



Nitro securitisation 6 (RF) Limited

Investor Report - 15 June 2021

Domestic Date and Rate Information			
Name of Transaction:	Nitro securitisation 6 (RF) Limited	Inception Date:	5-Apr-2018
Maximum programme size:	ZAR 2,040,000,000.00	Reporting Date:	15-Jun-2021
Main objective:	The main purpose of the company is to acquire the right, title and interest in and to participating assets, on the terms described in the transaction documents, with funds raised through the issue of notes; and to manage, or procure the management of, the participating assets so acquired. The transaction is a single issuance, static securitisation.	Determination Date:	31-May-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	21-Jun-2021
Issuer:	Nitro securitisation 6 (RF) Limited	Prior Interest Payment Date:	23-Mar-2021
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR:	23-Mar-2021
Security SPV:	Nitro securitisation 6 Security SPV Trust	3 Month JIBAR:	3.692%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	23-Mar-2021
Credit rating of Hedge Counterparty:	ST: A1+(ZA)/ LT: AA+(ZA)	End of Interest:	21-Jun-2021
Type of Hedge:	Interest rate swap	Interest Days:	90
Rating Agency:	Global Credit Rating Co.		

Note and Sub loan Information												
Bond Code	ISIN	Initial Nominal Principal - ZAR	Prior Principal- ZAR	Principal Paid - ZAR	Outstanding Principal - ZAR	Expected Maturity	Legal Maturity	Margin over JIB03	Interest Payment - ZAR	Long-term and short-term credit rating	Type of Notes	
N6C26	ZAG000150541	500 000 000.00	23 004 000.00	23 004 000.00	-	21/06/2021	20/03/2026	1.49%	293 934.40	AAA <sub>(ZA)</sub> (sf)	Class C	
N6D26	ZAG000150558	200 000 000.00	200 000 000.00	56 192 000.00	143 808 000.00	20/12/2021	20/03/2026	1.59%	2 604 821.92	AA <sub>(ZA)</sub> (sf)	Class D	
N6E26	ZAG000150566	65 000 000.00	65 000 000.00	-	65 000 000.00	20/12/2021	20/03/2026	2.10%	928 306.85	A-(ZA)(sf)	Class E	
N6F26	ZAG000150574	55 000 000.00	55 000 000.00	-	55 000 000.00	20/12/2021	20/03/2026	3.80%	1 016 038.36	BB <sub>(ZA)</sub> (sf)	Class F	
N6G26	ZAG000150582	40 000 000.00	40 000 000.00	-	40 000 000.00	20/12/2021	20/03/2026	6.00%	955 923.29	Unrated	Class G	
<b>Total Note</b>		<b>860 000 000.00</b>	<b>383 004 000.00</b>	<b>79 196 000.00</b>	<b>303 808 000.00</b>				<b>5 799 024.81</b>			

Pool			
Portfolio Outstanding		Number of Loans	Units
Initial value of assets	1 999 996 061.18	Initial number of assets	12 183
Portfolio at the beginning of the reporting period	406 984 046.38	Number of ISA's at the beginning of the period	5 474
Principal Payments (Scheduled)	-58 719 033.02	Number of ISA's closed as a result of early settlement	-470
Principal Payments (Unscheduled)	-27 381 844.85	Number of ISA's closed according contractual maturity	-192
Finance charges Accrued	8 552 160.77	Number of ISA's written off during this period	-27
Finance charges Collected	-8 326 431.74	Number of ISA's repurchased by the seller	-
Write offs	-1 761 601.04	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	<b>Number of ISA's at the end of the period</b>	<b>4 785</b>
Value Added Products	1 487 648.40		
<b>Portfolio at the determination date:</b>	<b>320 834 944.90</b>		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	4 281	273 207 604.19	85.16%
31-60 days overdue	198	14 308 293.73	4.46%
61 - 90 days overdue	74	6 291 819.49	1.96%
91-120 days overdue	35	3 124 859.22	0.97%
120+ days overdue	87	10 340 353.84	3.22%
Classified	110	13 562 014.43	4.23%
<b>Total Accounts</b>	<b>4 785</b>	<b>320 834 944.90</b>	<b>100.00%</b>

