

Investor Report - 14 June 2016

**Domestic Date and Rate Information**

Name of Transaction:	Nitro Securitisation 5 Issuer Trust	Closing Date	9-Jun-2015
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Reporting Date	14-Jun-2016
Issuer:	Nitro Securitisation 5 Issuer Trust	Determination Date	31-May-2016
Manager:	Rand Merchant Bank, a division of FirstRand	Interest Payment Date (Quarterly)	20-Jun-2016
Security SPV:	Nitro Securitisation 5 Security Trust	Prior Interest Payment Date	22-Mar-2016
Hedge Counterparty	FirstRand Bank Limited	Fixing Date JIBAR:	22-Mar-2016
		3 Month JIBAR:	7.223%
		Begin of Interest accrual date	22-Mar-2016
		End of Interest accrual date	20-Jun-2016
		Interest Days	90

**Note and Subloan Information**

Bond Code	Prior Principal - R	Principal Paid - R	Outstanding Principal - R	Target Maturity	Legal Maturity	Margin over Jibar	Interest Payment - R	National Rating	Intl. Rating
N5A16	0.00	0.00	0.00	20/06/2016	20/06/2016	0.90%	0.00	zaA-1	A-2
N5B23	696,574,000.00	229,348,000.00	467,226,000.00	20/12/2017	20/06/2023	1.40%	14,827,865.77	zaAAA	BBB
N5C23	480,000,000.00	0.00	480,000,000.00	20/12/2018	20/06/2023	1.50%	10,336,043.84	zaAAA	BBB
N5D23	252,000,000.00	0.00	252,000,000.00	20/09/2019	20/06/2023	2.59%	6,103,716.16	zaB	B
N5E23	84,000,000.00	0.00	84,000,000.00	20/06/2023	20/06/2023	3.50%	2,223,054.25	zaCCC	CCC
N5F23U	84,000,000.00	0.00	84,000,000.00	20/06/2023	20/06/2023	4.25%	2,378,396.71	N.R.	N.R.
N5G23U	57,000,000.00	0.00	57,000,000.00	20/06/2023	20/06/2023	5.00%	1,719,323.01	N.R.	N.R.
<b>Total Note</b>	<b>1,653,574,000.00</b>	<b>229,348,000.00</b>	<b>1,424,226,000.00</b>				<b>37,588,399.74</b>		

**Pool**

Portfolio Outstanding	R	Number of Loans	Units
Portfolio at the beginning of the reporting period	1,612,327,048.39	Number of ISA's at the beginning of the period	15,889
Principal Payments (Scheduled)	-128,933,099.92	Number of ISA's closed as a result of early settlement	1101
Principal Payments (Unscheduled)	-98,006,517.04	Number of ISA's closed according contractual maturity	187
Finance charges Accrued	44,840,240.79	Number of ISA's written off during this period	23
Finance charges Collected	-45,219,983.69	Number of ISA's repurchased by the seller	0
Write offs	-887,912.97	Number of ISA's purchased	0
Repurchase of assets by Wesbank	0.00	<b>Number of ISA's at the end of the period</b>	<b>14,578</b>
Purchase additional assets	3,356,156.99		
<b>Portfolio at the determination date:</b>	<b>1,387,475,933</b>		

**Portfolio Delinquencies**

	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	13,943	1,320,029,867.00	95.14%
31-60 days overdue	364	38,067,663.00	2.74%
61 - 90 days overdue	117	13,550,083.00	0.98%
91-120 days overdue	43	4,742,651.00	0.34%
120+ days overdue	63	7,926,924.00	0.57%
Classified	48	3,158,745.00	0.23%
<b>Total Accounts</b>	<b>14,578</b>	<b>1,387,475,933.00</b>	<b>100.00%</b>

<b>Defaults</b>	<b>Number of loans</b>	<b>R</b>
Cumulative write offs on Participating Assets start of quarter		921,191.37
Current quarter write offs		844,798.79
Cumulative write offs on Participating Assets end of quarter		1,765,990.16
Loss Ratio		0.0736%
Classified as potentially uncollectible	-48	3,158,745.00
<b>Recovery Amount in the current period</b>		<b>43,114.79</b>

<b>Collections</b>	<b>R</b>
Installments	174,153,084
Early Settlements & Prepayments	98,006,517
Additional assets	-3,356,157
Other Collections (Including Recoveries)	43,115
Interest on collections account	835,944
<b>Total</b>	<b>269,682,502</b>

