

Nitro Securitisation 6 (RF) Limited

Investor Report - 13 June 2019

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-2019
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-2019
		Interest Payment Date (Quarterly):	20-Jun-2019
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Prior Interest Payment Date:	20-Mar-2019
Issuer:	Nitro Securitisation 6 (RF) Limited	Fixing Date JIBAR:	20-Mar-2019
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	3 Month JIBAR:	7.150%
Security SPV:	Nitro Securitisation 6 Security SPV Trust	Begin of Interest accrual date:	20-Mar-2019
Hedge Counterparty:	FirstRand Bank Limited	End of Interest	20-Jun-2019
Credit rating of Hedge Counterparty:	ST: A1+ _(ZA) / LT: AA+ _(ZA)	Interest Days:	92
Type of Hedge	Interest rate swap		
Rating Agency:	Global Credit Rating Co.		

Bond	I Sub Ioan Informat ISIN	Initial Nominal	Prior Principal- ZAR	Principal	Outstanding	Target	Legal	Margin	Interest	Long-term and short-	Type of Notes
Code		Principal - ZAR		Paid - ZAR	Principal - ZAR	Maturity	Maturity	over JIB03	Payment - ZAR	term credit rating	
N6B26	ZAG000150533	680,000,000.00	516,763,000.00	166,836,000.00	349,927,000.00	20/03/2020	20/03/2026	1.39%	11,123,571.34	$AAA_{(ZA)(sf)}$	Class B
N6C26	ZAG000150541	500,000,000.00	500,000,000.00	-	500,000,000.00	21/09/2020	20/03/2026	1.49%	10,888,767.12	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%	4,405,917.81	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%	1,515,479.45	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%	1,518,000.00	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%	1,325,808.22	Unrated	Class G
Total No	te	1,540,000,000.00	1,376,763,000.00	166,836,000.00	1,209,927,000.00				30,777,543.94		

Pool			
Portfolio Outstanding		Number of Loans	<u>Units</u> 12,183
Initial value of assets	1,999,996,061.18	Initial number of assets	12,183
Portfolio at the beginning of the reporting period	1,367,464,744.60	Number of ISA's at the beginning of the period	9,989
Principal Payments (Scheduled)	-85,895,730.19	Number of ISA's closed as a result of early settlement	-579
Principal Payments (Unscheduled)	-75,819,983.58	Number of ISA's closed according contractual maturity	-14
Finance charges Accrued	40,769,375.30	Number of ISA's written off during this period	-22
Finance charges Collected	-41,087,183.95	Number of ISA's repurchased by the seller	-
Write offs	-1,348,385.81	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	9,374
Purchase additional assets	3,540,295.94		
Portfolio at the determination date:	1,207,623,132.31		

Portfolio Delinguencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	8,885	1,136,129,849.25	94.08%
31-60 days overdue	248	35,000,061.31	2.90%
61 - 90 days overdue	93	14,644,444.28	1.21%
91-120 days overdue	36	5,020,891.15	0.42%
120+ days overdue	70	12,803,840.63	1.06%
Classified	42	4,024,045.69	0.33%
Total Accounts	9,374	1,207,623,132.31	100.00%

<u>Defaults</u>	Number of loans R
Cumulative write offs on Participating Assets start of quarter	1,535,920.38
Current quarter write offs	1,348,385.81
Cumulative write offs on Participating Assets end of quarter	2,884,306.19
Loss Ratio	0.1414%
Classified as potentially uncollectible	42 4,024,045.69
Recovery Amount in the current period	57,218.90

Collections	<u>R</u>
Instalments	126,982,914.14
Early Settlements & Prepayments	75,819,983.58
Additional assets	-3,540,295.94
Other Collections (Including Recoveries)	57,218.90
Interest on collections account	505,265.61
Total	199,825,086.29

Cash Reserve Required Amount	<u> </u>
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	24,152,462.65
0.5% of Initial Asset Balance	9,999,980.31
At End of period	24,152,462.65