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		16 751 111.10
Current quarter write offs		1 761 601.04
Cumulative write offs on Participating Assets end of quarter		18 512 712.14
Cumulative Principal Loss Ratio		0.83%
Classified as potentially uncollectible	110	13 562 014.43
Cumulative Recoveries on Participating Assets Start of Quarter		1 597 884.73
Recovery Amount in the current period		301 334.78
Cumulative recoveries on Participating Assets end of quarter		1 899 219.51

Collections	R
Instalments	67 045 464.76
Early Settlements & Prepayments	27 381 844.85
Additional assets	-1 487 648.40
Other Collections (Including Recoveries)	441 145.41
Interest on collections account	99 942.18
<b>Total</b>	<b>93 480 748.80</b>

Cash Reserve Required Amount	R
On Issue Date, the cash reserve required requirement amount is equal to:	
2% of Asset Balance on issue date	40 000 000.00
Thereafter on any Interest Payment Date, if Performance Criteria are satisfied, the greater of:	
2% of the Aggregate Principal Balance of the Participating Assets	6 416 698.90
0.5% of Initial Asset Balance	9 999 980.31
<b>At End of period</b>	<b>9 999 980.31</b>

Cash Reserve	R
At Beginning of Period	9 999 980.31
Plus: Interest Earned on cash reserve	88 671.07
Plus: Amounts Transferred In	9 999 980.31
Less: Amounts Transferred Out (Reduce Required Amount)	-10 088 651.38
<b>At End of period</b>	<b>9 999 980.31</b>

Assets and Liabilities Test	
Assets	390 417 655.39
Liabilities	303 808 000.00
Assets/Liabilities Ratio	128.51%
Asset Quality Test	
Assets - non-defaulted	303 807 697.72
Liabilities	303 808 000.00
Assets - non-defaulted/ Liabilities Ratio	100.00%

Credit Enhancement		
Feature	Details of credit enhancement provided to each of the	Current value of credit enhancement
Excess spread	The first loss credit enhancement is provided by available excess spread.	59 582 730.19
Cash Reserve	Available excess spread will be allocated to the Cash Reserve up to the Cash Reserve Required	9 999 980.31
Subordination	The third level of credit enhancement is the allocation of losses firstly to the Class G Notes.	40 000 000.00

Triggers	Trigger Level	Actual Level	Breached?
Permitted Investments	at least A1 on a short-	A1+(ZA)/ AA+(ZA)	No
Derivative Counterparty	at least A1+ by the Rating Agency on a short term national scale	A1+(ZA)	No
Account Bank	at least A1 by the Rating Agency on a short-term national scale	A1+(ZA)	No
Sweep acceleration trigger	a first level of at least A1 on a short-term national scale and a second level of at least A2 on a short-term national scale	A1+(ZA)	No
Customer Notification Trigger	If there is an event of default by the Servicer in terms of the Servicing Agreement		No

Potential Redemption Amount	R
Aggregate Principal Amount of all Notes Outstanding on Determination date	383 004 000.00
Less Principal Balance of all Performing assets	293 807 717.41
Plus Cash Reserve Required Amount following Int repayment date	9 999 980.31
<b>Total</b>	<b>79 196 302.28</b>

Permitted Investments (General Reserve)	R
At beginning of period	53 005 739.72
Interest	905 476.92
Amount transferred to General reserve following IPD	6 576 990.47

Monies Available to the Waterfall	R
Opening cash balance	53 005 739.72
Collections (Including Recoveries)	93 380 806.62
Swap Income	-
Accounts Draws and Surpluses	9 999 980.31
Interest income	1 094 090.17
Income from NCA fees (early settlement)	201 485.61
Income from NCA fees	774 160.00
Vat Collected	97 022.30
<b>Total</b>	<b>158 553 284.72</b>

