



Greenhouse Funding III (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2013/210846/06)



Investor Report

31-Oct-2016

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Corporate and Investment Banking	Permitted Investments	Nedbank	A3.za or P-2.za
Servicer	Nedbank Retail: Home Loans	Bank Account	Nedbank	A3.za or P-2.za
Rating Agency:	Moody's Ratings	Swap Counterparty - prime / Jibar:	Nedbank	

Reporting Period:	
Determination Date	31-Oct-16
Report date	31-Oct-16
Payment Date	25-Nov-16
Reporting Period / Quarter	6
Reporting Month	18
Interest Period (from)	25-Nov-16
Interest Period (to)	27-Feb-17
Interest Days	94
Reporting Currency	South African Rand

Contact Details:	
Arranger	Servicer
Denzil Bagley	Steven Urry
Tel: 0112943431	Tel: +27114959023
Email: DenzilB@Nedbank.co.za	Email: Stevenu@nedbank.co.za



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Outstanding Notes & Subordinated Loans

31-Oct-2016

Note Class	Class A1	Class A2	Class A3	Class B	Class C	Class D
ISIN Code	ZAG000125329	ZAG000125337	ZAG000125345	ZAG000125352	ZAG000125360	ZAG000125378
Initial Tranche Thickness	30.16%	18.56%	31.55%	3.71%	3.02%	4.64%
Legal Final Maturity	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42	25-Feb-42
Rating [Original // Current]	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	Baa1(sf) / Aaa.za(sf)	Baa2(sf) / Aa1.za(sf)	Unrated
Credit Enhancement %	19.72%	19.72%	19.72%	16.01%	12.99%	8.35%
Initial Notes Aggregate Principal Outstanding Balance	650 000 000	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Previously Redeemed	283 321 063	0	0	0	0	0
Principal Outstanding Balance Beginning of Period	366 678 937	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Redemptions per Note (25 November 2016)	48 454 166					
Principal Outstanding Balance End of Period	318 224 771	400 000 000	680 000 000	80 000 000	65 000 000	100 000 000
Current Tranche Thickness	17.45%	21.94%	37.30%	4.39%	3.57%	5.48%
Reference Rate	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar	3 Month Jibar
Interest Margin	1.200%	1.450%	1.550%	2.200%	3.000%	3.500%
Current 3m Jibar Rate (25 November 2016)	7.358%	7.358%	7.358%	7.358%	7.358%	7.358%
Total Rate	8.558%	8.808%	8.908%	9.558%	10.358%	10.858%
Interest Days	94	94	94	94	94	94
Interest Payment Due (27 February 2017)	7 013 604	9 073 447	15 599 982	1 969 210	1 733 901	2 796 307
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero
Subordinated loan	1st Loss Sub loan					
Initial Notes Aggregate Principal Outstanding Balance	180 000 000					
Redemptions this period	0					
Principal Outstanding Balance End of Period	180 000 000					
Unpaid Interest	Zero					



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Portfolio Information

31-Oct-2016

	At Closing	Current		At Closing	Current
Current Loan Balance:	930 117 184	1 741 632 788	Number of Loans	2 238	4 292
Weighted Average Original LTV:	78.23%	77.80%	Weighted Average Concession (Linked to Prime):	0.46%	0.45%
Weighted Average Current LTV:	70.58%	67.85%	Weighted Average PTI:	18.91%	18.21%

Aggregate Outstanding Principal Amount (R Thousand)	Balance	Number
Total Pool at Beginning of their period 31-Jul-16	1 787 385 887	4 364
Payments	-	-
Scheduled repayments	(66 591 559)	
Unscheduled repayments	(34 967 026)	
Settlements / Foreclosure Proceeds	(28 084 885)	(69)
Non eligible loans removed	(2 371 987)	(3)
Total Collections	(132 015 457)	(72)
Disbursements		
Further Advances	5 867 741	
Withdrawals	30 645 927	
New Loans added during the reporting period	-	
Total Disbursements	36 513 668	-
Interest and Fees		
Interest Charged	44 498 771	
Fees Charged	951 457	
Insurance Charged	4 298 462	
Total Charges	49 748 690	
Other		
Losses realised		
Total Pool at End of Period 31-Oct-16	1 741 632 788	4 292



