



GreenHouse Funding Pty Ltd - Series 1

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

Investor Report

31-Jan-2010

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:

Programme Manager:	Nedbank Capital	Swap Counterparty:	Nedbank Capital
Servicer	Nedbank Retail: Home Loans	Liquidity Facility Provider:	Calyon
Rating Agency:	Fitch Ratings, Moody's Investor Services	Redraw Facility Provider:	Calyon

Reporting Period:

Reporting Date	31-Jan-10
Payment Date	18-Feb-10
Reporting Period / Quarter	9
Reporting Month	26
Interest Period (from)	18-Nov-09
Interest Period (to)	18-Feb-10
Interest Days	92

Contact Details:

Investment Banking	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes & Subordinated Loans

31-Jan-2010

Note Class	Class A1	Class A2	Class B	Class C	Class D
ISIN Code	ZAG000049192	ZAG000047218	ZAG000047234	ZAG000047176	ZAG000047184
Initial Tranching	14.55%	70.35%	4.90%	3.80%	1.95%
Legal Final Maturity	11/18/2039	11/18/2039	11/18/2039	11/18/2039	11/18/2039
Rating	AAA(zaf)/Aaa.za	AAA(zaf)/Aaa.za	AA(zaf)/Aa1.za	A(zaf)/Aa3.za	BBB(zaf)/A2.za
Credit Enhancement %		15.10%	10.20%	6.40%	4.45%
Initial Notes Aggregate Principal Outstanding Balance	291,000,000	1,407,000,000	98,000,000	76,000,000	39,000,000
Redemptions per Note	0*	0	0	0	0
	*On the 18th February 2010 R34 304 739 of Class A1 Notes were redeemed.				
Principal Outstanding Balance End of Period	291,000,000	1,407,000,000	98,000,000	76,000,000	39,000,000
Current Tranching	14.55%	70.35%	4.90%	3.80%	1.95%
Reference Rate	3m Jibar	3m Jibar	3m Jibar	3m Jibar	3m Jibar
Interest Margin (BPS)	0.25%	0.60%	0.85%	1.10%	2.00%
Current 3m Jibar Rate (18 November 2009)	7.129%	7.129%	7.129%	7.129%	7.129%
Total Rate	7.379%	7.729%	7.979%	8.229%	9.129%
Interest Days	92	92	92	92	92
Interest Payment	5,412,345	27,410,210	1,970,922	1,576,361	897,393

Subordinated loans	1st Loss Sub loan	2nd Loss Sub Loan
Initial Notes Aggregate Principal Outstanding Balance	25,000,000	64,000,000
Redemptions this period	0	0
Principal Outstanding Balance End of Period	25,000,000	64,000,000



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Portfolio Information	31-Jan-2010
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Current Loan Balance:	1,965,695,261	Number of Loans	4997
Weighted Average Original LTV:	74.00%*	Weighted Average Concession:	1.43%
Weighted Average Current LTV:	72.28%*	Weighted Average PTI:	21.75%

Aggregate Outstanding Principal Amount (R Thousand)	Current
Total Pool at Beginning of Period	31-Oct-09 2,007,076,353
Payments	
Scheduled repayments	(47,828,517)
Unscheduled repayments	(63,018,705)
Settlements / Foreclosure Proceeds /Non eligible loans removed	(42,828,953)
Total Collections	(153,676,174)
Disbursements	
Further Advances / Withdrawals	47,105,440
New Loans added during the reporting period	17,084,267
Total Disbursements	64,189,707
Interest and Fees	
Interest Charged	44,954,822
Fees Charged	624,472
Insurance Charged	2,526,082
Total Charges	48,105,375
Losses realised	
Total Pool at End of Period	31-Jan-10 1,965,695,261

* Note -The WALTV includes the potential REDRAWS



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Performance Data

31-Jan-2010

Accounts in Arrears:

