

**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-Sep-2015
Issuer:	Nitro Securitisation 5 Issuer Trust	Determination Date	31-Aug-2015
Manager:	Rand Merchant Bank, a division of FirstRand	Interest Payment Date (Quarterly)	21-Sep-2015
Security SPV:	Nitro Securitisation 5 Security Trust	Prior Interest Payment Date	n/a
Hedge Counterparty	FirstRand Bank Limited	Fixing Date JIBAR:	9-Jun-2015
		3 Month JIBAR:	6.272%
		Begin of Interest accrual date	9-Jun-2015
		End of Interest accrual date	21-Sep-2015
		Interest Days	104

**Note and Subloan Information**

Bond Code	Original Principal - R	Principal Paid - R	Outstanding Principal - R	Target Maturity	Legal Maturity	Margin over Jibar	Interest Payment - R	National Rating	Intl. Rating
N5A16	600 000 000.00	252 571 000.00	347 429 000.00	20/06/2016	20/06/2016	0.90%	12 261 172.60	zaA-1	A-2
N5B23	900 000 000.00	0.00	900 000 000.00	20/12/2017	20/06/2023	1.40%	19 673 950.68	zaAAA	BBB
N5C23	480 000 000.00	0.00	480 000 000.00	20/12/2018	20/06/2023	1.50%	10 629 540.82	zaAAA	BBB
N5D23	252 000 000.00	0.00	252 000 000.00	20/09/2019	20/06/2023	2.59%	6 363 158.79	zaB	B
N5E23	84 000 000.00	0.00	84 000 000.00	20/06/2023	20/06/2023	3.50%	2 338 854.58	zaCCC	CCC
N5F23U	84 000 000.00	0.00	84 000 000.00	20/06/2023	20/06/2023	4.25%	2 518 361.42	N.R.	N.R.
N5G23U	57 000 000.00	0.00	57 000 000.00	20/06/2023	20/06/2023	5.00%	1 830 696.33	N.R.	N.R.
<b>Total Note</b>	<b>2 457 000 000.00</b>	<b>252 571 000.00</b>	<b>2 204 429 000.00</b>				<b>55 615 735.22</b>		

**Pool**

Portfolio Outstanding	R	Number of Loans	Units
Portfolio at the beginning of the reporting period	2 399 999 873.70	Number of ISA's at the beginning of the period	19 541
Principal Payments (Scheduled)	-141 114 046.89	Number of ISA's closed as a result of early settlement	985
Principal Payments (Unscheduled)	-109 824 615.70	Number of ISA's closed according contractual maturity	0
Finance charges Accrued	62 518 925.99	Number of ISA's written off during this period	1
Finance charges Collected	-62 902 661.09	Number of ISA's repurchased by the seller	0
Write offs	-85 474.78	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>18 555</b>
Purchase additional assets	3 789 272.76		
<b>Portfolio at the determination date:</b>	<b>2 152 381 273.99</b>		

<b>Portfolio Delinquencies</b>			
	<u>Number of Loans</u>	<u>Amount - R</u>	<u>Total Outstanding/Current Loan Balance</u>
Not Delinquent	18294	2 120 236 677.99	98.51%
31-60 days overdue	205	25 177 187.00	1.17%
61 - 90 days overdue	45	5 626 879.00	0.26%
91-120 days overdue	11	1 340 530.00	0.06%
120+ days overdue	0	0.00	0.00%
Classified	0	0.00	0.00%
<b>Total Accounts</b>	<b>18 555</b>	<b>2 152 381 273.99</b>	<b>100.00%</b>

<b>Defaults</b>	<u>Number of loans</u>	<u>R</u>
Classified as potentially uncollectible	0	0
Recovery Amount in the current period	0	0
Irrecoverable receivables	0	0

<b>Collections</b>	<u>R</u>
Installments	204 016 708
Early Settlements & Prepayments	109 824 616
Additional assets	-3 789 273
Other Collections (Including Recoveries)	0
Interest on collections account	467 519
<b>Total</b>	<b>310 519 570</b>

