
40 - 50%	345	8.04%	90 271 536	6.17%
50 - 60%	393	9.16%	117 644 696	8.04%
60 - 70%	533	12.42%	180 970 500	12.36%
70 - 80%	641	14.94%	267 315 713	18.26%
80 - 90%	816	19.02%	334 198 541	22.83%
90 - 95%	297	6.92%	119 151 999	8.14%
> 95%	883	20.58%	285 133 664	19.48%
Totals	4 291	100%	1 463 777 888	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%	488	11.37%	68 039 895	4.65%
30 - 40%	401	9.35%	98 719 712	6.74%
40 - 50%	521	12.14%	155 372 004	10.61%
50 - 60%	689	16.06%	257 386 573	17.58%
60 - 70%	808	18.83%	316 640 799	21.63%
70 - 80%	1 084	25.26%	420 382 985	28.72%
80 - 90%	241	5.62%	109 587 420	7.49%
90 - 95%	21	0.49%	10 608 350	0.72%
> 95%	38	0.89%	27 040 150	1.85%
Totals	4 291	100%	1 463 777 888	100%



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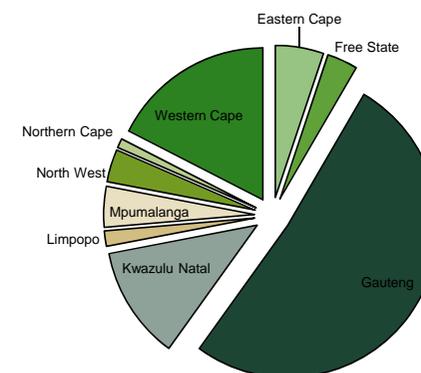


Loan Pool Characteristics

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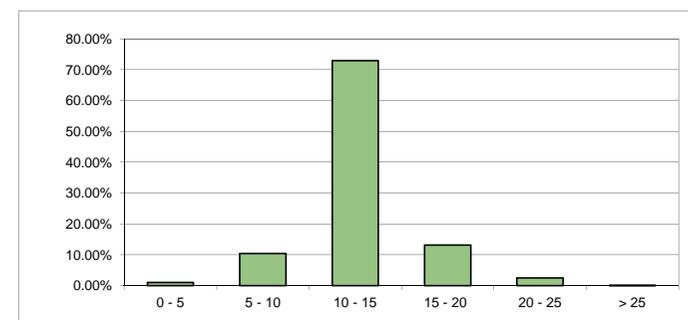
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	250	5.83%	72 168 279	4.93%
Free State	172	4.01%	45 743 925	3.13%
Gauteng	1 973	45.98%	720 089 503	49.19%
Kwazulu Natal	545	12.70%	168 212 465	11.49%
Limpopo	92	2.14%	22 909 579	1.57%
Mpumalanga	163	3.80%	60 531 342	4.14%
North West	162	3.78%	48 814 163	3.33%
Northern Cape	54	1.26%	14 064 698	0.96%
Western Cape	696	16.22%	244 794 407	16.72%
NO Data	184	4.29%	66 449 528	4.54%
Totals	4 291	100%	1 463 777 888	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	193	4.50%	14 543 519	0.99%
5 - 10	615	14.33%	152 815 177	10.44%
10 - 15	3 025	70.50%	1 067 571 378	72.93%
15 - 20	379	8.83%	191 885 739	13.11%
20 - 25	78	1.82%	36 709 961	2.51%
> 25	1	0.02%	252 114	0.02%
Totals	4 291	100%	1 463 777 888	100%



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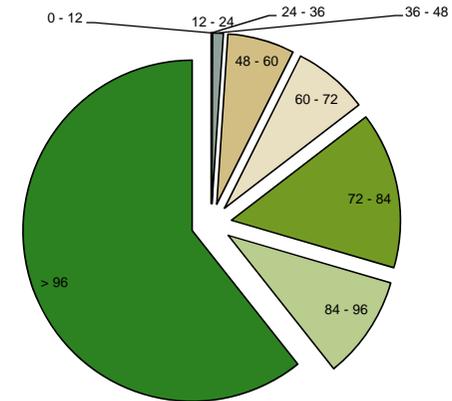


Loan Pool Characteristics

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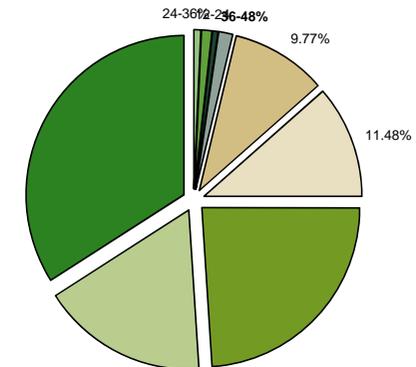
Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	640 829	0.04%	
36 - 48	39	0.91%	14 942 275	1.02%	
48 - 60	176	4.10%	93 354 787	6.38%	
60 - 72	234	5.45%	105 412 264	7.20%	
72 - 84	460	10.72%	217 440 482	14.85%	
84 - 96	426	9.93%	143 171 941	9.78%	
> 96	2 955	68.87%	888 815 311	60.72%	
Totals	4 291	100%	1 463 777 888	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	0.49%	10 157 644	0.69%	
12 - 24	26	0.61%	15 708 280	1.07%	
24 - 36	21	0.49%	8 256 779	0.56%	
36 - 48	55	1.28%	20 968 477	1.43%	
48 - 60	317	7.39%	143 081 327	9.77%	
60 - 72	388	9.04%	168 064 897	11.48%	
72 - 84	811	18.90%	350 492 391	23.94%	
84 - 96	799	18.62%	248 964 688	17.01%	
> 96	1 853	43.18%	498 083 405	34.03%	
Totals	4 291	100%	1 463 777 888	100%	