Arrears Status	Number of Loans	% of Loans	Outstanding Balance	% of Balance
Current	4,643	92.9%	1,781,826,530	90.6%
1-30 days delinquent	125	2.5%	64,383,912	3.3%
31-60 days delinquent	58	1.2%	27,652,774	1.4%
61-90 days delinquent	40	0.8%	19,287,993	1.0%
91-120 days delinquent	31	0.6%	21,431,352	1.09%
121 plus	100	2.0%	51,112,702	2.60%
Total	4,997	100.0%	1,965,695,261	100.0%

Defaults / Recoveries / Losses:

	Number	Rand Value
Defaults at the end the period	131	72,544,053
Cumulative Defaults since closing	188	94,922,722
Foreclosures at the end of the period	39	16,907,375
Cumulative foreclosures since closing	94	46,284,246
Losses at the end of the period	2	224,685
Cumulative Losses since closing	9	950,936
Recoveries at the end of the period	0	0
Cumulative recoveries since closing	0	0



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Transaction Triggers

31-Jan-2010

Reference		Trigger	Current Level	Arrears Reserve Required Amount	Current amount
		Proportion of loans in default i.e. 90 days plus			
1	Arrears Reserve	1.00%	3.69%	R15,268,631.22	R15,268,631.22

Reference		Trigger	Current Level	Breached
2	Arrears Trigger	2.50%	3.34%	Y

Stop Purchase Events			Breached
1	Has revolving period expired.		N
2	Enforcement of the Security.		N
3	Occurrence of a Servicer Event of Default.		N
4	Occurrence of an Arrears Trigger.		Y
5	Eligibility Criteria amended without Rating Agency approval.		N
6	Arrears reserve NOT fully funded for two consecutive interest payment dates.		N
7	Principal Deficiency Ledger balance greater than zero.		N

PRINCIPAL DEFICIENCY LEDGER		Current
		31-Jan-10
	Notes Outstanding + Subloan	2,000,000,000
	Non Written-Off Mortgage Assets	(1,965,695,261)
	Potential Redemption Amount	34,304,739
	Residual Cashflow after payment of or provision for items one to ten.	(56,549,216)
	Principal Deficiency Value	0



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Redraw and Liquidity position

31-Jan-2010

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	10-Dec-07	31-Jan-10	
Max Redraw	2,297,501	2,379,418	3.57%
Min Redraw	-	0	0.00%
Ave. Redraw	29,800	51,887	74.12%
Aggregate Redraw	150,519,853	259,279,004	72.26%

The following external Liquidity and Redraw facilities are provided by Calyon:

Facility	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	Breach
Liquidity (2.75% of Outstanding Notes)	52,552,500	0	52,552,500	0	52,552,500	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	45,000,000	0	45,000,000	0	45,000,000	N

Note: The transaction allows for the ability to interchange between a Liquidity / Redraw Facility and a Liquidity / Redraw Reserve fund, subject to the Liquidity / Redraw amount being met. Should the Redraw Facility / Reserve Fund fall below 1/3 of the Redraw Required Amount, the Issuer is required to notify all borrowers that their redraw facility has been cancelled.



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Portfolio Covenants

31-Jan-2010

#	Reference	Covenant	Current Level	Breached	Initial Level
1	The proportion of Principal Balances in Loan Portfolio concluded by self-employed borrowers relative to balances in the total portfolio must not exceed 30%.	30.00%	22.72%	N	17.11%
2	The weighted average Concession of Loan Agreements in Pool is not more than 0.2% more than weighted average Concessions of initial loan portfolio.	1.65%	1.43%	N	1.45%
3	The current weighted ave LTV Ratio (including Redraws) has not deteriorated by more than 1% from the weighted ave LTV of the initial portfolio.	74.78%	72.28%	N	73.78%
4	The current weighted average PTI has not deteriorated by more than 1% from the weighted average PTI of the initial portfolio.	27.29%	21.75%	N	26.29%
5	The proportion of Fixed rate loans in the portfolio will not exceed 15% of the principal balances of the portfolio.	15.00%	0.46%	N	0.32%
6	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 23% (more than one property)	23.00%	16.89%	N	21.29%
7	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 30%.	30.00%	16.60%	N	23.14%