<b>Cash Reserve Required Amount</b>	<u>R</u>
<b>GREATER OF</b>	
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	43 047 625.44
0.5% of Initial Asset Balance	12 000 000.00
<b>At End of period</b>	<b>43 047 625.44</b>

<b>Potential Redemption Amount</b>	<u>R</u>
Aggregate Principal Amount of all Notes Outsanding on Determination date	2 457 000 000.00
Less Principal Balance of all Participating assets	2 152 381 274.00
Plus Cash Reserve Required Amount following Int repayment date	52 047 625.44
<b>Total</b>	<b>252 571 100.56</b>

<b>Permitted Investments (General Reserve)</b>	<u>R</u>
At beginning of period	126.30
Interest Earned during collections period	950 361.25
<b>Amount transferred to General reserve following IPD</b>	<b>10 791 774.43</b>

<b>Monies Available to the Waterfall</b>	<u>R</u>
Opening cash balance	126.30
Collections (Including Recoveries)	310 052 177.24
Swap Income	911 311.40
Accounts Draws and Surpluses	48 000 000.00
Interest income	2 190 801.55
Income from NCA fees	3 261 198.00
<b>Total</b>	<b>364 415 488.19</b>

<b>Cash Reserve</b>	<b>R</b>
At Beginning of Period	48 000 000.00
Interest Earned on cash reserve	650 881.35
Amounts Transferred In	
Amounts Transferred Out (Reduce Required Amount)	-4 952 374.56
Registration Reserve	9 000 000.00
Interest Earned on registration reserve	122 040.23
<b>At End of period</b>	<b>52 047 625.44</b>

<b>Assets and Liabilities Test</b>	
Assets	2 215 220 673.86
Liabilities	2 204 429 000.00
Assets/Liabilities Ratio	100.49%
<b>Asset Quality Test</b>	
Assets - BOP	2 151 040 743.99
Oustandings	
<b>Assest/Liabilities Ratio</b>	

<b>Monies Allocated</b>	<b>R</b>
Expenses (Items 1-5)	2 389 353.10
Interest on Notes A, B and C	42 564 664.10
Capital on Notes A, B and C	252 571 000.00
Interest on Notes D	6 363 158.79
Capital on Notes D	0.00
Build Cash Reserve	43 047 625.44
Interest On Class E, F & G	6 687 912.33
Capital On Class E, F & G	0.00
Residual Beneficiary	10 791 774.43
<b>Total</b>	<b>364 415 488.19</b>
<b>Excess Spread</b>	
Excess Spread Amount	10 791 774.43
Excess spread in quarter % pa	1.58%
Excess spread in prior quarter %	n/a
Excess spread in 2nd prior quarter %	n/a
3Q Avergae excess spread %	1.58%

<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:

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<b>Account Type</b>	<b>Accounts</b>		<b>Principal</b>	
	<b>Number</b>	<b>Percent</b>	<b>Balance</b>	<b>Percent</b>
Instalment Sale Agreements	18 555	100.00%	2,152,381,273.99	100.00%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Balloon as a % of original capital financed	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000% - 4.9999%	17 077	92.03%	1,852,081,599.42	86.05%
5.0000% - 9.9999%	5	0.03%	1,161,321.25	0.05%
10.0000% - 14.9999%	26	0.14%	4,285,624.28	0.20%
15.0000% - 19.9999%	89	0.48%	15,936,386.27	0.74%
20.0000% - 24.9999%	194	1.05%	42,707,174.90	1.98%
25.0000% - 29.9999%	1 026	5.53%	209,810,614.73	9.75%
30.0000% - 34.9999%	138	0.74%	26,398,553.14	1.23%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum %	0.00%
Maximum %	30.99%
Weighted average % where there is a balloon	26.68%