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Performance Data

31-Oct-2016

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4 157	96.9%	1 682 526 079	96.6%
1-30 days delinquent	80	1.9%	32 642 300	1.9%
31-60 days delinquent	18	0.4%	9 532 124	0.5%
61-90 days delinquent	13	0.3%	5 871 756	0.3%
91-120 days delinquent	7	0.2%	3 451 150	0.20%
121 plus	17	0.4%	7 609 379	0.44%
Total	4 292	100.0%	1 741 632 788	100.0%
Annualised Default Rate, on loans defaulted since issue date 17 April 2015				0.00%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	24	11 060 528	Sales in Executions at the end the period	-	-
Cumulative Defaults since closing	53	27 287 671	Cumulative Sales In Execution since closing	-	-
Foreclosures at the end of the period	1	574 324	Losses at the end of the period	1	2 556
Cumulative foreclosures since closing	1	574 324	Cumulative Losses since closing	1	2 556



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Arrears Reserve and PDL

31-Oct-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 *			
1	Arrears Reserve	0.51%	R 1 106 691	R 1 106 691	R -

* Arrears Reserve excludes deceased estates

PRINCIPAL DEFICIENCY LEDGER		Current
	Balance on PDL from the Prior Period	-
	Potential Redemption Amount	48 454 166
	Residual Cashflow after payment of or provision for items one to eight	61 675 529
	Principal Deficiency Value	-



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Redraw and Liquidity position

31-Oct-2016

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
		31-Oct-16	
Max Redraw	2 051 902	2 459 041	19.84%
Min Redraw	-	-	0.00%
Ave. Redraw	69 009	79 722	15.52%
Aggregate Redraw	154 442 715	342 167 967	121.55%

Liquidity and Redraw reserves / facilities

Reserve	At Closing	Reserve Required Amounts	Current Reserves	Breach
Liquidity (2.75% of Outstanding Notes)	51 673 961	45 188 681	45 188 681	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	48 487 500	48 487 500	48 487 500	N

Portfolio Covenants

31-Oct-2016

#	Reference	Initial Level	Current Level	Breached
1	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% .	2.15%	2.04%	N
2	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. (0.64%)	0.46%	0.45%	N
3	The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point 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. (71.58%)	70.58%	67.85%	N
4	The Weighted Average PTI Ratio of the Loan Agreements in the Loan Portfolio is not more than 1.0 percentage point more than the Weighted Average PTI 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. (19.91%)	18.91%	18.21%	N
5	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which Properties have been valued using, inter alia, an AVM relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 75% ; provided that such AVM must be provided by Lightstone Risk Management or such other entity as may be satisfactorily evaluated by the Rating Agencies.	62.21%	61.10%	N
6	The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio in respect of which the Properties securing such Loan Agreements are not owner-occupied relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 35% . Properties will be assumed not to be owner occupied if two or more Properties are registered in the name of the Borrower at the deeds office. Deeds office verification will be performed on or about the Cut-Off Date in order to qualify for acquisition by the Issuer on the Relevant Issue Date and on or about the Transfer Date in order to qualify for substitution after the Relevant Issue Date.	20.38%	18.56%	N

* Note -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

31-Oct-2016

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 741 632 788
Average Current Balance	405 786
Min Current Balance	(388 656)
Max Current Balance	2 776 068
Weighted Ave LTV (cur) (Including redraws)	67.85%
Original Balance (Total Bond Registered):	

Aggregate Total Bond	2 434 162 859
Average Total Bond	567 140
Min Total Bond	105 704
Max Total Bond	2 900 000
Weighted Ave LTV (Original) (Including redraws)	77.80%

