

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:	13-Jun-2018
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-2018
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment	20-Jun-2018
Issuer:	Nitro Securitisation 6 (RF) Limited	Prior Interest	N/A
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR:	5-Apr-2018
Security SPV:	Nitro Securitisation 6 Security SPV Trust	3 Month JIBAR:	6.805%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	5-Apr-2018
Credit rating of Hedge Counterparty:	ST: A1+(ZA)/ LT: AA+(ZA)	End of Interest	20-Jun-2018
Type of Hedge	Interest rate swap	Interest Days:	76
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	Target Maturity	Legal Maturity	Margin over JIB03	Interest Payment - ZAR	Long-term and short-term credit rating	Type of Notes
N6A19	ZAG000150525	500 000 000.00	500 000 000.00	100 372 000.00	399 628 000.00	20/12/2019	20/03/2019	0.87%	7 990 410.96	A1+(ZA)(sf)	Class A
N6B26	ZAG000150533	680 000 000.00	680 000 000.00	-	680 000 000.00	20/03/2020	20/03/2026	1.39%	11 603 221.92	AAA(ZA)(sf)	Class B
N6C26	ZAG000150541	500 000 000.00	500 000 000.00	-	500 000 000.00	21/09/2020	20/03/2026	1.49%	8 635 890.41	AAA(ZA)(sf)	Class C
N6D26	ZAG000150558	200 000 000.00	200 000 000.00	-	200 000 000.00	21/12/2020	20/03/2026	1.59%	3 496 000.00	AA-(ZA)(sf)	Class D
N6E26	ZAG000150566	65 000 000.00	65 000 000.00	-	65 000 000.00	22/03/2021	20/03/2026	2.10%	1 205 224.66	BBB+(ZA)(sf)	Class E
N6F26	ZAG000150574	55 000 000.00	55 000 000.00	-	55 000 000.00	22/03/2021	20/03/2026	3.80%	1 214 490.41	BB+(ZA)(sf)	Class F
N6G26	ZAG000150582	40 000 000.00	40 000 000.00	-	40 000 000.00	22/03/2021	20/03/2026	6.00%	1 066 498.63	Unrated	Class G
Total Note		2 040 000 000.00	2 040 000 000.00	100 372 000.00	1 939 628 000.00				35 211 736.99		

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	1 999 996 061.18	Number of ISA's at the beginning of the period	12 183
Principal Payments (Scheduled)	-52 363 349.98	Number of ISA's closed as a result of early settlement	-293
Principal Payments (Unscheduled)	-47 507 701.90	Number of ISA's closed according contractual maturity	-
Finance charges Accrued	40 773 664.81	Number of ISA's written off during this period	-
Finance charges Collected	-41 017 826.99	Number of ISA's repurchased by the seller	-
Write offs	-	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	11 890
Purchase additional assets	2 008 431.28		
Portfolio at the determination date:	1 901 889 278.40		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	11 768.00	1 879 382 209.95	98.82%
31-60 days overdue	108.00	19 579 645.58	1.03%
61 - 90 days overdue	12.00	2 628 121.17	0.14%
91-120 days overdue	1.00	165 981.24	0.01%
120+ days overdue	-	-	0.00%
Classified	1.00	133 320.46	0.01%
Total Accounts	11 890.00	1 901 889 278.40	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter	-	-
Current quarter write offs	-	-
Cumulative write offs on Participating Assets end of quarter	-	-
Loss Ratio	-	-
Classified as potentially uncollectible	1.00	133 320.46
Recovery Amount in the current period	-	-

Collections	R
Instalments	93 381 176.97
Early Settlements & Prepayments	47 507 701.90
Additional assets	-2 008 431.28
Other Collections (Including Recoveries)	-
Interest on collections account	176 349.08
Total	139 056 796.67

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	38 037 785.57
0.5% of Initial Asset Balance	9 999 980.31
At End of period	38 037 785.57