* Note 3 -The WALTV includes the potential REDRAWS



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Loan Pool Characteristics

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Current Balance (Capital Outstanding):

Aggregate Current Balance	1,965,695,261.33
Average Current Balance	393,375.08
Min Current Balance	(173,360.12)
Max Current Balance	3,129,647.26
Weighted Ave LTV (cur) (Including redraws)	72.28%

Original Balance (Total Bond Registered):

Aggregate Total Bond	2,313,613,491.27
Average Total Bond	463,000.50
Min Total Bond	80,000.00
Max Total Bond	3,340,000.00
Weighted Ave LTV (Original) (Including redraws)	74.00%

Number of Accounts (at Closing):

Number of Accounts (Current):



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Loan Pool Characteristics

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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	119	394	7.88%	275	10,361,943	19,211,396	0.98%	8,849,453
100001 - 200000	1,237	1,128	22.57%	(109)	188,880,418	170,067,414	8.65%	(18,813,005)
200001 - 300000	1,019	889	17.79%	(130)	254,311,873	218,699,274	11.13%	(35,612,599)
300001 - 400000	823	686	13.73%	(137)	288,570,036	238,878,514	12.15%	(49,691,522)
400001 - 500000	552	563	11.27%	11	249,373,284	253,232,065	12.88%	3,858,781
500001 - 600000	408	426	8.53%	18	225,781,885	234,114,292	11.91%	8,332,407
600001 - 700000	281	277	5.54%	(4)	182,406,416	179,950,968	9.15%	(2,455,448)
700001 - 800000	188	176	3.52%	(12)	140,847,478	130,564,031	6.64%	(10,283,446)
800001 - 900000	134	126	2.52%	(8)	114,104,211	106,160,576	5.40%	(7,943,635)
900001 - 1000000	94	105	2.10%	11	89,932,219	99,618,316	5.07%	9,686,097
1000001 - 1100000	62	41	0.82%	(21)	65,082,193	42,973,304	2.19%	(22,108,889)
1100001 - 1200000	35	40	0.80%	5	40,565,323	45,721,760	2.33%	5,156,437
1200001 - 1300000	27	37	0.74%	10	33,896,214	46,022,915	2.34%	12,126,702
1300001 - 1400000	23	27	0.54%	4	31,155,691	36,650,346	1.86%	5,494,655
1400001 - 1500000	15	30	0.60%	15	21,888,108	43,375,228	2.21%	21,487,120
1500001 - 1600000	9	8	0.16%	(1)	14,064,794	12,267,299	0.62%	(1,797,495)
1600001 - 1700000	4	8	0.16%	4	6,564,165	13,300,019	0.68%	6,735,854
1700001 - 1800000	8	5	0.10%	(3)	14,124,961	8,734,783	0.44%	(5,390,178)
1800001 - 1900000	1	11	0.22%	10	1,803,345	20,406,905	1.04%	18,603,559
1900001 - 2000000	4	7	0.14%	3	7,952,377	13,612,217	0.69%	5,659,840
> 2000000	8	13	0.26%	5	17,754,631	32,133,640	1.63%	14,379,009
Totals	5,051	4,997	100.00%	(54)	1,999,421,566	1,965,695,261	100.00%	(33,726,305)



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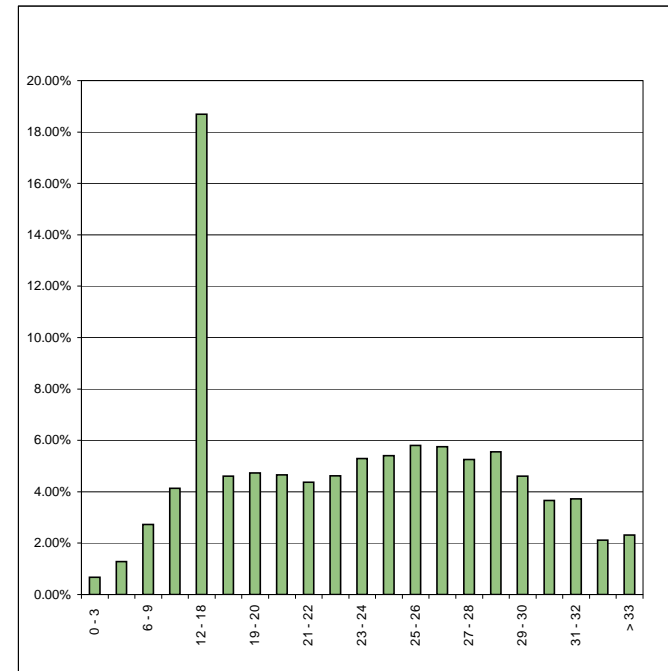
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Loan Pool Characteristics