Monies Allocated	R
Expenses (Items 1-5)	3 877 204.24
Swap Expense	98 345.19
Interest on Notes B and C	293 934.40
Capital on Notes B and C	23 004 000.00
Interest on Notes D	2 604 821.92
Capital on Notes D	56 192 000.00
Build Cash Reserve	9 999 980.31
Interest On Class E, F & G	2 900 268.49
Capital On Class E, F & G	-
Residual Beneficiary payment	-
Residual profit year to date	59 582 730.19
<b>Total</b>	<b>158 553 284.72</b>

Excess Spread	
Excess Spread Amount in current quarter	6 576 990.47
Excess spread in quarter % pa	6.5539%
Excess spread in prior quarter %	7.0092%
Excess spread in 2nd prior quarter %	2.8126%
3Q Average excess spread %	5.4586%



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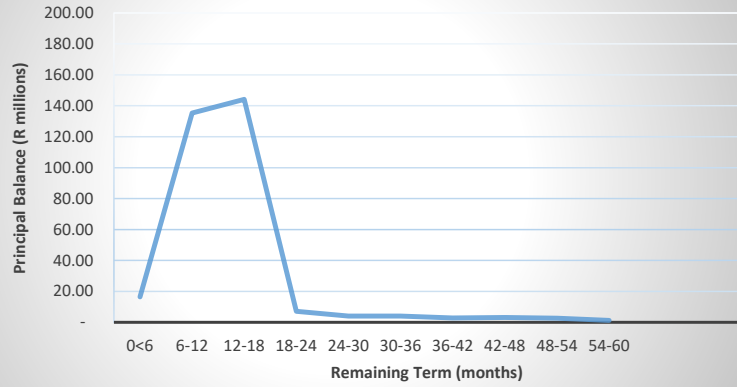
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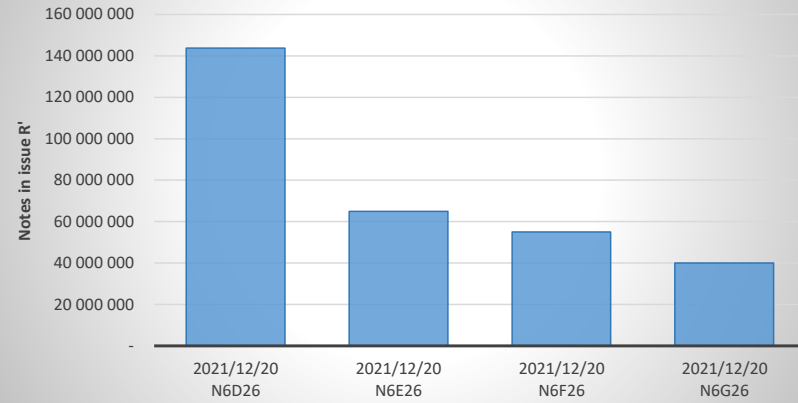
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Excess Spread	
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Excess spread in prior quarter %	7.0092%
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3Q Average excess spread %	5.4586%