<b>Cash Reserve Required Amount</b>	<b>R</b>
GREATER OF	
2% of Asset Balance on issue date, thereafter on any Interest Payment Date	48,000,000.00
If Performance Criteria are satisfied, the greater of	
2% of the Aggregate Principal Balance of the Participating Assets	27,749,518.66
0.5% of Initial Asset Balance	12,000,000.00
<b>At End of period</b>	<b>27,749,518.66</b>

<b>Cash Reserve</b>	<b>R</b>
At Beginning of Period	41,246,540.97
Interest Earned on cash reserve	591,280.03
Amounts Transferred In	
Amounts Transferred Out (Reduce Required Amount)	-13,497,022.31
Registration Reserve	9,000,000.00
Interest Earned on registration reserve	159,247.19
<b>At End of period</b>	<b>36,749,518.66</b>

<b>Assets and Liabilities Test</b>	
Assets	1,435,430,686.95
Liabilities	1,424,226,000.00
Assets/Liabilities Ratio	100.79%
<b>Asset Quality Test</b>	
Assets - non-defaulted	1,371,647,613.00
<b>Assest/Liabilities Ratio</b>	

<b>Potential Redemption Amount</b>	<b>R</b>
Aggregate Principal Amount of all Notes Outsanding on Determination date	1,653,574,000.00
Less Principal Balance of all Participating assets	1,387,475,932.55
Plus Cash Reserve Required Amount following Int repayment date	36,749,518.66
<b>Total</b>	<b>229,348,548.79</b>

<b>Permitted Investments (General Reserve)</b>	<b>R</b>
At beginning of period	32,992,405.21
Interest Earned during collections period	2,691,541.03
<b>Amount transferred to General reserve following IPD</b>	<b>11,205,235.74</b>

<b>Monies Available to the Waterfall</b>	<b>R</b>
Opening cash balance	32,992,405.21
Collections (Including Recoveries)	268,846,558.45
Swap Income	0.00
Accounts Draws and Surpluses	32,246,540.97
Interest income	4,278,012.29
Income from NCA fees	2,631,473.40
<b>Total</b>	<b>340,994,990.32</b>

<b>Monies Allocated</b>	<b>R</b>
Expenses (Items 1-5, including swap expense)	2,111,430.97
Interest on Notes A, B and C	25,163,909.61
Capital on Notes A, B and C	229,348,000.00
Interest on Notes D	6,103,716.16
Capital on Notes D	0.00
Build Cash Reserve	27,749,518.66
Interest On Class E, F & G	6,320,773.97
Capital On Class E, F & G	0.00
Residual Beneficiary payment	0.00
Residual profit year to date	44,197,640.95
<b>Total</b>	<b>340,994,990.32</b>

<b>Excess Spread</b>	
Excess Spread Amount in current quarter	11,205,235.74
Excess spread in quarter % pa	2.82%
Excess spread in prior quarter %	2.37%
Excess spread in 2nd prior quarter %	2.78%
3Q Avergae excess spread %	2.66%

<b>Triggers</b>	<b>Trigger Level</b>	<b>Actual Level</b>	<b>Breached?</b>
Permitted Investments	at least BBB- by the Rating Agency on a long-term global local scale (local curenry)	BBB -	No
Derivative Counterparty	at BBB- by the Rating Agency on a long-term global scale (local curenry)	BBB -	No
Account Bank	at least BBB- by the Rating Agency on a long-term global scale (local curenry)	BBB -	No
Sweep acceleration trigger	at least BB by the Rating Agency on a short-term global scale (local curenry)	BBB -	No
Customer Notification Trigger	at least B+ by the Rating Agency on a long-term global scale (local curenry)	BBB -	No

Comments:

Administrator Contact Information:

Name: Silvia Caroto  
Email: [silvia.caroto@rmb.co.za](mailto:silvia.caroto@rmb.co.za)  
Phone: 2711 282 1458  
Fax:

Account Type	Accounts		Principal	
	Number	Percent	Balance	Percent
IS	14 578	100.00%	1,387,475,932.55	100.00%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Balloon as a % of original capital	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00% - 4.99%	13 338	91.49%	1,164,731,516.68	83.95%
5.00% - 9.99%	2	0.01%	752,748.24	0.05%
10.00% - 14.99%	21	0.14%	2,963,428.62	0.21%
15.00% - 19.99%	71	0.49%	11,061,453.91	0.80%
20.00% - 24.99%	167	1.15%	32,544,952.17	2.35%
25.00% - 29.99%	857	5.88%	154,574,642.64	11.14%
30.00% - 34.99%	122	0.84%	20,847,190.29	1.50%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum %	00.0%
Maximum %	30.99%
Weighted average where there is a balloon %	26.73%