Number of Accounts (at Closing):	2 238
Number of Accounts (Current):	4 292

Fixed Rate Loans:

Proportion of Fixed Rate loans	0.54%
Threshold allowed to remain unhedged	5.00%
Nominal Value of Hedge Required	-
Nominal Value of Existing Hedge	-
Unhedged Excess exposure	-



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Loan Pool Characteristics

31-Oct-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	71	376	8.76%	305	2 582 984	11 074 009	0.64%	8 491 024
100001 - 200000	362	625	14.56%	263	55 119 602	95 070 409	5.46%	39 950 806
200001 - 300000	392	718	16.73%	326	97 675 990	178 717 667	10.26%	81 041 677
300001 - 400000	410	714	16.64%	304	143 051 845	250 166 922	14.36%	107 115 077
400001 - 500000	374	590	13.75%	216	166 745 483	264 632 557	15.19%	97 887 073
500001 - 600000	228	434	10.11%	206	123 427 206	236 856 426	13.60%	113 429 220
600001 - 700000	152	290	6.76%	138	98 589 839	187 359 555	10.76%	88 769 717
700001 - 800000	87	192	4.47%	105	64 870 249	142 806 789	8.20%	77 936 541
800001 - 900000	54	120	2.80%	66	45 999 973	101 315 106	5.82%	55 315 133
900001 - 1000000	31	85	1.98%	54	29 356 846	80 808 426	4.64%	51 451 580
1000001 - 1100000	17	41	0.96%	24	17 762 668	42 943 779	2.47%	25 181 111
1100001 - 1200000	18	33	0.77%	15	20 708 705	37 890 746	2.18%	17 182 041
1200001 - 1300000	10	17	0.40%	7	12 644 301	21 115 716	1.21%	8 471 415
1300001 - 1400000	8	13	0.30%	5	10 806 741	17 350 251	1.00%	6 543 510
1400001 - 1500000	4	9	0.21%	5	5 713 256	13 044 557	0.75%	7 331 301
1500001 - 1600000	6	12	0.28%	6	9 272 746	18 600 752	1.07%	9 328 006
1600001 - 1700000	7	9	0.21%	2	11 562 810	14 801 731	0.85%	3 238 921
1700001 - 1800000	1	6	0.14%	5	1 754 521	10 478 622	0.60%	8 724 101
1800001 - 1900000	2	2	0.05%	-	3 679 944	3 739 290	0.21%	59 345
1900001 - 2000000	-	4	0.09%	4	-	7 860 966	0.45%	7 860 966
> 2000000	4	2	0.05%	(2)	8 791 473	4 998 511	0.29%	(3 792 962)
Totals	2 238	4 292	100%	2 054	930 117 184	1 741 632 788	100%	811 515 604



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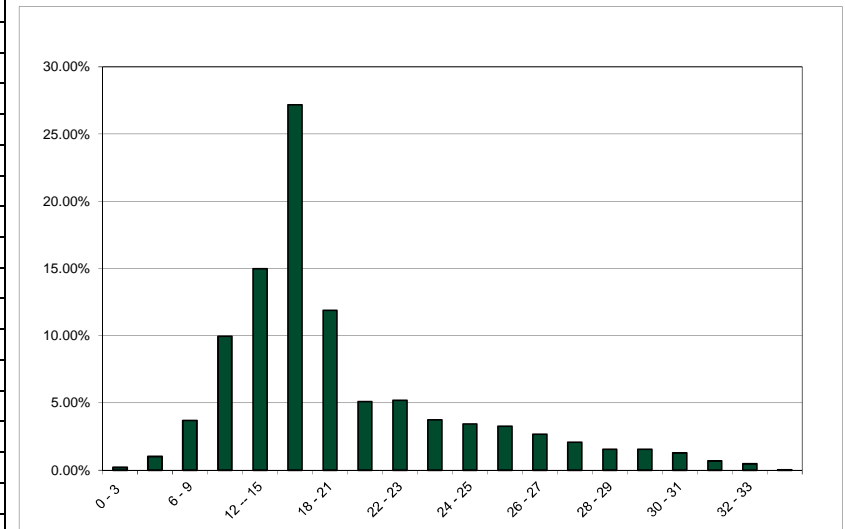