Cash Reserve	R
At Beginning of Period	40 000 000.00
Plus: Interest Earned on cash reserve	407 049.87
Plus: Amounts Transferred In	-
Less: Amounts Transferred Out (Reduce Required Amount)	1 962 214.43
At End of period	38 037 785.57

Assets and Liabilities Test	
Assets	1 947 241 745.78
Liabilities	1 939 628 000.00
Assets/Liabilities Ratio	100.39%
Asset Quality Test	
Assets - non-defaulted	1 901 589 976.70
Liabilities	1 939 628 000.00
Assets - non-defaulted/ Liabilities Ratio	

Credit Enhancement		
Feature	Details of credit enhancement provided to each of the noteholders	Current value of credit enhancement
Excess spread	The first loss credit enhancement is provided by available excess spread.	7 310 742.99
Cash Reserve	Available excess spread will be allocated to the Cash Reserve up to the Cash Reserve Required Amount subject to funds being available in accordance with the Priority of Payments.	38 037 785.57
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-term national scale or AA- on a long-term national scale	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	2 040 000 000.00
Less Principal Balance of all Performing assets	1 901 589 976.70
Plus Cash Reserve Required Amount following Int repayment date	38 037 785.57
Total	100 372 237.73

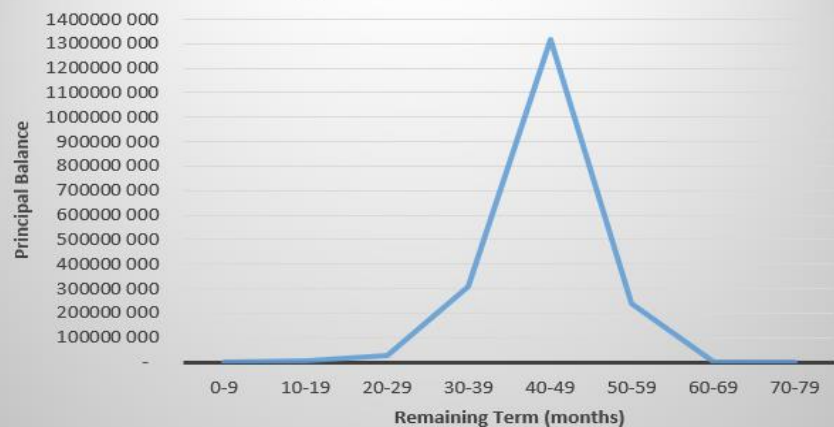
Permitted Investments (General Reserve)	R
At beginning of period	3 938.82
Interest Earned during collections period	793 205.67
Amount transferred to General reserve following IPD	7 310 742.99

Monies Available to the Waterfall	R
Opening cash balance	3 938.82
Collections (Including Recoveries)	138 880 447.59
Swap Income	424 767.12
Accounts Draws and Surpluses	40 000 000.00
Interest income	1 376 604.62
Income from NCA fees (early settlement)	824 440.54
Income from NCA fees	1 137 300.00
Total	182 647 498.69