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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	35	0.70%	13,320,532	0.68%
3 - 6	92	1.84%	25,272,454	1.29%
6 - 9	176	3.52%	53,605,601	2.73%
9 - 12	273	5.46%	81,384,310	4.14%
12 - 18	1,051	21.03%	367,459,678	18.69%
18 - 19	228	4.56%	90,669,686	4.61%
19 - 20	256	5.12%	93,024,187	4.73%
20 - 21	230	4.60%	91,572,350	4.66%
21 - 22	223	4.46%	85,874,366	4.37%
22 - 23	222	4.44%	90,778,621	4.62%
23 - 24	231	4.62%	103,958,718	5.29%
24 - 25	239	4.78%	106,196,223	5.40%
25 - 26	267	5.34%	114,042,037	5.80%
26 - 27	267	5.34%	113,200,210	5.76%
27 - 28	213	4.26%	103,204,337	5.25%
28 - 29	241	4.82%	109,262,503	5.56%
29 - 30	226	4.52%	90,644,434	4.61%
30 - 31	179	3.58%	72,017,410	3.66%
31 - 32	175	3.50%	73,216,614	3.72%
32 - 33	99	1.98%	41,500,172	2.11%
> 33	74	1.48%	45,490,819	2.31%
Totals	4,997	100%	1,965,695,261	100%





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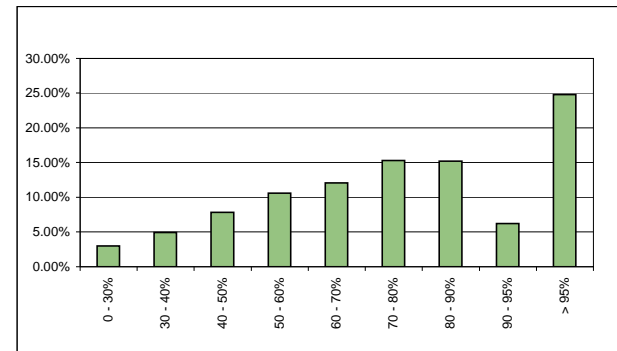
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Loan Pool Characteristics

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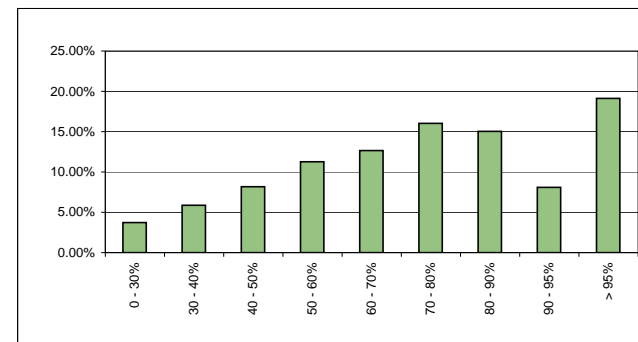
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	329	6.58%	59,068,043	3.00%
30 - 40%	404	8.08%	97,112,173	4.94%
40 - 50%	572	11.45%	153,649,644	7.82%
50 - 60%	603	12.07%	208,773,649	10.62%
60 - 70%	611	12.23%	237,145,554	12.06%
70 - 80%	646	12.93%	300,811,220	15.30%
80 - 90%	629	12.59%	299,037,741	15.21%
90 - 95%	252	5.04%	122,492,728	6.23%
> 95%	951	19.03%	487,604,510	24.81%
Totals	4,997	100%	1,965,695,261	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%	403	8.06%	72,973,353	3.71%
30 - 40%	467	9.35%	115,322,956	5.87%
40 - 50%	568	11.37%	160,537,986	8.17%
50 - 60%	629	12.59%	221,476,928	11.27%
60 - 70%	611	12.23%	248,564,522	12.65%
70 - 80%	669	13.39%	315,339,720	16.04%
80 - 90%	620	12.41%	295,963,993	15.06%
90 - 95%	282	5.64%	159,378,086	8.11%
> 95%	748	14.97%	376,137,718	19.14%
Totals	4,997	100%	1,965,695,261	100%