Balloon Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 9 999.99	13 338	91.49%	1,164,731,516.68	83.95%
10 000.00 - 19 999.99	10	0.07%	559,636.36	0.04%
20 000.00 - 29 999.99	50	0.34%	4,048,418.12	0.29%
30 000.00 - 39 999.99	147	1.01%	14,121,184.69	1.02%
40 000.00 - 49 999.99	139	0.95%	16,142,249.30	1.16%
50 000.00 - 59 999.99	170	1.17%	23,984,156.17	1.73%
60 000.00 - 69 999.99	137	0.94%	22,060,339.86	1.59%
70 000.00 - 79 999.99	115	0.79%	21,854,333.31	1.58%
80 000.00 - 89 999.99	119	0.82%	24,432,700.08	1.76%
90 000.00 - 99 999.99	103	0.71%	24,240,498.32	1.75%
100 000.00 - 149 999.99	250	1.71%	71,300,899.66	5.14%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum Rand	R 00.0
Maximum Rand	R149 998.00
Weighted average where there is a balloon	R83 672.47

Recalculated capital balance	Accounts		Principal	
	Number	Percent	Balance	Percent
< 0.00 (Prepaid Agreements)	77	0.53%	-282,709.55	0.02%
0.00 - 19 999.99	1 157	7.94%	12,894,741.63	0.93%
20 000.00 - 119 999.99	9 295	63.76%	626,242,056.93	45.14%
120 000.00 - 219 999.99	3 132	21.48%	497,398,653.84	35.85%
220 000.00- 369 999.99	874	6.00%	234,197,957.58	16.88%
370 000.00- 519 999.99	43	0.29%	17,025,232.12	1.23%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum Rand	-R 13 685.70
Maximum Rand	R 455 592.40
Weighted average Rand	R95,176.01

Customer type	Accounts		Principal	
	Number	Percent	Balance	Percent
PRIVATE INDIVIDUAL	12 287	84.28%	1,161,687,973.36	83.73%
SELF-EMPLOYED PRIVATE INDIVIDUAL	2 291	15.72%	225,787,959.19	16.27%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>



Original Deposit	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 39 999.9999	11 591	79.51%	1,126,789,582.28	81.21%
40 000.00 - 79 999.99	1 924	13.20%	163,075,155.54	11.75%
80 000.00 - 119 999.99	631	4.33%	58,213,159.61	4.20%
120 000.00 - 159 999.99	223	1.53%	21,610,807.96	1.56%
160 000.00 - 199 999.99	94	0.64%	7,836,271.34	0.56%
200 000.00 - 499 999.99	114	0.78%	9,945,013.25	0.72%
500 000.00 - 799 999.999	1	0.01%	5,942.57	0 %
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum Rand	R 0.00
Maximum Rand	R 500 000.00
Weighted average	R20 092.25

Original LTV	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00% - 14.99%	4	0.03%	532,623.97	0.04%
15.00% - 29.99%	48	0.33%	1,608,691.15	0.12%
30.00% - 44.99%	195	1.34%	9,971,159.94	0.72%
45.00% - 59.99%	673	4.62%	39,656,847.35	2.86%
60.00% - 74.99%	1 645	11.28%	117,995,374.31	8.50%
75.00% - 89.99%	3 457	23.71%	305,289,473.64	22.00%
90.00% - 104.99%	6 319	43.35%	674,319,953.63	48.60%
105.00% - 119.99%	2 237	15.35%	238,101,808.56	17.16%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum %	8.34%
Maximum %	112.987%
Weighted average	92.49%