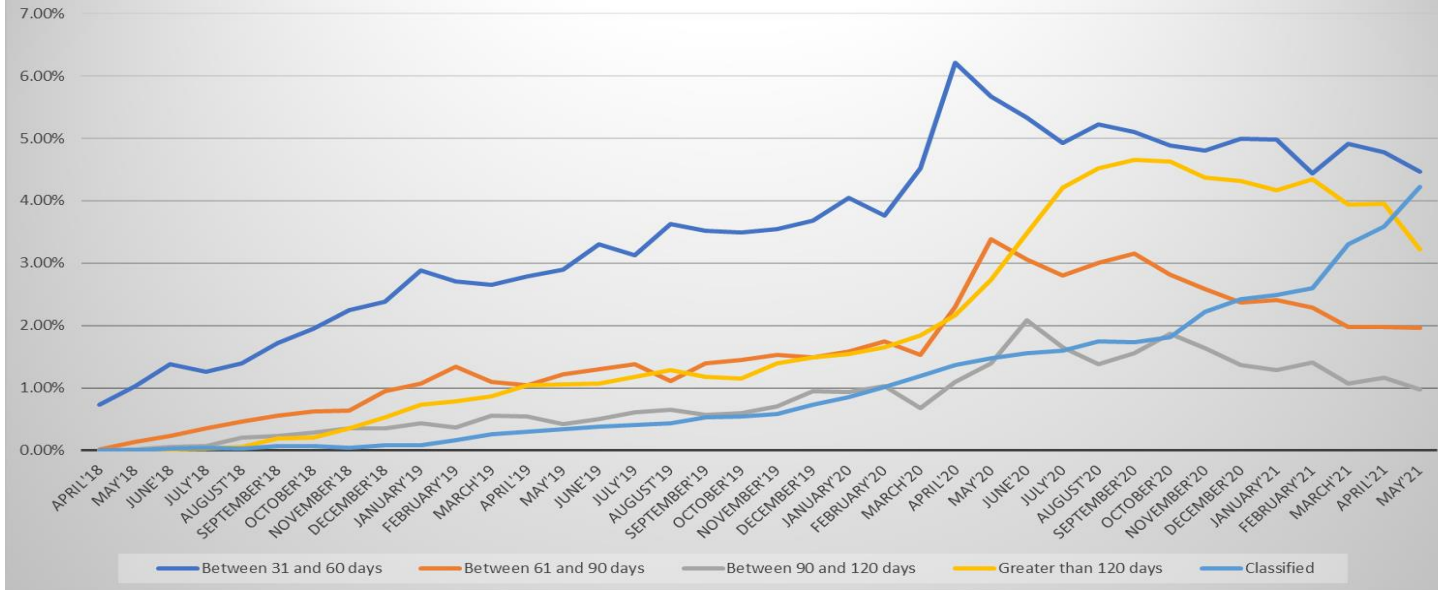
### Legal maturity of assets



### Target maturity of notes



### Dynamic Delinquencies - Inception to date



**Comments:**

**Administrator Contact Information:**  
 Name: Khwezi Tsotetsi  
 Email: [khwezi.tsotetsi@firststrand.co.za](mailto:khwezi.tsotetsi@firststrand.co.za)  
 Phone: +27112824650

Appendix 1

	2021/05/31 (Non Covid Impacted Accounts)			2021/05/31 (Covid Impacted Accounts)			2021/05/31 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	3501	221 283 419.22	87.0%	780	51 924 184.97	78.2%	4281	273 207 604.19	85.16%
31-60 days overdue	131	9 743 010.82	3.8%	67	4 565 282.91	6.9%	198	14 308 293.73	4.46%
61-90 days overdue	40	3 310 283.29	1.3%	34	2 981 536.20	4.5%	74	6 291 819.49	1.96%
91-120 days overdue	21	1 903 447.96	0.7%	14	1 221 411.26	1.8%	35	3 124 859.22	0.97%
120+ days overdue	52	5 716 019.81	2.2%	35	4 624 334.03	7.0%	87	10 340 353.84	3.22%
Potentially uncollectible	91	12 502 357.96	4.9%	19	1 059 656.47	1.6%	110	13 562 014.43	4.23%
<b>Total Accounts</b>	<b>3 836</b>	<b>254 458 539.06</b>	<b>100%</b>	<b>949</b>	<b>66 376 405.84</b>	<b>100%</b>	<b>4 785</b>	<b>320 834 944.90</b>	<b>100%</b>