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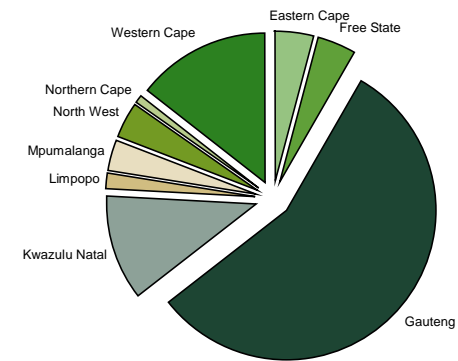
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Loan Pool Characteristics

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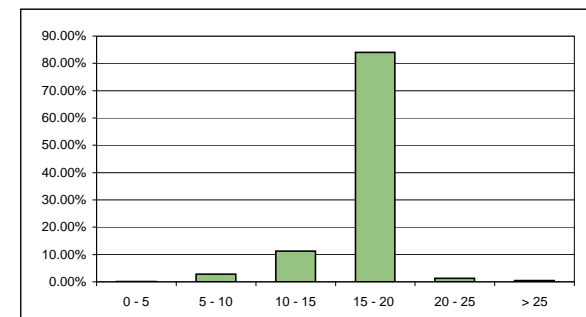
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	268	5.36%	79,543,692	4.05%
Free State	237	4.74%	78,175,837	3.98%
Gauteng	2,485	49.73%	1,062,485,537	54.05%
Kwazulu Natal	631	12.63%	214,776,987	10.93%
Limpopo	105	2.10%	34,437,928	1.75%
Mpumalanga	168	3.36%	63,167,024	3.21%
North West	207	4.14%	71,673,297	3.65%
Northern Cape	55	1.10%	17,628,811	0.90%
Western Cape	709	14.19%	271,850,680	13.83%
NO Data	132	2.64%	71,955,469	3.66%
Totals	4,997	100%	1,965,695,261	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	24	0.48%	2,736,106	0.14%
5 - 10	295	5.90%	56,204,874	2.86%
10 - 15	710	14.21%	221,705,329	11.28%
15 - 20	3,905	78.15%	1,651,380,423	84.01%
20 - 25	41	0.82%	25,144,953	1.28%
> 25	22	0.44%	8,523,576	0.43%
Totals	4,997	100%	1,965,695,261	100%





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Loan Pool Characteristics

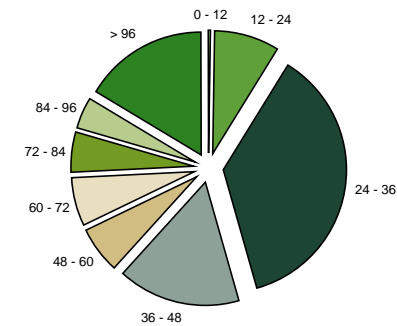
31-Jan-2010

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

Weighted Average Seasoning Since Inception

57 Months

Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	5	0.10%	3,743,632	0.19%
12 - 24	303	6.06%	170,553,770	8.68%
24 - 36	1,836	36.74%	721,859,710	36.72%
36 - 48	715	14.31%	317,287,417	16.14%
48 - 60	235	4.70%	120,602,839	6.14%
60 - 72	273	5.46%	121,289,558	6.17%
72 - 84	251	5.02%	105,221,272	5.35%
84 - 96	230	4.60%	81,627,712	4.15%
> 96	1,149	22.99%	323,509,352	16.46%
Totals	4,997	100%	1,965,695,261	100%