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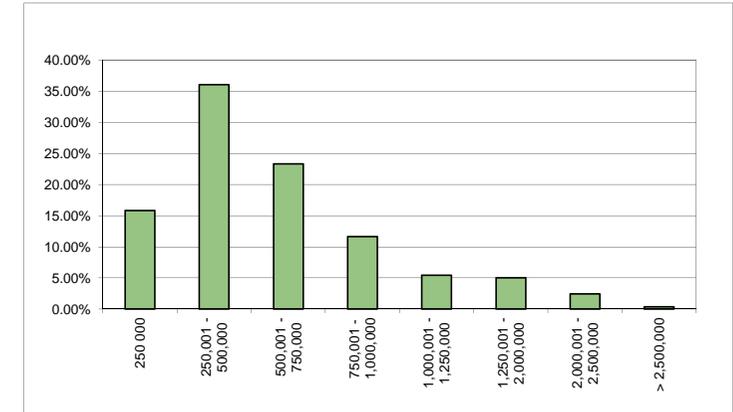


Loan Pool Characteristics

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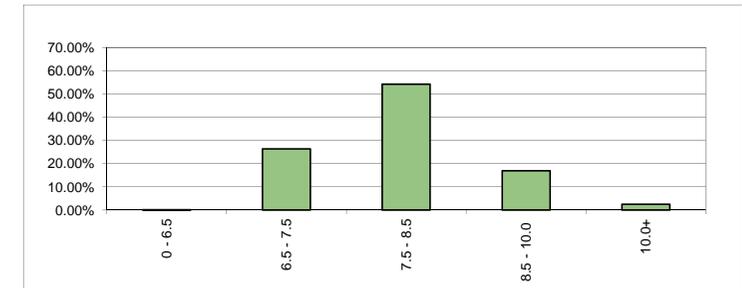
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 949	45.42%	231 608 863	15.82%
250,001 - 500,000	1 445	33.68%	527 919 811	36.07%
500,001 - 750,000	561	13.07%	341 539 704	23.33%
750,001 - 1,000,000	199	4.64%	169 921 042	11.61%
1,000,001 - 1,250,000	72	1.68%	79 404 631	5.42%
1,250,001 - 2,000,000	48	1.12%	72 993 610	4.99%
2,000,001 - 2,500,000	16	0.37%	35 406 289	2.42%
> 2,500,000	1	0.02%	4 983 939	0.34%
Totals	4 291	100%	1 463 777 888	100%



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	0.12%	654 908	0.04%
6.5 - 7.5	727	16.94%	385 454 051	26.33%
7.5 - 8.5	2 400	55.93%	793 681 349	54.22%
8.5 - 10.0	1 028	23.96%	247 641 774	16.92%
10.0+	131	3.05%	36 345 806	2.48%
Totals	4 291	100%	1 463 777 888	100%



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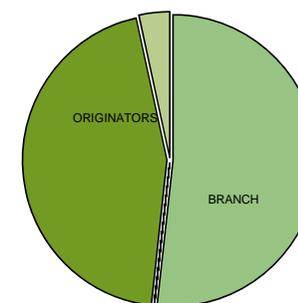


Loan Pool Characteristics

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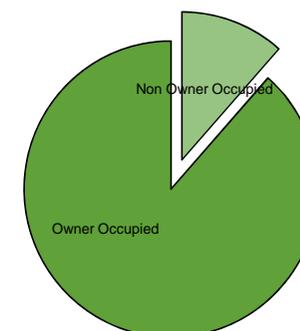
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 317	54.00%	757 501 458	51.75%
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	1 844	42.97%	656 019 582	44.82%
No Data	130	3.03%	50 256 848	3.43%
Totals	4 291	100%	1 463 777 888	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	502	11.70%	168 152 427	11.49%
Owner Occupied	3 787	88.25%	1 294 984 633	88.47%
No Data	2	0.05%	640 829	0.04%
Totals	4 291	100%	1 463 777 888	100%