Cash Reserve	07.040.004.00
At Beginning of Period	27,349,294.89
Plus: Interest Earned on cash reserve	481,269.10
Plus: Amounts Transferred In	-
Less: Amounts Transferred Out (Reduce Required Amount)	-3,678,101.3
At End of period	24,152,462.6

Assets and Liabilities Test	
Assets	1,265,578,366.67
Liabilities	1,209,927,000.00
Assets/Liabilities Ratio	104.60%
Asset Quality Test	
Assets - non-defaulted	1,209,926,817.49
Liabilities	1,209,927,000.00
Assets - non-defaulted/ Liabilities Ratio	100.00%

Potential Redemption Amount	<u>R</u>
Aggregate Principal Amount of all Notes Outstanding on Determination date	1,376,763,000.00
Less Principal Balance of all Performing assets	1,185,774,354.84
Plus Cash Reserve Required Amount following Int repayment date	24,152,462.65
Total	166,836,182.51

Permitted Investments (General Reserve)	
At beginning of period	24,948,979.18
Interest	1,892,480.99
Amount transferred to General reserve following IPD	8,853,792.53

Monies Available to the Waterfall	<u>R</u>
Opening cash balance	24,948,979.18
Collections (Including Recoveries)	199,319,820.68
Swap Income	379,143.65
Accounts Draws and Surpluses	27,349,294.89
Interest income	2,879,015.70
Income from NCA fees (early settlement)	843,881.40
Income from NCA fees	1,511,000.00
VAT Collected: Wesbank	314,173.90
Total	257,545,309.40

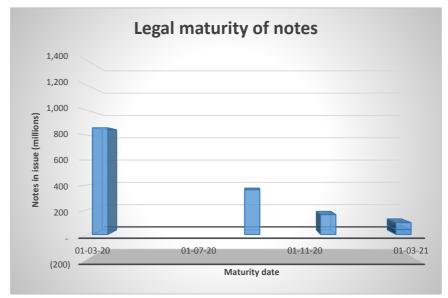
Monies Allocated	<u>R</u>
Expenses (Items 1-5)	1,976,531.11
Swap Expense	-
Interest on Notes B and C	22,012,338.46
Capital on Notes B	166,836,000.00
Interest on Notes D	4,405,917.81
Capital on Notes D	-
Build Cash Reserve	24,152,462.65
Interest On Class E, F & G	4,359,287.67
Capital On Class E, F &G	-
Residual Beneficiary payment	-
Residual profit year to date	33,802,771.71
Total	257,545,309.40

Excess Spread	
Excess Spread Amount in current quarter	8,853,792.53
Excess spread in quarter % pa	2.5687%
Excess spread in prior quarter %	-0.2316%
Excess spread in 2nd prior quarter %	2.3998%
3Q Average excess spread %	1.5790%

Credit Enhancement		
Feature	Details of credit	Current value of credit
Excess spread	The first loss credit enhancement is provided by available excess spread.	33,793,520.06
Cash Reserve	Available excess	24,152,462.65
Subordination	The third level of credit enhancement is the allocation of losses firstly to the Class G Notes.	40,000,000.00

<u>Triggers</u>	<u>Trigger Level</u>	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





Comments:

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	Acco	Accounts		pal
Account Type	Number	Percent	Balance	Percent
Installment Sale Agreements	9,374	100.00%	1,207,623,132.31	100.00%
Total	9,374	100.00%	1,207,623,132.31	100.00%

	Accounts		Principal	
Balloon as a % of original capital	Number	Percent	Balance	Percent
0.00% - 4.99%	6,762	72.14%	675,266,032.04	55.92%
5.00% - 9.99%	6	0.06%	1,225,052.71	0.10%
10.00% - 14.99%	27	0.29%	4,303,938.22	0.36%
15.00% - 19.99%	90	0.96%	16,722,565.06	1.38%
20.00% - 24.99%	304	3.24%	60,617,068.19	5.02%
25.00% - 29.99%	1,386	14.79%	283,412,858.90	23.47%
30.00% - 34.99%	656	7.00%	136,575,134.01	11.31%
35.00% - 39.99%	143	1.53%	29,500,483.18	2.44%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	0.0%
Maximum	39.93%
Weighted average where there is a balloon %	12.58%