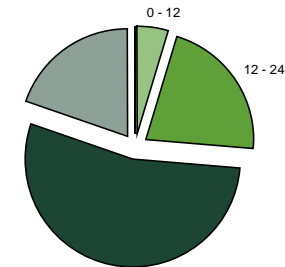


Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration

29 Months

Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 12	166	3.32%	91,068,765	4.63%
12 - 24	825	16.51%	428,118,900	21.78%
24 - 36	2,954	59.12%	1,060,473,480	53.95%
36 - 48	1,052	21.05%	386,034,117	19.64%
48 - 60	-	0.00%	-	0.00%
60 - 72	-	0.00%	-	0.00%
72 - 84	-	0.00%	-	0.00%
84 - 96	-	0.00%	-	0.00%
> 96	-	0.00%	-	0.00%
Totals	4,997	100%	1,965,695,261	100%





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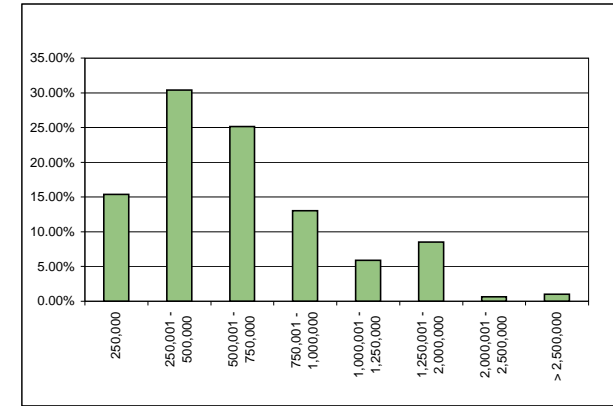
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Loan Pool Characteristics

31-Jan-2010

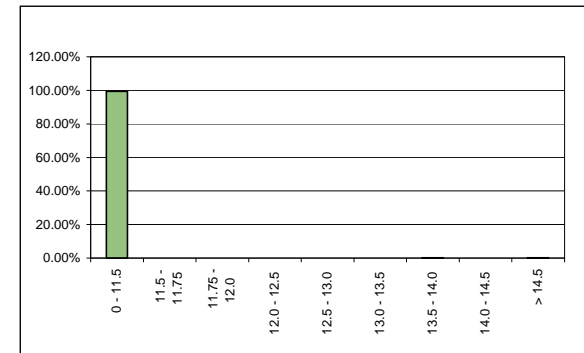
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250,000	2,025	40.52%	302,272,550	15.38%
250,001 - 500,000	1,635	32.72%	597,816,113	30.41%
500,001 - 750,000	814	16.29%	494,356,242	25.15%
750,001 - 1,000,000	296	5.92%	256,051,941	13.03%
1,000,001 - 1,250,000	103	2.06%	115,589,081	5.88%
1,250,001 - 2,000,000	111	2.22%	167,475,695	8.52%
2,000,001 - 2,500,000	6	0.12%	12,607,065	0.64%
> 2,500,000	7	0.14%	19,526,574	0.99%
Totals	4,997	100%	1,965,695,261	100%



Interest Rate Distribution (Prime = 10.5%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 11.5	4,972	99.50%	1,955,260,658	99.47%
11.5 - 11.75	-	0.00%	-	0.00%
11.75 - 12.0	1	0.02%	97,920	0.00%
12.0 - 12.5	5	0.10%	853,365	0.04%
12.5 - 13.0	2	0.04%	286,093	0.01%
13.0 - 13.5	1	0.02%	457,206	0.02%
13.5 - 14.0	6	0.12%	4,207,439	0.21%
14.0 - 14.5	3	0.06%	1,799,510	0.09%
> 14.5	7	0.14%	2,733,071	0.14%
Totals	4,997	100%	1,965,695,261	100%