Loan Pool Characteristics

31-Oct-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	12	0.28%	3 893 186	0.22%
3 - 6	70	1.63%	17 998 665	1.03%
6 - 9	257	5.99%	64 170 533	3.68%
9 - 12	501	11.67%	173 542 168	9.96%
12 -- 15	740	17.24%	260 938 049	14.98%
15 - 18	1 117	26.03%	473 200 876	27.17%
18 - 21	473	11.02%	206 904 299	11.88%
21 - 22	215	5.01%	88 697 242	5.09%
22 - 23	196	4.57%	90 296 548	5.18%
23 - 24	142	3.31%	65 042 864	3.73%
24 - 25	120	2.80%	59 643 705	3.42%
25 - 26	105	2.45%	57 074 941	3.28%
26 - 27	99	2.31%	46 650 247	2.68%
27 - 28	69	1.61%	36 143 361	2.08%
28 - 29	49	1.14%	27 192 968	1.56%
29 - 30	54	1.26%	27 015 119	1.55%
30 - 31	37	0.86%	22 411 111	1.29%
31 - 32	19	0.44%	11 877 619	0.68%
32 - 33	16	0.37%	8 400 445	0.48%
> 33	1	0.02%	538 846	0.03%
Totals	4 292	100%	1 741 632 788	100%

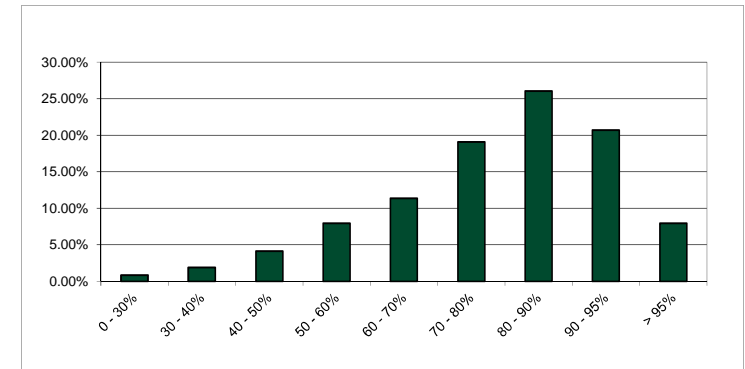


Loan Pool Characteristics

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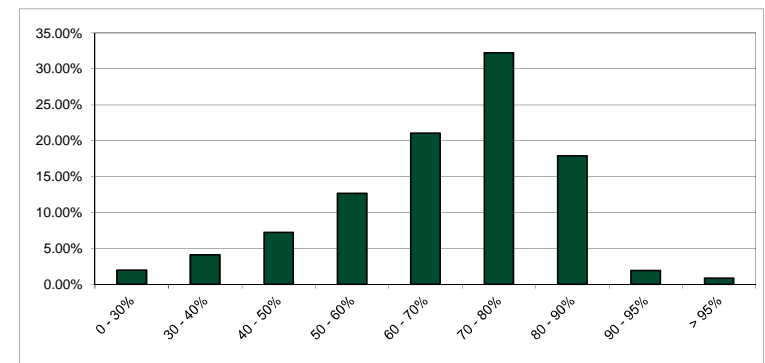
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	76	1.77%	14 547 523	0.84%
30 - 40%	131	3.05%	33 452 724	1.92%
40 - 50%	236	5.50%	72 115 939	4.14%
50 - 60%	370	8.62%	138 732 222	7.97%
60 - 70%	451	10.51%	198 120 200	11.38%
70 - 80%	725	16.89%	332 526 428	19.09%
80 - 90%	969	22.58%	453 601 072	26.04%
90 - 95%	871	20.29%	360 406 461	20.69%
> 95%	463	10.79%	138 130 218	7.93%
Totals	4 292	100%	1 741 632 788	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%	188	4.38%	34 165 172	1.96%
30 - 40%	282	6.57%	71 806 296	4.12%
40 - 50%	376	8.76%	126 113 245	7.24%
50 - 60%	570	13.28%	220 660 276	12.67%
60 - 70%	844	19.66%	366 618 757	21.05%
70 - 80%	1 322	30.80%	561 976 964	32.27%
80 - 90%	607	14.14%	311 876 410	17.91%
90 - 95%	74	1.72%	33 763 265	1.94%
> 95%	29	0.68%	14 652 404	0.84%
Totals	4 292	100%	1 741 632 788	100%