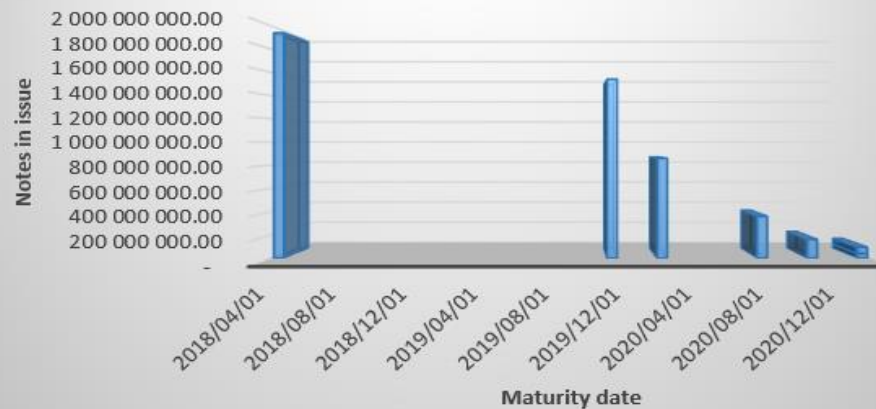
Monies Allocated	R
Expenses (Items 1-5)	1 711 294.33
Swap Expense	-
Interest on Notes A, B and C	28 229 523.29
Capital on Notes A, B and C	100 372 000.00
Interest on Notes D	3 496 000.00
Capital on Notes D	-
Build Cash Reserve	38 037 785.57
Interest On Class E, F & G	3 486 213.70
Capital On Class E, F & G	-
Residual Beneficiary payment	-
Residual profit year to date	7 314 681.81
Total	182 647 498.69

Excess Spread	
Excess Spread Amount in current quarter	7 310 742.99
Excess spread in quarter % pa	1.7555%
Excess spread in prior quarter %	0.0000%
Excess spread in 2nd prior quarter %	0.0000%
3Q Average excess spread %	1.7555%

Legal maturity of assets



Legal maturity of notes



Comments:

Administrator Contact Information:

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Account Type	Accounts		Principal	
	Number	Percent	Balance	Percent
Instalment Sale Agreement	11 890	100.00%	1,901,889,278.40	100.00%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Balloon as a % of original capital	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00% - 4.99%	8 716	73.31%	1,134,313,602.20	59.64%
5.00% - 9.99%	10	0.08%	2,246,754.07	0.12%
10.00% - 14.99%	35	0.29%	6,922,603.50	0.36%
15.00% - 19.99%	118	0.99%	25,837,061.43	1.36%
20.00% - 24.99%	384	3.23%	89,734,899.74	4.72%
25.00% - 29.99%	1 675	14.09%	410,813,217.67	21.60%
30.00% - 34.99%	784	6.59%	191,196,996.91	10.05%
35.00% - 39.99%	168	1.41%	40,824,142.88	2.15%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	0.0%
Maximum	39.93%
Weighted average where there is a balloon %	28.42%

Balloon Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 9 999.99	8 717	73.31%	1,134,411,372.24	59.65%
10 000.00 - 19 999.99	12	0.10%	1,038,610.97	0.05%
20 000.00 - 29 999.99	92	0.77%	9,668,086.35	0.51%
30 000.00 - 39 999.99	223	1.88%	26,839,011.13	1.41%
40 000.00 - 49 999.99	326	2.74%	45,197,046.09	2.38%
50 000.00 - 59 999.99	396	3.33%	63,139,951.00	3.32%
60 000.00 - 69 999.99	341	2.87%	64,123,367.27	3.37%
70 000.00 - 79 999.99	314	2.64%	65,250,131.98	3.43%
80 000.00 - 89 999.99	222	1.87%	52,644,031.53	2.77%
90 000.00 - 99 999.99	171	1.44%	45,517,643.28	2.39%
100 000.00 - 149 999.99	800	6.73%	268,600,987.54	14.12%
150 000.00 - 199 999.99	228	1.92%	100,458,770.11	5.28%
200 000.00 - 249 999.99	46	0.39%	23,850,035.45	1.25%
250 000.00 - 299 999.99	2	0.02%	1,150,233.46	0.06%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	R0.00
Maximum	R293 457.86
Weighted average where there is a balloon	R104 547.18

Instalment Sale Asset Value	Accounts		Principal	
	Number	Percent	Balance	Percent
< 0.00	45	0.38%	-143,632.38	0.01%
0.00 - 19 999.99	24	0.20%	107,116.61	0.01%
20 000.00 - 119 999.99	5 135	43.19%	429,775,852.07	22.60%
120 000.00 - 219 999.99	4 199	35.32%	673,770,972.91	35.43%
220 000.00 - 369 999.99	1 884	15.85%	531,278,352.88	27.93%
370 000.00 - 519 999.99	521	4.38%	221,666,961.95	11.66%
520 000.00 - 1 519 999.99	82	0.69%	45,433,654.36	2.39%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum (prepayment)	-R21 445.55
Maximum	R624 163.85
Average	R222 754.71