FirstRand

## Collateral Stratification Report - NITRO6

Date: 31-May-21

Summary Information	
Outstanding Balance	320,815,028.90
Number of receivables	4,784.00
Average Balance	68,316.66
Weighted Average Effective Rate	9.49%
Weighted Average Original LTV	94.15%
Weighted Average Remaining Term	12.84
Weighted Average Seasoning	60.58
Largest single Borrower Concentration (% Outstanding Balance)	0.1742%
Largest 20 Borrower Concentration (% Outstanding Balance)	2.4439%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Account Type</b>	IS	4,784.00	100.00%	320,815,028.90	100.00%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon %</b>	= 0.00%	3,262.00	68.19%	136,725,061.38	42.62%
	5.00 % -< 10.00 %	2.00	0.04%	195,833.55	0.06%
	10.00 % -< 15.00 %	17.00	0.36%	1,001,159.24	0.31%
	15.00 % -< 20.00 %	48.00	1.00%	4,177,499.69	1.30%
	20.00 % -< 25.00 %	174.00	3.64%	20,092,267.91	6.26%
	25.00 % -< 30.00 %	809.00	16.91%	96,935,625.35	30.22%
	30.00 % -< 40.00 %	472.00	9.87%	61,687,581.78	19.23%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	0.00%
<b>Max</b>	39.77%
<b>Weighted Average</b>	16.70%



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon Amount</b>	= 0.00	3,262.00	68.19%	136,725,061.38	42.62%
	10,000.00 -< 20,000.00	7.00	0.15%	253,026.00	0.08%
	20,000.00 -< 30,000.00	37.00	0.77%	1,741,548.64	0.54%
	30,000.00 -< 40,000.00	105.00	2.19%	5,831,531.51	1.82%
	40,000.00 -< 50,000.00	183.00	3.83%	12,394,014.09	3.86%
	50,000.00 -< 60,000.00	200.00	4.18%	16,031,189.19	5.00%
	60,000.00 -< 70,000.00	178.00	3.72%	16,574,075.95	5.17%
	70,000.00 -< 80,000.00	160.00	3.34%	17,365,464.94	5.41%
	80,000.00 -< 90,000.00	107.00	2.24%	13,211,154.07	4.12%
	90,000.00 -< 100,000.00	90.00	1.88%	13,086,495.73	4.08%
	100,000.00 -< 150,000.00	338.00	7.07%	58,423,500.92	18.21%
	150,000.00 -< 200,000.00	101.00	2.11%	24,598,754.04	7.67%
	200,000.00 -< 250,000.00	16.00	0.33%	4,579,212.44	1.43%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	248,969.27
<b>Weighted Average</b>	59,398.68

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Capital Balance</b>	0.00 -< 50,000.00	2,418.00	51.49%	63,952,941.32	19.90%
	50,000.00 -< 100,000.00	1,219.00	25.96%	87,550,342.46	27.24%
	100,000.00 -< 150,000.00	566.00	12.05%	68,776,424.14	21.40%
	150,000.00 -< 200,000.00	297.00	6.32%	50,824,133.87	15.81%
	200,000.00 -< 250,000.00	109.00	2.32%	23,935,415.52	7.45%
	250,000.00 -< 300,000.00	57.00	1.21%	15,419,396.46	4.80%
	300,000.00 -< 350,000.00	18.00	0.38%	5,717,509.62	1.78%
	350,000.00 -< 400,000.00	5.00	0.11%	1,929,276.35	0.60%
	400,000.00 -< 450,000.00	3.00	0.06%	1,237,456.51	0.39%
	450,000.00 -< 500,000.00	2.00	0.04%	949,972.01	0.30%
	500,000.00 -< 550,000.00	1.00	0.02%	516,940.13	0.16%
	550,000.00 -< 600,000.00	1.00	0.02%	559,116.33	0.17%
	<b>Total</b>		<b>4,696</b>	<b>100.00%</b>	<b>321,368,924.72</b>