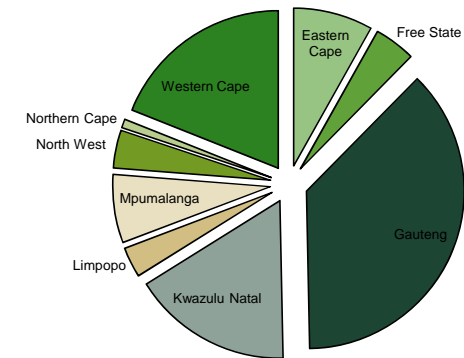


Loan Pool Characteristics

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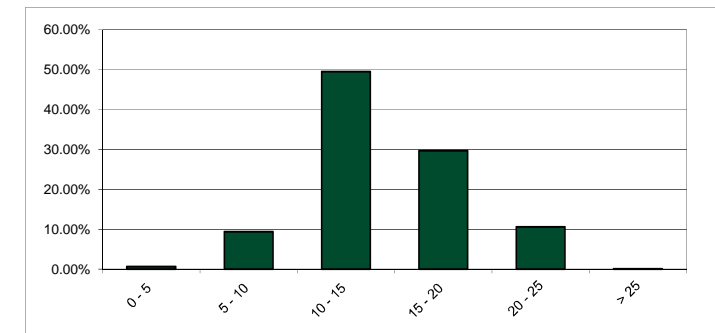
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	365	8.50%	138 031 744	7.93%
Free State	221	5.15%	71 700 826	4.12%
Gauteng	1 496	34.86%	632 222 811	36.30%
Kwazulu Natal	701	16.33%	278 706 917	16.00%
Limpopo	149	3.47%	52 778 290	3.03%
Mpumalanga	287	6.69%	118 984 846	6.83%
North West	180	4.19%	65 667 210	3.77%
Northern Cape	37	0.86%	15 223 007	0.87%
Western Cape	738	17.19%	321 513 070	18.46%
NO Data	118	2.75%	46 804 066	2.69%
Totals	4 292	100%	1 741 632 788	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	78	1.82%	11 151 108	0.64%
5 - 10	557	12.98%	164 157 440	9.43%
10 - 15	2 357	54.92%	862 863 427	49.54%
15 - 20	1 002	23.35%	518 143 876	29.75%
20 - 25	296	6.90%	184 072 395	10.57%
> 25	2	0.05%	1 244 541	0.07%
Totals	4 292	100%	1 741 632 788	100%