Current Effective Rate	Accounts		Principal	
	Number	Percent	Balance	Percent
5.0000 - 9.9999	3	0.03%	335,673.24	0.02%
10.0000 - 14.9999	10 341	86.97%	1,732,984,905.04	91.12%
15.0000 - 19.9999	1 544	12.99%	168,436,506.00	8.86%
20.0000 - 24.9999	2	0.02%	132,194.12	0.01%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	8.31%
Maximum	21.24%
Weighted average	12.58%

Customer type	Accounts		Principal	
	Number	Percent	Balance	Percent
PRIVATE INDIVIDUAL	10 086	84.83%	1,582,491,179.78	83.21%
SELF-EMPLOYED PRIVATE INDIVIDUAL	1 804	15.17%	319,398,098.62	16.79%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Original Deposit	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 39 999.99	9 615	80.87%	1,530,757,798.10	80.49%
40 000.00 - 79 999.99	1 499	12.61%	228,841,152.43	12.03%
80 000.00 - 119 999.99	448	3.77%	79,970,833.17	4.20%
120 000.00 - 159 999.99	179	1.51%	31,716,080.70	1.67%
160 000.00 - 199 999.99	47	0.40%	8,805,143.43	0.46%
200 000.00 - 499 999.99	95	0.80%	19,685,440.52	1.04%
500 000.00 - 799 999.99	5	0.04%	1,346,780.79	0.07%
800 000.00 - 1 099 999.99	1	0.01%	326,718.73	0.02%
1 400 000.00 - 1 699 999.99	1	0.01%	439,330.53	0.02%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	R0.00
Maximum	R1 580 000.00
Weighted average	R22 082.35

Original LTV	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00% - 14.99%	1	0.01%	57,334.71	0 %
15.00% - 29.99%	26	0.22%	1,956,134.34	0.10%
30.00% - 44.99%	125	1.05%	10,122,266.06	0.53%
45.000% - 59.99%	473	3.98%	45,857,154.69	2.41%
60.000% - 74.999%	1 161	9.76%	141,685,133.62	7.45%
75.00% - 89.99%	2 969	24.97%	451,585,577.78	23.74%
90.00% - 104.999%	5 626	47.32%	988,059,609.83	51.95%
105.000% - 119.99%	1 509	12.69%	262,566,067.37	13.81%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum %	13.69%
Maximum %	109.98%
Weighted average	92.42%

Fixed / Floating Description	Accounts		Principal	
	Number	Percent	Balance	Percent
LINKED	11 890	100.00%	1,901,889,278.40	100.00%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Employee Indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
No	11 890	100.00%	1,901,889,278.40	100.00%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Current Instalment Amount	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 999.99	21	0.18%	781,688.34	0.04%
1 000.00 - 1 999.99	956	8.04%	53,220,130.86	2.80%
2 000.00 - 2 999.99	2 901	24.40%	254,784,225.31	13.40%
3 000.00 - 3 999.99	3 017	25.37%	380,593,137.44	20.01%
4 000.00 - 4 999.99	1 813	15.25%	302,023,202.35	15.88%
5 000.00 - 9 999.99	2 820	23.72%	751,563,855.01	39.52%
10 000.00 - 14 999.99	355	2.99%	156,265,232.23	8.22%
15 000.00 - 64 999.99	7	0.06%	2,657,806.86	0.14%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	209.97
Maximum	18 285.82
Weighted average	5 562.94