<b>Min</b>	0.43
<b>Max</b>	559,116.33
<b>Weighted Average</b>	122,361.88

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Covid Status</b>	COVID-19 – DEBIT ORDERS	16.00	0.33%	739,486.73	0.23%
	COVID-19 - EXT GRAN 2 Mnth	1.00	0.02%	162,576.83	0.05%
	COVID-19 - EXT GRAN 3 Mnth	2.00	0.04%	140,516.17	0.04%
	COVID-19 FNB BANKED APPROVED	236.00	4.93%	15,254,317.47	4.75%
	COVID-19 NON FNB BANK APPROVED	377.00	7.88%	27,175,623.72	8.47%
	COVID-19 RINGFENCE	317.00	6.63%	22,883,968.92	7.13%
	Not Impacted	3,835.00	80.16%	254,458,539.06	79.32%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Current Effective Rate Original</b>	4.00 % -< 6.00 %	15.00	0.31%	1,385,534.63	0.43%
	6.00 % -< 8.00 %	425.00	8.88%	37,695,643.01	11.75%
	8.00 % -< 10.00 %	2,451.00	51.23%	188,506,107.02	58.76%
	10.00 % -< 12.00 %	1,216.00	25.42%	66,691,255.81	20.79%
	12.00 % -< 14.00 %	463.00	9.68%	20,015,990.32	6.24%
	14.00 % -< 16.00 %	199.00	4.16%	5,960,901.70	1.86%
	16.00 % -< 18.00 %	13.00	0.27%	470,117.69	0.15%
	18.00 % -< 20.00 %	2.00	0.04%	89,478.72	0.03%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	5.36%
<b>Max</b>	19.74%
<b>Weighted Average</b>	9.49%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Customer Type</b>	PRIVATE INDIVIDUAL	4,055.00	84.76%	270,072,353.36	84.18%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	729.00	15.24%	50,742,675.54	15.82%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Deposit</b>	0 -< 40,000	3,944.00	82.44%	267,889,537.66	83.50%
	40,000 -< 80,000	555.00	11.60%	32,704,419.52	10.19%
	80,000 -< 120,000	175.00	3.66%	13,741,682.43	4.28%
	120,000 -< 160,000	64.00	1.34%	3,359,358.34	1.05%
	160,000 -< 200,000	12.00	0.25%	654,878.10	0.20%
	200,000 -< 400,000	30.00	0.63%	2,132,096.72	0.66%
	400,000 -< 600,000	4.00	0.08%	333,056.13	0.10%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	520,000.00
<b>Weighted Average</b>	30,822.19

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Fixed/Linked agreements</b>	LINKED	4,784.00	100.00%	320,815,028.90	100.00%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Group staff indicator</b>	N	4,775.00	99.81%	320,211,902.79	99.81%
	Y	9.00	0.19%	603,126.11	0.19%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Instalment amount</b>	0.00 -< 1,000.00	12.00	0.25%	306,591.50	0.10%
	1,000.00 -< 2,000.00	393.00	8.21%	8,473,403.12	2.64%
	2,000.00 -< 3,000.00	1,225.00	25.61%	43,089,027.63	13.43%
	3,000.00 -< 4,000.00	1,244.00	26.00%	65,329,479.98	20.36%
	4,000.00 -< 5,000.00	693.00	14.49%	49,286,157.07	15.36%
	5,000.00 -< 10,000.00	1,079.00	22.55%	130,319,963.02	40.62%
	10,000.00 -< 15,000.00	129.00	2.70%	22,814,174.42	7.11%
	15,000.00 -< 65,000.00	2.00	0.04%	182,271.49	0.06%
	65,000.00 -< 115,000.00	3.00	0.06%	289,097.49	0.09%
	115,000.00 -< 165,000.00	3.00	0.06%	649,754.80	0.20%
	165,000.00 -< 215,000.00	1.00	0.02%	75,108.38	0.02%
	<b>Total</b>		<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>

<b>Min</b>	0.01
<b>Max</b>	174,960.00
<b>Weighted Average</b>	6,142.41

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>New/Used</b>	D	175.00	3.66%	18,202,680.98	5.67%
	N	1,514.00	31.65%	146,875,187.08	45.78%
	U	3,095.00	64.69%	155,737,160.84	48.54%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	3.00	0.06%	90,273.49	0.03%
	50 -< 60	1.00	0.02%	4,108.19	0.00%
	60 -< 70	53.00	1.11%	1,684,945.12	0.53%
	70 -< 80	4,727.00	98.81%	319,035,702.10	99.45%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	49.00
<b>Max</b>	73.00
<b>Weighted Average</b>	72.43