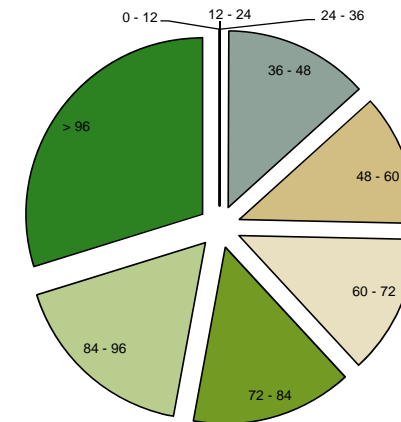


Loan Pool Characteristics

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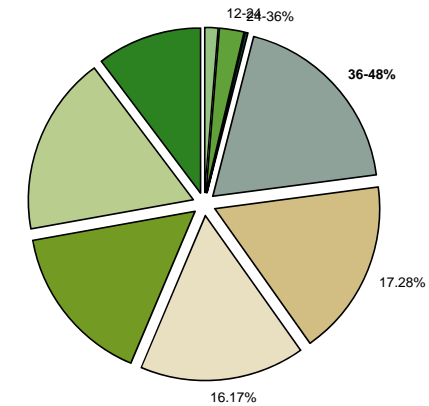
Seasoning since inception: (time period the loan has been on Nedbanks books)

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%	1 170 986	0.07%	
36 - 48	390	9.09%	230 443 046	13.23%	
48 - 60	417	9.72%	209 974 496	12.06%	
60 - 72	461	10.74%	222 481 185	12.77%	
72 - 84	600	13.98%	257 514 334	14.79%	
84 - 96	833	19.41%	301 418 781	17.31%	
> 96	1 590	37.05%	518 629 959	29.78%	
Totals	4 292	100%	1 741 632 788	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	31	0.72%	22 812 537	1.31%	
12 - 24	60	1.40%	41 795 811	2.40%	
24 - 36	6	0.14%	5 056 080	0.29%	
36 - 48	613	14.28%	329 421 925	18.91%	
48 - 60	627	14.61%	300 965 587	17.28%	
60 - 72	640	14.91%	281 559 864	16.17%	
72 - 84	696	16.22%	275 467 202	15.82%	
84 - 96	906	21.11%	305 780 918	17.56%	
> 96	713	16.61%	178 772 863	10.26%	
Totals	4 292	100%	1 741 632 788	100%	

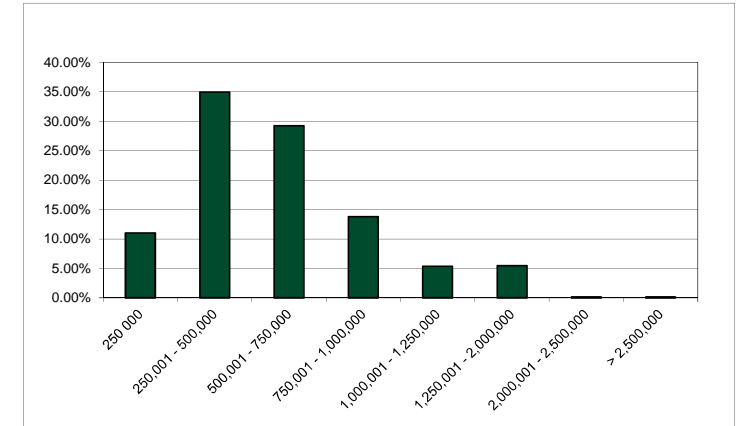


Loan Pool Characteristics

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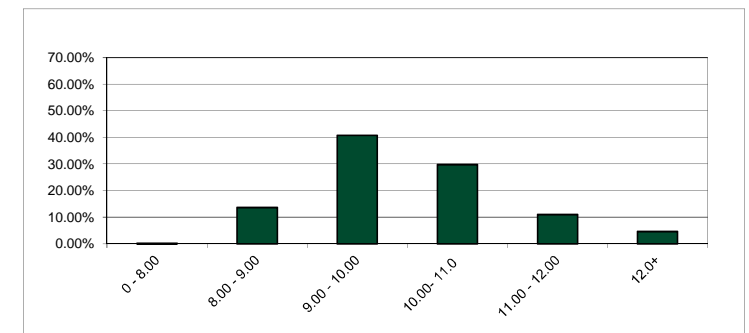
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 381	32.18%	191 466 105	10.99%
250,001 - 500,000	1 642	38.26%	608 195 458	34.92%
500,001 - 750,000	841	19.59%	508 966 281	29.22%
750,001 - 1,000,000	280	6.52%	240 180 022	13.79%
1,000,001 - 1,250,000	84	1.96%	93 049 342	5.34%
1,250,001 - 2,000,000	62	1.44%	94 777 069	5.44%
2,000,001 - 2,500,000	1	0.02%	2 222 444	0.13%
> 2,500,000	1	0.02%	2 776 068	0.16%
Totals	4 292	100%	1 741 632 788	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	8	0.19%	3 463 614	0.20%
8.00 - 9.00	524	12.21%	238 502 972	13.69%
9.00 - 10.00	1 735	40.42%	708 802 888	40.70%
10.00 - 11.0	1 283	29.89%	518 534 898	29.77%
11.00 - 12.00	495	11.53%	191 038 576	10.97%
12.0+	247	5.75%	81 289 839	4.67%
Totals	4 292	100%	1 741 632 788	100%