	Acco	Accounts		Principal	
Balloon Amount	Number	Percent	Balance	Percent	
0.00 - 9 999.99	6,762	72.14%	675,266,032.04	55.92%	
10 000.00 - 19 999.99	10	0.11%	738,374.47	0.06%	
20 000.00 - 29 999.99	66	0.70%	5,796,686.81	0.48%	
30 000.00 - 39 999.99	188	2.01%	18,804,471.74	1.56%	
40 000.00 - 49 999.99	283	3.02%	33,675,713.29	2.79%	
50 000.00 - 59 999.99	319	3.40%	43,288,983.50	3.58%	
60 000.00 - 69 999.99	288	3.07%	46,044,143.06	3.81%	
70 000.00 - 79 999.99	268	2.86%	47,048,092.25	3.90%	
80 000.00 - 89 999.99	187	1.99%	37,939,618.04	3.14%	
90 000.00 - 99 999.99	147	1.57%	33,535,475.31	2.78%	
100 000.00 - 149 999.99	636	6.78%	180,723,439.06	14.97%	
150 000.00 - 199 999.99	184	1.96%	68,751,474.71	5.69%	
200 000.00 - 249 999.99	35	0.37%	15,570,086.05	1.29%	
250 000.00 - 299 999.99	1	0.01%	440,541.98	0.04%	
Total	9,374	100.00%	1,207,623,132.31	100.00%	

Minimum	R0.00
Maximum	R256,837.00
Weighted average where there is a balloon	R45,567.73

	Acce	Accounts		Principal	
Capital balance	Number	Percent	Balance	Percent	
< 0.00	46	0.49%	-173,074.28	0.01%	
0.00 - 19 999.99	114	1.22%	1,205,949.33	0.10%	
20 000.00 - 119 999.99	5,320	56.75%	401,581,786.80	33.25%	
120 000.00 - 219 999.99	2,580	27.52%	410,299,156.38	33.98%	
220 000.00 - 369 999.99	1,116	11.91%	310,972,548.74	25.75%	
370 000.00 - 519 999.99	193	2.06%	81,101,186.04	6.72%	
520 000.00 - 1 519 999.99	5	0.05%	2,635,579.30	0.22%	
Total	9,374	100.00%	1,207,623,132.31	100.00%	

Minimum (prepayment)	-R40,954.15
Maximum	R536,463.51
Average	R186,360.34

	Accounts		Principal	
Current Effective Rate	Number	Percent	Balance	Percent
5.00- 9.99	29	0.31%	3,946,805.65	0.33%
10.00 - 14.99	7,973	85.05%	1,085,691,671.72	89.90%
15.00 - 19.99	1,368	14.59%	117,742,206.11	9.75%
20.00 - 24.99	4	0.04%	242,448.83	0.02%
 Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	8.06%
Maximum	20.50%
Weighted average	12.80%

	Accounts		Principal	
Customer type	Number	Percent	Balance	Percent
PRIVATE INDIVIDUAL	7,949	84.80%	1,009,132,217.12	83.56%
SELF-EMPLOYED PRIVATE INDIVIDUAL	1,425	15.20%	198,490,915.19	16.44%
Total	9,374	100.00%	1,207,623,132.31	100.00%

	Acce	Accounts		pal
Original Deposit	Number	Percent	Balance	Percent
0.00 - 39 999.99	7,636	81.46%	979,942,989.20	81.15%
40 000.00 - 79 999.99	1,146	12.23%	141,266,640.10	11.70%
80 000.00 - 119 999.99	347	3.70%	50,922,760.81	4.22%
120 000.00 - 159 999.99	134	1.43%	17,816,464.19	1.48%
160 000.00 - 199 999.99	37	0.39%	5,098,347.50	0.42%
200 000.00 - 499 999.99	70	0.75%	11,630,100.24	0.96%
500 000.00 - 799 999.99	3	0.03%	556,239.34	0.05%
1 400 000.00 - 1 699 999.99	1	0.01%	389,590.93	0.03%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	R0.00
Maximum	R1 580 000.00
Weighted average	R21 320.13