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Original Capital Balance</b>	0.00 -< 100,000.00	7.00	0.15%	61,145.93	0.02%
	100,000.00 -< 200,000.00	764.00	15.97%	15,550,441.27	4.85%
	200,000.00 -< 300,000.00	1,593.00	33.30%	61,589,219.30	19.20%
	300,000.00 -< 400,000.00	1,000.00	20.90%	63,213,483.36	19.70%
	400,000.00 -< 500,000.00	522.00	10.91%	45,080,561.50	14.05%
	500,000.00 -< 600,000.00	325.00	6.79%	37,972,558.40	11.84%
	600,000.00 -< 800,000.00	377.00	7.88%	57,699,230.61	17.99%
	800,000.00 -< 1,000,000.00	146.00	3.05%	28,180,992.82	8.78%
	1,000,000.00 -< 1,200,000.00	47.00	0.98%	10,516,404.54	3.28%
	1,200,000.00 -< 1,400,000.00	3.00	0.06%	950,991.17	0.30%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	79,132.96
<b>Max</b>	1,310,405.52
<b>Weighted Average</b>	496,834.29

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	10.00 % -< 20.00 %	1.00	0.02%	16,660.89	0.01%
	20.00 % -< 30.00 %	11.00	0.23%	150,069.20	0.05%
	30.00 % -< 40.00 %	16.00	0.33%	224,154.53	0.07%
	40.00 % -< 50.00 %	45.00	0.94%	1,289,285.44	0.40%
	50.00 % -< 60.00 %	110.00	2.30%	3,236,482.78	1.01%
	60.00 % -< 70.00 %	216.00	4.52%	8,955,093.60	2.79%
	70.00 % -< 80.00 %	480.00	10.03%	23,615,275.10	7.36%
	80.00 % -< 90.00 %	870.00	18.19%	56,920,762.65	17.74%
	90.00 % -< 100.00 %	1,458.00	30.48%	108,241,572.01	33.74%
	100.00 % -< 120.00 %	1,577.00	32.96%	118,165,672.70	36.83%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	13.69%
<b>Max</b>	109.99%
<b>Weighted Average</b>	94.15%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
<b>Payment method</b>	CASH	883.00	18.46%	67,079,100.04	20.91%
	DEBIT ORDER	3,901.00	81.54%	253,735,928.86	79.09%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	634.00	13.25%	16,415,352.88	5.12%
	6 -< 12	2,143.00	44.80%	135,322,414.84	42.18%
	12 -< 18	1,753.00	36.64%	144,156,691.04	44.93%
	18 -< 24	78.00	1.63%	7,044,510.95	2.20%
	24 -< 30	60.00	1.25%	4,065,931.80	1.27%
	30 -< 36	39.00	0.82%	4,002,872.37	1.25%
	36 -< 42	29.00	0.61%	2,851,883.97	0.89%
	42 -< 48	22.00	0.46%	3,070,109.10	0.96%
	48 -< 54	18.00	0.38%	2,648,080.35	0.83%
	54 -< 60	8.00	0.17%	1,237,181.60	0.39%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	59.00
<b>Weighted Average</b>	12.84

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Seasoning</b>	42 -< 48	2.00	0.04%	45,018.41	0.01%
	54 -< 60	1,628.00	34.03%	134,861,038.99	42.04%
	60 -< 66	2,392.00	50.00%	157,983,248.90	49.24%
	66 -< 72	640.00	13.38%	21,987,936.37	6.85%
	72 -< 78	122.00	2.55%	5,937,786.23	1.85%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	47.00
<b>Max</b>	77.00
<b>Weighted Average</b>	60.58



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age (Years)	0 -< 6	1,504.00	31.44%	146,898,814.64	45.79%
	6 -< 12	3,058.00	63.92%	168,964,725.28	52.67%
	12 -< 18	222.00	4.64%	4,951,488.98	1.54%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