Balloon Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000 - 9 999.9999	17 077	92.03%	1,852,081,599.42	86.05%
10 000.0000 - 19 999.9999	14	0.08%	1,007,433.66	0.05%
20 000.0000 - 29 999.9999	56	0.30%	5,230,993.43	0.24%
30 000.0000 - 39 999.9999	169	0.91%	18,404,729.37	0.86%
40 000.0000 - 49 999.9999	165	0.89%	21,645,475.26	1.01%
50 000.0000 - 59 999.9999	206	1.11%	32,653,536.36	1.52%
60 000.0000 - 69 999.9999	163	0.88%	29,623,368.35	1.38%
70 000.0000 - 79 999.9999	139	0.75%	29,355,956.49	1.36%
80 000.0000 - 89 999.9999	146	0.79%	33,268,843.95	1.55%
90 000.0000 - 99 999.9999	123	0.66%	31,812,369.78	1.48%
100 000.0000 - 149 999.9999	297	1.60%	97,296,967.92	4.52%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum Rand	R 0.00
Maximum Rand	R 149 998.00
Weighted average where there is a balloon	R 84 010.20

Capital balance	Accounts		Principal	
	Number	Percent	Balance	Percent
< 0.0000 (Prepaid agreements)	95	0.51%	-111,749.36	0.01%
0.0000 - 19 999.9999	326	1.76%	4,703,113.14	0.22%
20 000.0000 - 119 999.9999	11 184	60.27%	796,701,290.93	37.01%
120 000.0000 - 219 999.9999	5 041	27.17%	805,783,824.82	37.44%
220 000.0000 - 369 999.9999	1 735	9.35%	474,510,246.97	22.05%
370 000.0000 - 519 999.9999	174	0.94%	70,794,547.49	3.29%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum Rand	-R 14 235.60
Maximum Rand	R 509 940.70
Weighted average Rand	R 116 000.07

Customer type	Accounts		Principal	
	Number	Percent	Balance	Percent
PRIVATE INDIVIDUAL	15 673	84.47%	1,796,702,448.24	83.48%
SELF-EMPLOYED PRIVATE INDIVIDUAL	2 882	15.53%	355,678,825.75	16.52%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>



Original Deposit (Rand)	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000 - 39 999.9999	14 659	79.00%	1,724,669,869.90	80.13%
40 000.0000 - 79 999.9999	2 470	13.31%	262,555,124.22	12.20%
80 000.0000 - 119 999.9999	837	4.51%	96,625,521.49	4.49%
120 000.0000 - 159 999.9999	304	1.64%	37,110,494.07	1.72%
160 000.0000 - 199 999.9999	125	0.67%	13,719,714.13	0.64%
200 000.0000 - 499 999.9999	159	0.86%	17,669,125.29	0.82%
500 000.0000 - 799 999.9999	1	0.01%	31,424.89	0 %
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum Rand	R 0.00
Maximum Rand	R 500 000.00
Weighted average	R 21 283.74

Original LTV	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000% - 14.9999%	5	0.03%	720,526.02	0.03%
15.0000% - 29.9999%	59	0.32%	2,657,267.81	0.12%
30.0000% - 44.9999%	261	1.41%	17,464,920.36	0.81%
45.0000% - 59.9999%	879	4.74%	66,724,382.55	3.10%
60.0000% - 74.9999%	2 142	11.54%	194,734,007.51	9.05%
75.0000% - 89.9999%	4 395	23.69%	480,093,858.53	22.31%
90.0000% - 104.9999%	7 974	42.97%	1,026,003,411.46	47.67%
105.0000% - 119.9999%	2 840	15.31%	363,982,899.75	16.91%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum %	8.34%
Maximum %	112.99%
Weighted average	92.03%

Fixed / Floating Description	Accounts		Principal	
	Number	Percent	Balance	Percent
Prime linked	18 555	100.00%	2,152,381,273.99	100.00%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Employee Indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
No	18 555	100.00%	2,152,381,273.99	100.00%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

CURRENT EFFECTIVE RATE	Accounts		Principal	
	Number	Percent	Balance	Percent
6.0000 - 7.9999	1	0.01%	67,978.36	0%
8.0000 - 9.9999	3 856	20.78%	516,976,498.21	24.02%
10.0000 - 11.9999	8 620	46.46%	1,039,567,378.37	48.30%
12.0000 - 13.9999	4 634	24.97%	477,890,031.69	22.20%
14.0000 - 15.9999	1 255	6.76%	104,943,510.92	4.88%
16.0000 - 19.9999	189	1.02%	12,935,876.44	0.60%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum %	7.57%
Maximim %	19.04%
Weighted average	11.09%