New / used vehicle indicator	Accounts		Principal	
	Number	Percent	Balance	Percent
Demo	344	2.89%	77,818,374.43	4.09%
New	3 018	25.38%	668,937,803.52	35.17%
Used	8 528	71.72%	1,155,133,100.45	60.74%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Original Period	Accounts		Principal	
	Number	Percent	Balance	Percent
30 - 39	29	0.24%	1,206,168.57	0.06%
40 - 49	101	0.85%	7,467,252.84	0.39%
50 - 59	87	0.73%	7,814,245.86	0.41%
60 - 69	607	5.11%	67,280,142.68	3.54%
70 - 79	11 066	93.07%	1,818,121,468.45	95.60%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	30
Maximum	116
Average	71.35

Original Capital Balance	Accounts		Principal	
	Number	Percent	Balance	Percent
0.00 - 99 999.99	569	4.79%	29,824,329.91	1.57%
100 000.00 - 199 999.99	5 335	44.87%	521,565,923.69	27.42%
200 000.00 - 299 999.99	3 202	26.93%	516,574,095.95	27.16%
300 000.00 - 399 999.99	1 337	11.24%	316,156,422.42	16.62%
400 000.00 - 499 999.99	727	6.11%	225,149,441.10	11.84%
500 000.00 - 599 999.99	422	3.55%	158,258,283.13	8.32%
600 000.00 - 799 999.99	263	2.21%	118,239,371.56	6.22%
800 000.00 - 999 999.99	31	0.26%	14,590,239.71	0.77%
1 000 000.00 - 1 199 999.99	1	0.01%	280,579.51	0.01%
1 200 000.00 - 1 399 999.99	1	0.01%	326,718.73	0.02%
1 400 000.00 - 1 599 999.99	1	0.01%	484,542.16	0.03%
> 2 000 000.00	1	0.01%	439,330.53	0.02%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	R46 700.00
Maximum	R2 168 447.01
Weighted average	R317 595.31

Payment method	Accounts		Principal	
	Number	Percent	Balance	Percent
CASH	636	5.35%	90,186,173.87	4.74%
DEBIT ORDER	11 254	94.65%	1,811,703,104.53	95.26%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Remaining Term	Accounts		Principal	
	Number	Percent	Balance	Percent
0 - 9	19	0.16%	662,728.11	0.03%
10 - 19	100	0.84%	6,422,671.45	0.34%
20 - 29	352	2.96%	29,384,784.11	1.55%
30 - 39	2 463	20.71%	306,556,857.36	16.12%
40 - 49	7 711	64.85%	1,319,612,909.08	69.38%
50 - 59	1 243	10.45%	239,087,063.23	12.57%
60 - 69	1	0.01%	125,432.59	0.01%
70 - 79	1	0.01%	36,832.47	0 %
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	5
Maximum	76
Average	44.44

Seasoning	Accounts		Principal	
	Number	Percent	Balance	Percent
10 - 19	15	0.13%	3,828,331.99	0.20%
20 - 29	8 828	74.25%	1,526,367,980.63	80.26%
30 - 39	2 778	23.36%	342,959,130.66	18.03%
40 - 49	256	2.15%	27,912,481.50	1.47%
50 - 59	9	0.08%	593,531.32	0.03%
60 - 69	4	0.03%	227,822.30	0.01%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	17
Maximum	65
Average	25.90

**RMB Bank
 Receivable Pool
 Vehicle age**

20180531_Nitro 6

Vehicle age	Accounts		Principal	
	Number	Percent	Balance	Percent
2.0000 - 2.9999	2 913	24.50%	640,713,869.20	33.69%
3.0000 - 3.9999	1 673	14.07%	348,897,013.41	18.34%
4.0000 - 4.9999	1 137	9.56%	181,988,009.44	9.57%
5.0000 - 5.9999	979	8.23%	151,903,462.40	7.99%
6.0000 - 6.9999	947	7.96%	129,622,738.42	6.82%
7.0000 - 7.9999	1 975	16.61%	217,745,307.92	11.45%
8.0000 - 8.9999	1 447	12.17%	151,827,730.11	7.98%
9.0000 - 9.9999	819	6.89%	79,191,147.50	4.16%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Minimum	2
Maximum	9
Average	4.23