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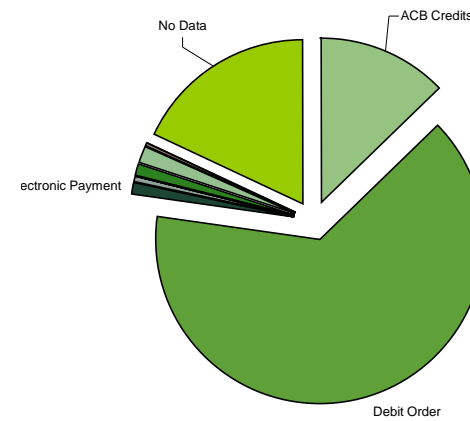
Loan Pool Characteristics

31-Jan-2010

Billing Method:

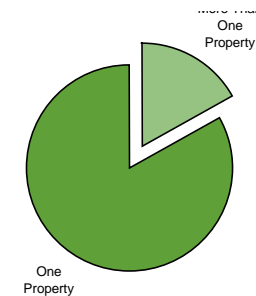
Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
ACB Credits	1,002	20.05%	248,915,118	12.66%
Debit Order	2,096	41.95%	1,266,674,968	64.44%
Electronic Payment	82	1.64%	25,484,532	1.30%
Internally Affected	23	0.46%	7,300,080	0.37%
Ned CRedits / Hyphen	12	0.24%	4,185,808	0.21%
Payment Investment	-	0.00%	-	0.00%
Salary Scheme	2	0.04%	326,915	0.02%
Scheme Payments	-	0.00%	-	0.00%
Sundry Credits	57	1.14%	20,208,012	1.03%
Teller - Cash	112	2.24%	32,072,457	1.63%
Teller - Cash & Cheque	16	0.32%	3,474,113	0.18%
Teller - Cheque	-	0.00%	-	0.00%
No Data	1,595	31.92%	357,053,257	18.16%
Totals	4,997	100%	1,965,695,261	100%

* The No Data reflects all the clients that haven't been making payments



Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
More Than One Property	774	15.49%	331,925,305	16.89%
One Property	4,223	84.51%	1,633,769,957	83.11%
Totals	4,997	100%	1,965,695,261	100%





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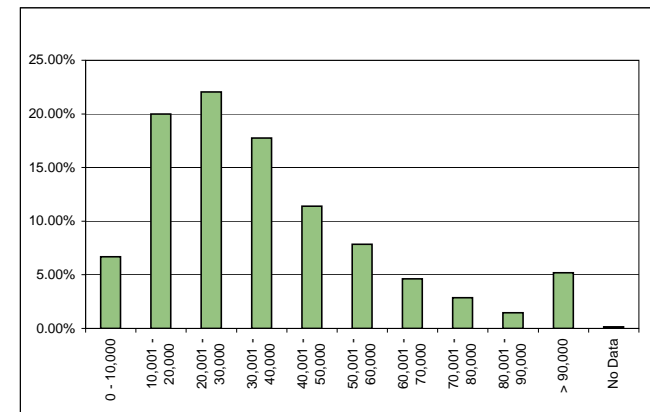
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Loan Pool Characteristics

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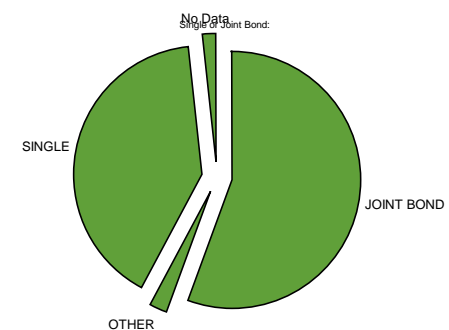
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	671	13.43%	131,582,381	6.69%
10,001 - 20,000	1,627	32.56%	392,813,462	19.98%
20,001 - 30,000	1,126	22.53%	433,544,892	22.06%
30,001 - 40,000	686	13.73%	348,843,666	17.75%
40,001 - 50,000	365	7.30%	223,858,026	11.39%
50,001 - 60,000	205	4.10%	154,043,496	7.84%
60,001 - 70,000	107	2.14%	91,136,298	4.64%
70,001 - 80,000	68	1.36%	56,519,323	2.88%
80,001 - 90,000	29	0.58%	28,550,206	1.45%
> 90,000	110	2.20%	101,789,744	5.18%
No Data	3	0.06%	3,013,769	0.15%
Totals	4,997	100%	1,965,695,261	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	2,666	53.35%	1,089,878,854	55.44%
OTHER	73	1.46%	47,891,727	2.44%
SINGLE	2,099	42.01%	794,824,327	40.43%
No Data	159	3.18%	33,100,353	1.68%
Totals	4,997	100%	1,965,695,261	100%