Current Instalment Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000 - 999.9999	67	0.36%	1,885,235.54	0.09%
1 000.0000 - 1 999.9999	2 275	12.26%	108,261,311.14	5.03%
2 000.0000 - 2 999.9999	5 639	30.39%	417,193,724.07	19.38%
3 000.0000 - 3 999.9999	4 157	22.40%	436,882,221.29	20.30%
4 000.0000 - 4 999.9999	2 527	13.62%	359,246,235.64	16.69%
5 000.0000 - 9 999.9999	3 719	20.04%	777,176,247.64	36.11%
10 000.0000 - 14 999.9999	171	0.92%	51,736,298.67	2.40%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum Rand	R 0.00
Maximum Rand	R 14 911.86
Weighted average	R 4 729.29

New / used vehicle indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
New	7 422	40.00%	974,438,724.89	45.27%
Used	11 133	60.00%	1,177,942,549.10	54.73%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Total Periods	Accounts		Principal	
	Number	Percent	Balance	Percent
20 - 29	9	0.05%	164,495.99	0.01%
30 - 39	149	0.80%	7,386,013.84	0.34%
40 - 49	498	2.68%	34,879,320.72	1.62%
50 - 59	514	2.77%	38,489,399.14	1.79%
60 - 69	3 479	18.75%	338,711,488.24	15.74%
70 - 79	13 906	74.94%	1,732,750,556.06	80.50%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum	24
Maximum	78
Weighted	69



Original Capital Balance Financed	Accounts		Principal	
	Number	Percent	Balance	Percent
0.0000 - 99 999.9999	1 197	6.45%	52,743,426.50	2.45%
100 000.0000 - 199 999.9999	9 150	49.31%	715,562,076.24	33.25%
200 000.0000 - 299 999.9999	4 591	24.74%	612,269,217.65	28.45%
300 000.0000 - 399 999.9999	2 315	12.48%	431,214,275.50	20.03%
400 000.0000 - 499 999.9999	935	5.04%	233,711,900.41	10.86%
500 000.0000 - 599 999.9999	273	1.47%	78,082,172.39	3.63%
600 000.0000 - 799 999.9999	94	0.51%	28,798,205.30	1.34%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum Rand	R 29 629.99
Maximum Rand	R 648 287.00
Weighted average Rand	R 247 173.37

Payment method	Accounts		Principal	
	Number	Percent	Balance	Percent
CASH	558	3.01%	55,948,692.93	2.60%
DEBIT ORDER	17 992	96.97%	2,096,130,597.21	97.39%
STOP ORDER	5	0.03%	301,983.85	0.01%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Remaining Term	Accounts		Principal	
	Number	Percent	Balance	Percent
0 - 9	520	2.80%	14,777,658.19	0.69%
10 - 19	2 190	11.80%	110,190,611.81	5.12%
20 - 29	3 093	16.67%	247,814,589.49	11.51%
30 - 39	4 390	23.66%	496,981,211.67	23.09%
40 - 49	4 698	25.32%	678,075,637.53	31.50%
50 - 59	3 664	19.75%	604,541,565.30	28.09%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum	1
Maximum	57
Weighted	41

Seasoning	Accounts		Principal	
	Number	Percent	Balance	Percent
10 - 19	3 161	17.04%	494,662,331.88	22.98%
20 - 29	6 645	35.81%	927,641,415.87	43.10%
30 - 39	4 054	21.85%	426,377,616.62	19.81%
40 - 49	2 884	15.54%	219,282,884.18	10.19%
50 - 59	1 370	7.38%	71,184,847.97	3.31%
60 - 69	441	2.38%	13,232,177.47	0.61%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Minimum	14
Maximum	67
Weighted	28