<b>Min</b>	5.00
<b>Max</b>	12.00
<b>Weighted Average</b>	6.95

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle category</b>	COMM. VEHICLES:LIGHT < 1500KG	761.00	15.91%	50,209,201.52	15.65%
	PASSENGER VEHICLES	4,023.00	84.09%	270,605,827.38	84.35%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle manufacturer</b>	ABARTH	1.00	0.02%	33,252.94	0.01%
	ALFA ROMEO	5.00	0.10%	191,973.35	0.06%
	AUDI	114.00	2.38%	7,028,362.72	2.19%
	BMW	220.00	4.60%	21,361,385.74	6.66%
	CHERY	2.00	0.04%	50,595.78	0.02%
	CHEVROLET	330.00	6.90%	17,384,795.83	5.42%
	CHRYSLER	8.00	0.17%	960,568.04	0.30%
	CITROEN	16.00	0.33%	1,038,164.25	0.32%
	DAIHATSU	9.00	0.19%	187,562.55	0.06%
	DATSUN	36.00	0.75%	1,233,076.10	0.38%
	DEFAULT	1.00	0.02%	25,230.61	0.01%

<b>Vehicle manufacturer</b>	DODGE	20.00	0.42%	1,560,439.92	0.49%
	FAW	5.00	0.10%	227,734.08	0.07%
	FIAT	23.00	0.48%	744,780.30	0.23%
	FORD	520.00	10.87%	33,390,701.33	10.41%
	FOTON	2.00	0.04%	108,552.37	0.03%
	GWM	30.00	0.63%	1,099,595.58	0.34%
	HONDA	150.00	3.14%	9,040,203.90	2.82%
	HYUNDAI	561.00	11.73%	35,018,996.75	10.92%
	INFINITI	2.00	0.04%	335,870.22	0.10%
	ISUZU	105.00	2.19%	8,546,967.83	2.66%
	JAGUAR	9.00	0.19%	1,196,822.40	0.37%
	JEEP	97.00	2.03%	13,469,813.72	4.20%

<b>Vehicle manufacturer</b>	JMC	1.00	0.02%	105,027.00	0.03%
	KIA	262.00	5.48%	16,591,062.99	5.17%
	LAND ROVER	72.00	1.51%	9,012,525.51	2.81%
	LEXUS	9.00	0.19%	447,983.31	0.14%
	MAHINDRA	13.00	0.27%	621,607.90	0.19%
	MAZDA	228.00	4.77%	19,333,175.32	6.03%
	MERCEDES-BENZ	288.00	6.02%	29,859,557.74	9.31%
	MG	1.00	0.02%	37,674.84	0.01%
	MINI	27.00	0.56%	1,478,581.48	0.46%
	MITSUBISHI	54.00	1.13%	3,998,151.73	1.25%
	NISSAN	396.00	8.28%	25,448,890.83	7.93%
	OPEL	92.00	1.92%	5,378,862.47	1.68%

<b>Vehicle manufacturer</b>	PEUGEOT	29.00	0.61%	1,032,825.62	0.32%
	PORSCHE	2.00	0.04%	271,977.30	0.08%
	PROTON	1.00	0.02%	20,508.89	0.01%
	RENAULT	222.00	4.64%	14,144,435.14	4.41%
	SMART	1.00	0.02%	8,775.62	0.00%
	SUBARU	9.00	0.19%	465,437.78	0.15%
	SUZUKI	85.00	1.78%	3,420,088.94	1.07%
	TATA	8.00	0.17%	229,411.98	0.07%
	TOYOTA	272.00	5.69%	11,877,551.84	3.70%
	VOLKSWAGEN	391.00	8.17%	16,405,321.89	5.11%
	VOLVO	55.00	1.15%	6,390,146.47	1.99%
	<b>Total</b>	<b>4,784</b>	<b>100.00%</b>	<b>320,815,028.90</b>	<b>100.00%</b>