Goods category	Accounts		Principal	
	Number	Percent	Balance	Percent
COMM. VEHICLES:LIGHT < 1500KG	1 921	16.16%	315,237,811.30	16.57%
PASSENGER VEHICLES	9 969	83.84%	1,586,651,467.10	83.43%
Total	11,890	100.00%	1,901,889,278.40	100.00%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
ABARTH	2	0.02%	428,218.03	0.02%
ALFA ROMEO	18	0.15%	2,658,114.88	0.14%
AUDI	338	2.84%	54,017,306.67	2.84%
BMW	658	5.53%	140,588,417.14	7.39%
CHERY	15	0.13%	1,131,696.81	0.06%
CHEVROLET	746	6.27%	92,013,235.10	4.84%
CHRYSLER	14	0.12%	3,366,096.36	0.18%
CITROEN	50	0.42%	6,213,484.21	0.33%
DAIHATSU	40	0.34%	2,844,332.66	0.15%
DATSUN	69	0.58%	5,696,000.96	0.30%
DEFAULT	6	0.05%	725,232.66	0.04%
DODGE	46	0.39%	7,762,474.18	0.41%
FAW	8	0.07%	775,775.66	0.04%
FIAT	59	0.50%	5,085,229.88	0.27%
FORD	1 335	11.23%	216,044,137.33	11.36%
FOTON	4	0.03%	507,830.23	0.03%
GEELY	4	0.03%	174,551.45	0.01%
GWM	80	0.67%	8,054,015.40	0.42%
HONDA	314	2.64%	42,677,286.19	2.24%
HUMMER	2	0.02%	245,383.21	0.01%
HYUNDAI	1 250	10.51%	172,830,467.31	9.09%
INFINITI	5	0.04%	1,365,919.77	0.07%
ISUZU	248	2.09%	49,924,042.09	2.62%
JAGUAR	21	0.18%	6,361,135.29	0.33%
JEEP	249	2.09%	64,860,419.73	3.41%
JMC	2	0.02%	255,127.49	0.01%
KIA	617	5.19%	87,385,200.65	4.59%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
LAND ROVER	226	1.90%	69,915,580.38	3.68%
LEXUS	16	0.13%	2,683,267.33	0.14%
MAHINDRA	30	0.25%	3,624,385.46	0.19%
MAZDA	473	3.98%	87,645,307.04	4.61%
MERCEDES-BENZ	713	6.00%	176,330,482.83	9.27%
MG	4	0.03%	447,896.99	0.02%
MINI	86	0.72%	12,689,853.47	0.67%
MITSUBISHI	149	1.25%	27,067,349.04	1.42%
NISSAN	928	7.80%	136,904,170.03	7.20%
OPEL	243	2.04%	33,041,716.57	1.74%
PEUGEOT	79	0.66%	8,241,006.69	0.43%
PORSCHE	6	0.05%	2,364,420.16	0.12%
PROTON	2	0.02%	125,151.49	0.01%
RENAULT	553	4.65%	77,410,298.02	4.07%
SMART	1	0.01%	76,123.48	0 %
SSANGYONG	4	0.03%	423,386.12	0.02%
SUBARU	32	0.27%	5,084,644.37	0.27%
SUZUKI	223	1.88%	24,119,202.30	1.27%
TATA	35	0.29%	2,983,379.17	0.16%
TOYOTA	711	5.98%	102,388,366.08	5.38%
VOLKSWAGEN	1 015	8.54%	121,257,774.66	6.38%
VOLVO	161	1.35%	33,074,385.38	1.74%
Total	11,890	100.00%	1,901,889,278.40	100.00%