Goods category	Accounts		Principal	
	Number	Percent	Balance	Percent
COMM. VEHICLES:LIGHT < 1500KG	3 088	16.64%	360,451,023.46	16.75%
PASSENGER VEHICLES	15 467	83.36%	1,791,930,250.53	83.25%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
ABARTH	5	0.03%	642,306.03	0.03%
ALFA ROMEO	56	0.30%	6,879,532.70	0.32%
AUDI	517	2.79%	85,204,517.25	3.96%
BMW	719	3.87%	109,205,601.14	5.07%
CADILLAC	6	0.03%	363,927.65	0.02%
CHANA - CHANGAN	2	0.01%	57,561.37	0 %
CHERY	46	0.25%	3,770,299.05	0.18%
CHEVROLET	1 657	8.93%	156,714,570.73	7.28%
CHRYSLER	25	0.13%	3,688,291.61	0.17%
CITROEN	119	0.64%	10,526,063.72	0.49%
CMC	1	0.01%	72,849.81	0 %
DAIHATSU	112	0.60%	8,823,307.49	0.41%
DEFAULT	11	0.06%	932,565.82	0.04%
DFSK	2	0.01%	118,320.36	0.01%
DODGE	138	0.74%	19,363,386.17	0.90%
DTV	1	0.01%	28,230.90	0 %
FAW	6	0.03%	550,789.59	0.03%
FIAT	171	0.92%	12,901,220.13	0.60%
FORD	1 743	9.39%	210,616,141.06	9.79%
FOTON	3	0.02%	538,730.61	0.03%
FUDI	1	0.01%	77,173.88	0 %
GEELY	28	0.15%	1,370,091.55	0.06%
GONOW	1	0.01%	34,573.32	0 %
GWM	215	1.16%	19,724,740.16	0.92%
HAJADU	5	0.03%	429,816.41	0.02%
HONDA	701	3.78%	70,641,470.87	3.28%
HUMMER	10	0.05%	888,520.30	0.04%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
HYUNDAI	1 788	9.64%	183,203,313.82	8.51%
ISUZU	383	2.06%	49,350,688.59	2.29%
JAGUAR	37	0.20%	6,983,731.66	0.32%
JEEP	327	1.76%	60,031,109.31	2.79%
JMC	9	0.05%	1,017,344.75	0.05%
KIA	1 012	5.45%	116,029,673.36	5.39%
LAND ROVER	319	1.72%	62,874,891.56	2.92%
LEXUS	18	0.10%	2,584,603.61	0.12%
LOTUS	1	0.01%	26,072.54	0 %
MAHINDRA	73	0.39%	8,867,358.98	0.41%
MAZDA	386	2.08%	44,071,137.90	2.05%
MERCEDES-BENZ	937	5.05%	150,879,808.81	7.01%
MG	8	0.04%	1,399,046.96	0.06%
MINI	69	0.37%	8,788,483.94	0.41%
mitsubishi	268	1.44%	37,753,025.44	1.75%
NISSAN	1 617	8.71%	183,549,384.33	8.53%
OPEL	412	2.22%	29,241,796.72	1.36%
PEUGEOT	232	1.25%	23,858,867.00	1.11%
PORSCHE	11	0.06%	3,329,739.54	0.15%
PROTON	13	0.07%	893,531.28	0.04%
RENAULT	615	3.31%	63,431,885.45	2.95%
SAAB	1	0.01%	60,223.28	0 %
SEAT	9	0.05%	475,611.24	0.02%
SMART	5	0.03%	221,498.14	0.01%
SSANGYONG	19	0.10%	2,065,588.16	0.10%
SUBARU	118	0.64%	16,420,622.68	0.76%
SUZUKI	358	1.93%	33,628,191.64	1.56%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
TATA	50	0.27%	3,091,527.53	0.14%
TOYOTA	1 354	7.30%	143,938,773.90	6.69%
VOLKSWAGEN	1 516	8.17%	145,355,048.07	6.75%
VOLVO	287	1.55%	44,693,304.58	2.08%
ZOTYE	2	0.01%	100,789.54	0%
<b>Total</b>	<b>18,555</b>	<b>100.00%</b>	<b>2,152,381,273.99</b>	<b>100.00%</b>