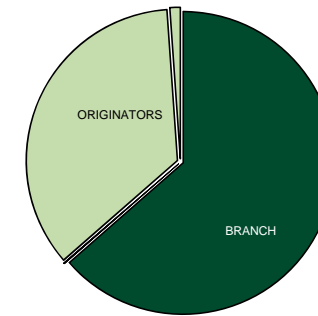


Loan Pool Characteristics

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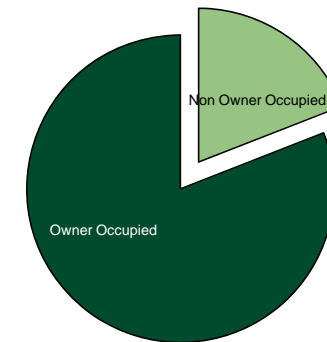
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 619	61.02%	1 107 001 033	63.56%
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	1 631	38.00%	615 248 858	35.33%
No Data	42	0.98%	19 382 897	1.11%
Totals	4 292	100%	1 741 632 788	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	877	20.43%	323 260 692	18.56%
Owner Occupied	3 298	76.84%	1 371 696 352	78.76%
No Data	117	2.73%	46 675 743	2.68%
Totals	4 292	100%	1 741 632 788	100%

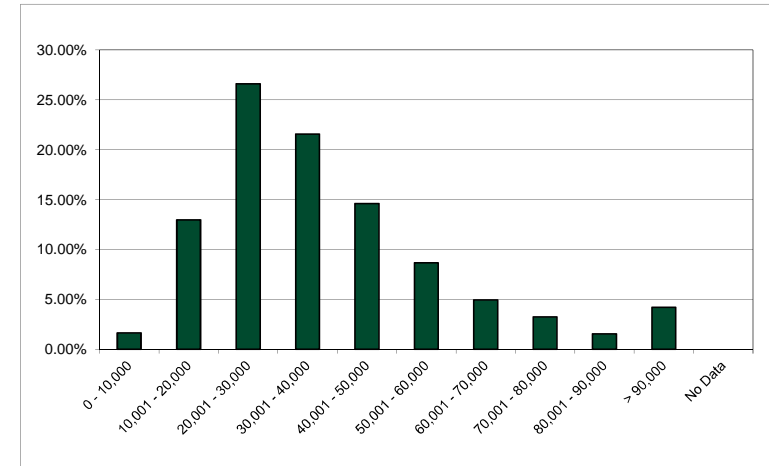


Loan Pool Characteristics

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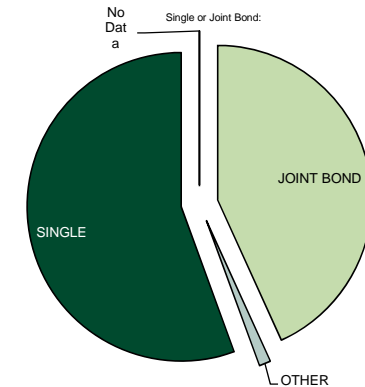
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	122	2.84%	28 688 818	1.65%
10,001 - 20,000	941	21.92%	225 800 976	12.96%
20,001 - 30,000	1 342	31.27%	463 278 355	26.60%
30,001 - 40,000	842	19.62%	375 518 718	21.56%
40,001 - 50,000	473	11.02%	254 585 544	14.62%
50,001 - 60,000	242	5.64%	150 694 706	8.65%
60,001 - 70,000	132	3.08%	85 914 902	4.93%
70,001 - 80,000	82	1.91%	56 736 561	3.26%
80,001 - 90,000	35	0.82%	26 925 538	1.55%
> 90,000	81	1.89%	73 488 670	4.22%
No Data	-	0.00%	-	0.00%
Totals	4 292	100%	1 741 632 788	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	1 798	41.89%	752 605 453	43.21%