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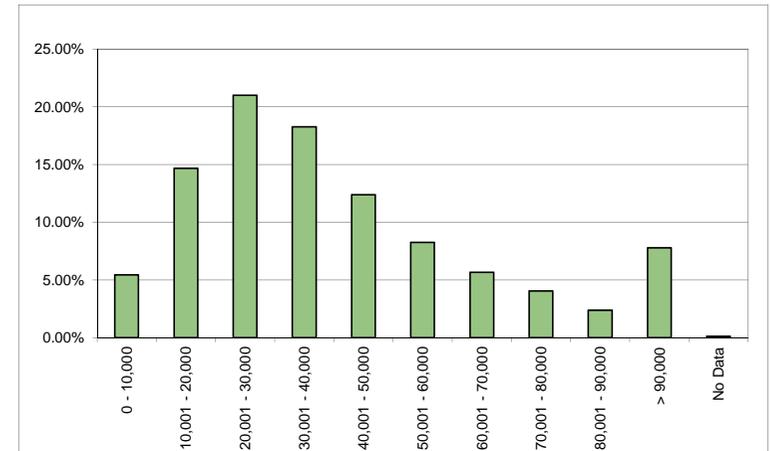


Loan Pool Characteristics

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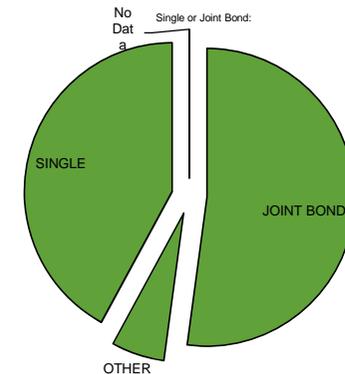
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	447	10.42%	79 686 506	5.44%
10,001 - 20,000	1 147	26.73%	214 707 779	14.67%
20,001 - 30,000	990	23.07%	307 262 000	20.99%
30,001 - 40,000	679	15.82%	267 398 501	18.27%
40,001 - 50,000	391	9.11%	181 122 905	12.37%
50,001 - 60,000	221	5.15%	120 683 912	8.24%
60,001 - 70,000	141	3.29%	82 973 088	5.67%
70,001 - 80,000	97	2.26%	59 311 545	4.05%
80,001 - 90,000	43	1.00%	34 920 811	2.39%
> 90,000	130	3.03%	114 074 338	7.79%
No Data	5	0.12%	1 636 503	0.11%
Totals	4 291	100%	1 463 777 888	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	2 219	51.71%	763 297 239	52.15%
OTHER	199	4.64%	85 041 911	5.81%
SINGLE	1 873	43.65%	615 438 738	42.04%
No Data	-	0.00%	-	0.00%
Totals	4 291	100%	1 463 777 888	100%



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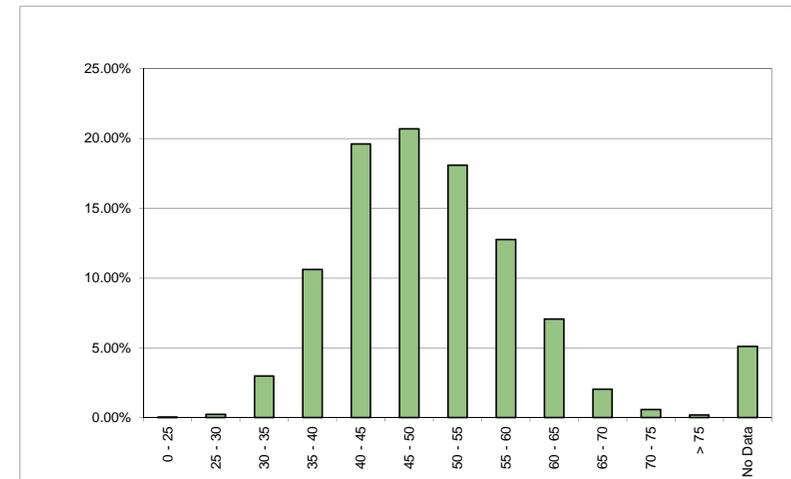


Loan Pool Characteristics

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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%	347 325	0.02%
25 - 30	8	0.19%	3 550 836	0.24%
30 - 35	127	2.96%	43 754 730	2.99%
35 - 40	413	9.62%	155 354 762	10.61%
40 - 45	786	18.32%	286 936 349	19.60%
45 - 50	874	20.37%	302 969 080	20.70%
50 - 55	787	18.34%	264 605 345	18.08%
55 - 60	587	13.68%	186 758 560	12.76%
60 - 65	352	8.20%	103 389 810	7.06%
65 - 70	128	2.98%	29 898 813	2.04%
70 - 75	38	0.89%	8 504 390	0.58%
> 75	14	0.33%	2 894 148	0.20%
No Data	175	4.08%	74 813 739	5.11%
Totals	4 291	100%	1 463 777 888	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	3 864	90.05%	1 284 563 971	87.76%
Self Employed	427	9.95%	179 213 917	12.24%
Totals	4 291	100%	1 463 777 888	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	1 183	27.57%	399 850 383	27.32%
Physical	3 108	72.43%	1 063 927 505	72.68%
Totals	4 291	100%	1 463 777 888	100%