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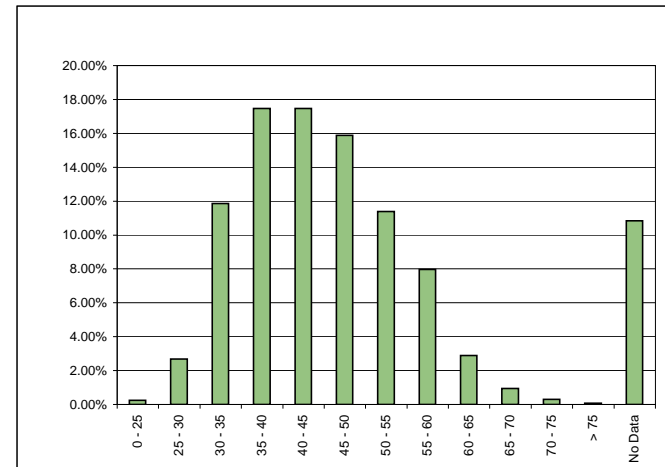
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Loan Pool Characteristics

31-Jan-2010

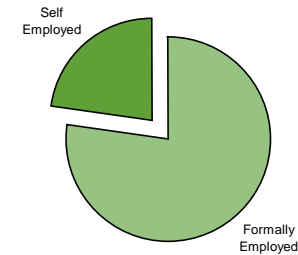
Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	12	0.24%	4,660,188	0.24%
25 - 30	140	2.80%	52,760,338	2.68%
30 - 35	524	10.49%	233,109,995	11.86%
35 - 40	815	16.31%	343,334,924	17.47%
40 - 45	822	16.45%	343,499,774	17.47%
45 - 50	803	16.07%	312,197,605	15.88%
50 - 55	579	11.59%	223,679,137	11.38%
55 - 60	415	8.30%	156,654,885	7.97%
60 - 65	177	3.54%	56,781,911	2.89%
65 - 70	58	1.16%	18,608,478	0.95%
70 - 75	20	0.40%	5,775,409	0.29%
> 75	5	0.10%	1,642,113	0.08%
No Data	627	12.55%	212,990,505	10.84%
Totals	4,997	100%	1,965,695,261	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	3,886	77.77%	1,519,010,776	77.28%
Self Employed	1,111	22.23%	446,684,485	22.72%
Totals	4,997	100%	1,965,695,261	100%





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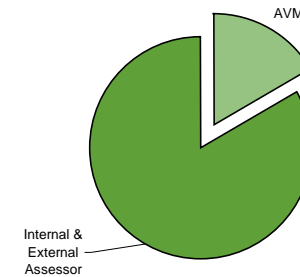
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Loan Pool Characteristics

31-Jan-2010

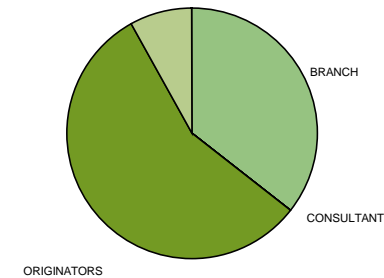
Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
AVM	1,055	21.11%	326,298,518	16.60%
Internal & External Assessor	3,942	78.89%	1,639,396,743	83.40%
Totals	4,997	100%	1,965,695,261	100%



Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	1,897	37.96%	700,528,108	35.64%
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	2,575	51.53%	1,108,146,892	56.37%
No Data	525	10.51%	157,020,261	7.99%
Totals	4,997	100%	1,965,695,261	100%





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