OTHER	45	1.05%	21 065 157	1.21%
SINGLE	2 449	57.06%	967 962 178	55.58%
No Data	-	0.00%	-	0.00%
Totals	4 292	100%	1 741 632 788	100%

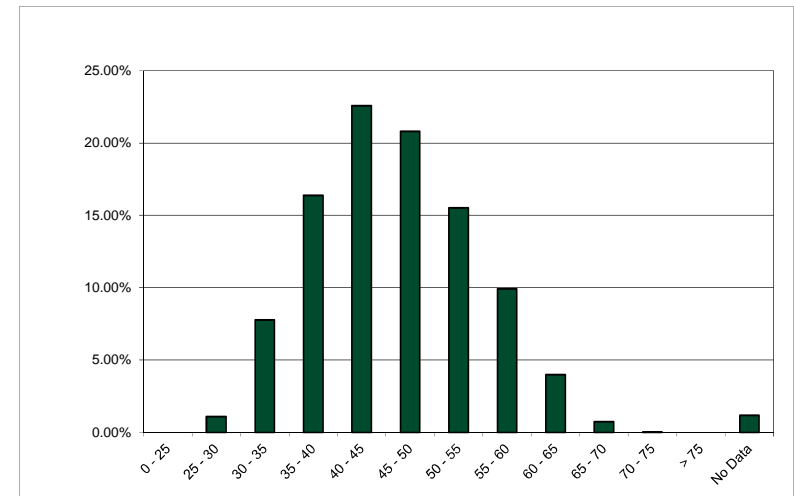


Loan Pool Characteristics

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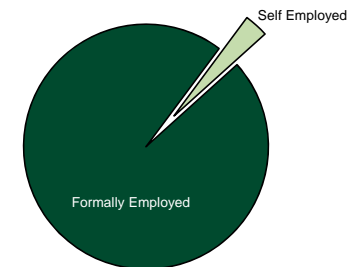
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	-	0.00%	-	0.00%
25 - 30	41	0.96%	19 069 837	1.09%
30 - 35	289	6.73%	135 518 120	7.78%
35 - 40	612	14.26%	285 306 325	16.38%
40 - 45	886	20.64%	393 138 374	22.57%
45 - 50	874	20.36%	362 403 163	20.81%
50 - 55	746	17.38%	270 197 013	15.51%
55 - 60	505	11.77%	172 945 460	9.93%
60 - 65	235	5.48%	69 328 705	3.98%
65 - 70	54	1.26%	12 661 101	0.73%
70 - 75	4	0.09%	572 623	0.03%
> 75	-	0.00%	-	0.00%
No Data	46	1.07%	20 492 066	1.18%
Totals	4 292	100%	1 741 632 788	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	4 166	97.06%	1 686 692 391	96.85%
Self Employed	126	2.94%	54 940 397	3.15%
Totals	4 292	100%	1 741 632 788	100%





Greenhouse Funding III (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2013/210846/06)



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	2 598	60.53%	1 064 060 684	61.10%
Physical	1 678	39.10%	670 130 057	38.48%
No Data	16	0.37%	7 442 047	0.43%
Totals	4 292	100%	1 741 632 788	100%