Fixed / Floating Description	Accounts		Principal	
	Number	Percent	Balance	Percent
LINKED	14 578	100.00%	1,387,475,932.55	100.00%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Employee Indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
N	14 551	99.81%	1,385,186,941.73	99.84%
Y	27	0.19%	2,288,990.82	0.16%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Current Instalment Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 999.99	65	0.45%	1,771,831.53	0.13%
1 000.00 - 1 999.99	1 748	11.99%	64,498,756.18	4.65%
2 000.00 - 2 999.99	4 411	30.26%	259,906,526.94	18.73%
3 000.00 - 3 999.99	3 246	22.27%	278,175,115.23	20.05%
4 000.00 - 4 999.99	1 987	13.63%	230,336,028.38	16.60%
5 000.00 - 9 999.99	2 976	20.41%	515,380,210.15	37.15%
10 000.00 - 14 999.99	144	0.99%	37,169,707.25	2.68%
15 000.00 - 64 999.99	1	0.01%	237,756.89	0.02%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

New / used vehicle indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
N	5 873	40.29%	638,952,027.63	46.05%
U	8 705	59.71%	748,523,904.92	53.95%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Current Effective Rate	Accounts		Principal	
	Number	Percent	Balance	Percent
5.00 - 9.99	217	1.49%	24,146,845.66	1.74%
10.00 - 14.99	13 222	90.70%	1,287,048,119.71	92.76%
15.000 - 19.99	1 139	7.81%	76,280,967.18	5.50%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum %	7.57%
Maximum %	19.595%
Weighted average	12.12%

Original Period (months)	Accounts		Principal	
	Number	Percent	Balance	Percent
30 - 39	77	0.53%	1,737,291.84	0.13%
40 - 49	316	2.17%	15,261,273.97	1.10%
50 - 59	368	2.52%	19,452,145.50	1.40%
60 - 69	2 635	18.08%	191,352,252.75	13.79%
70 - 79	11 182	76.70%	1,159,672,968.49	83.58%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum	36
Maximum	74
Weighted	71



Original Capital Balance	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 99 999.99	943	6.47%	32,500,509.76	2.34%
100 000.00 - 199 999.99	7 294	50.03%	464,628,422.02	33.49%
200 000.00 - 299 999.99	3 543	24.30%	392,970,319.23	28.32%
300 000.00- 399 999.99	1 799	12.34%	281,180,367.89	20.27%
400 000.00 - 499 999.99	706	4.84%	147,306,736.25	10.62%
500 000.00- 599 999.99	221	1.52%	51,808,382.79	3.73%
600 000.000 - 799 999.99	72	0.49%	17,081,194.61	1.23%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum Rand	R 31 140.00
Maximum Rand	R 649 640.00
Weighted average Rand	R 268 042.29

Payment method	Accounts		Principal	
	Number	Percent	Balance	Percent
CASH	951	6.52%	84,270,290.66	6.07%
DEBIT ORDER	13 623	93.45%	1,303,005,973.66	93.91%
STOP ORDER	4	0.03%	199,668.23	0.01%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Remaining Term (months)	Accounts		Principal	
	Number	Percent	Balance	Percent
0 - 9	1 405	9.64%	26,982,175.66	1.94%
10 - 19	2 390	16.39%	119,526,659.14	8.61%
20 - 29	3 402	23.34%	289,594,303.69	20.87%
30 - 39	3 620	24.83%	422,585,576.94	30.46%
40 - 49	3 718	25.50%	522,665,313.83	37.67%
50 - 59	14	0.10%	1,441,038.68	0.10%
60 - 69	14	0.10%	2,097,805.83	0.15%
70 - 79	12	0.08%	2,082,402.44	0.15%
80 - 104	3	0.02%	500,656.34	0.04%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum	0
Maximum	89
Weighted	34

Seasoning (months)	Accounts		Principal	
	Number	Percent	Balance	Percent
20 - 29	3 409	23.38%	455,379,106.38	32.82%
30 - 39	4 959	34.02%	558,232,466.07	40.23%
40 - 49	3 229	22.15%	254,485,579.69	18.34%
50 - 59	1 989	13.64%	97,468,084.01	7.02%
60 - 69	915	6.28%	21,676,562.34	1.56%
70 - 79	77	0.53%	234,134.06	0.02%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Minimum	23
Maximum	72
Weighted	35

I

Vehicle age	Accounts		Principal	
	Number	Percent	Balance	Percent
2.00 - 2.99	716	4.91%	117,885,579.79	8.50%
3.00 - 3.99	3 288	22.55%	453,538,605.14	32.69%
4.00 - 4.99	2 920	20.03%	282,459,909.81	20.36%
5.00 - 5.99	2 395	16.43%	181,326,659.52	13.07%
6.00 - 6.99	1 637	11.23%	119,113,513.22	8.58%
7.00 - 7.99	1 036	7.11%	77,369,024.40	5.58%
8.00 - 8.99	959	6.58%	64,262,413.60	4.63%
9.00 - 9.99	942	6.46%	57,282,553.55	4.13%
10.00 - 10.99	685	4.70%	34,237,673.52	2.47%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Goods category	Accounts		Principal	
	Number	Percent	Balance	Percent
COMM. VEHICLES: LIGHT < 1500KG	2 380	16.33%	227,716,816.92	16.41%
PASSENGER VEHICLES	12 198	83.67%	1,159,759,115.63	83.59%
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
ABARTH	3	0.02%	301,392.26	0.02%
ALFA ROMEO	47	0.32%	4,610,087.55	0.33%
AUDI	390	2.68%	53,045,685.39	3.82%
BMW	558	3.83%	70,251,476.84	5.06%
CADILLAC	4	0.03%	211,390.48	0.02%
CHANA - CHANGAN	1	0.01%	20,110.67	0 %
CHERY	38	0.26%	2,702,500.75	0.19%
CHEVROLET	1 360	9.33%	105,231,617.58	7.58%
CHRYSLER	20	0.14%	2,553,454.55	0.18%
CITROEN	99	0.68%	7,629,390.28	0.55%
CMC	1	0.01%	49,294.95	0 %
DAIHATSU	93	0.64%	6,030,527.38	0.43%
DEFAULT	6	0.04%	438,808.35	0.03%
DFSK	2	0.01%	96,228.07	0.01%
DODGE	104	0.71%	12,785,877.30	0.92%
DTV	1	0.01%	15,213.99	0 %
FAW	6	0.04%	464,335.01	0.03%
FIAT	137	0.94%	7,991,588.59	0.58%
FORD	1 352	9.27%	135,659,047.22	9.78%
FOTON	3	0.02%	450,915.54	0.03%
FUDI	1	0.01%	58,144.92	0 %
GEELY	19	0.13%	796,058.54	0.06%
GWM	160	1.10%	11,862,964.43	0.86%
HAJADU	4	0.03%	293,418.70	0.02%
HONDA	562	3.86%	46,968,857.57	3.39%
HUMMER	5	0.03%	408,309.09	0.03%
HYUNDAI	1 458	10.00%	122,971,108.14	8.86%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
ISUZU	294	2.02%	31,197,984.92	2.25%
JAGUAR	26	0.18%	3,913,257.10	0.28%
JEEP	254	1.74%	39,378,396.36	2.84%
JMC	7	0.05%	721,609.98	0.05%
KIA	812	5.57%	76,870,031.75	5.54%
LAND ROVER	240	1.65%	38,341,561.14	2.76%
LEXUS	13	0.09%	1,617,574.24	0.12%
MAHINDRA	63	0.43%	6,242,556.83	0.45%
MAZDA	302	2.07%	28,460,369.60	2.05%
MERCEDES-BENZ	709	4.86%	94,161,684.55	6.79%
MG	6	0.04%	894,387.01	0.06%
MINI	45	0.31%	4,396,403.08	0.32%
mitsubishi	209	1.43%	24,095,558.74	1.74%
NISSAN	1 264	8.67%	116,607,624.23	8.40%
OPEL	304	2.09%	17,681,473.58	1.27%
PEUGEOT	177	1.21%	14,677,501.80	1.06%
PORSCHE	10	0.07%	2,427,714.41	0.17%
PROTON	11	0.08%	679,377.01	0.05%
RENAULT	489	3.35%	43,299,226.10	3.12%
SAAB	1	0.01%	31,526.10	0 %
SEAT	6	0.04%	233,689.72	0.02%
SMART	3	0.02%	104,757.59	0.01%
SSANGYONG	13	0.09%	1,069,481.62	0.08%
SUBARU	87	0.60%	10,899,188.08	0.79%
SUZUKI	285	1.96%	21,475,520.65	1.55%
TATA	37	0.25%	1,926,887.41	0.14%
TOYOTA	1 056	7.24%	90,532,673.49	6.52%



Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
VOLKSWAGEN	1 190	8.16%	92,387,887.16	6.66%
VOLVO	230	1.58%	29,192,564.36	2.10%
ZOTYE	1	0.01%	59,659.80	0 %
<b>Total</b>	<b>14,578</b>	<b>100.00%</b>	<b>1,387,475,932.55</b>	<b>100.00%</b>