	Acco	Accounts		pal
Fixed / Floating Description	Number	Percent	Balance	Percent
LINKED	9,374	100.00%	1,207,623,132.31	100.00%
Total	9,374	100.00%	1,207,623,132.31	100.00%

	Acce	Accounts		Principal	
Employee Indicator	Number	Percent	Balance	Percent	
No	9,372	99.98%	1,207,391,676.79	99.98%	
Yes	2	0.02%	231,455.52	0.02%	
Total	9,374	100.00%	1,207,623,132.31	100.00%	

20190531_Nitro6

Current Instalment Amount	Acce	Accounts		pal
	Number	Percent	Balance	Percent
0.00 - 999.99	18	0.19%	513,533.06	0.04%
1 000.00 - 1 999.99	729	7.78%	31,551,455.97	2.61%
2 000.00 - 2 999.99	2,304	24.58%	158,174,790.81	13.10%
3 000.00 - 3 999.99	2,393	25.53%	242,007,984.56	20.04%
4 000.00 - 4 999.99	1,429	15.24%	193,904,139.40	16.06%
5 000.00 - 9 999.99	2,218	23.66%	482,153,858.69	39.93%
10 000.00 - 14 999.99	274	2.92%	97,200,726.64	8.05%
15 000.00 - 64 999.99	6	0.06%	1,726,199.53	0.14%
65 000.00 - 114 999.99	1	0.01%	76,839.30	0.01%
115 000.00 - 164 999.99	2	0.02%	313,604.35	0.03%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	R227.05
Maximum (Inc Balloon)	R162,917.45
Weighted average	R5 624.93

	Acco	Accounts		ipal
New / used vehicle indicator	Number	Percent	Balance	Percent
Demo	271	2.89%	51,156,339.35	4.24%
New	2,466	26.31%	449,167,496.17	37.19%
Used	6,637	70.80%	707,299,296.79	58.57%
Total	9,374	100.00%	1,207,623,132.31	100.00%

20190531_Nitro6

Original Period	Acc	Accounts		pal
	Number	Percent	Balance	Percent
30 - 39	3	0.03%	9,042.82	0 %
40 - 49	61	0.65%	2,238,432.17	0.19%
50 - 59	55	0.59%	3,026,684.82	0.25%
60 - 69	443	4.73%	32,995,800.59	2.73%
70 - 79	8,812	94.00%	1,169,353,171.91	96.83%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	36
Maximum	73
Average	72.54

	Acce	Accounts		ipal
Original Capital Balance	Number	Percent	Balance	Percent
0.00 - 99 999.99	439	4.68%	17,015,095.98	1.41%
100 000.00 - 199 999.99	4,220	45.02%	324,573,311.91	26.88%
200 000.00 - 299 999.99	2,528	26.97%	330,584,568.49	27.37%
300 000.00 - 399 999.99	1,060	11.31%	203,825,855.23	16.88%
400 000.00 - 499 999.99	568	6.06%	145,089,210.82	12.01%
500 000.00 - 599 999.99	333	3.55%	104,431,436.76	8.65%
600 000.00 - 799 999.99	198	2.11%	71,485,556.56	5.92%
800 000.00 - 999 999.99	26	0.28%	10,037,716.83	0.83%
1 000 000.00 - 1 199 999.99	1	0.01%	190,788.80	0.02%
> 2 000 000.00	1	0.01%	389,590.93	0.03%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	R46 700.00
Maximum	R2 168 447.01
Weighted average	R318 674.77

	Acc	Accounts		pal
Original LTV	Number	Percent	Balance	Percent
0.00 - 14.99	1	0.01%	45,428.94	0 %
15.00 - 29.99	21	0.22%	1,251,616.45	0.10%
30.00 - 44.99	82	0.87%	5,177,419.00	0.43%
15.00 - 59.99	354	3.78%	26,184,204.88	2.17%
60.00 - 74.99	880	9.39%	84,810,799.10	7.02%
75.00 - 89.99	2,337	24.93%	281,134,855.10	23.28%
90.00 - 104.99	4,493	47.93%	638,801,062.98	52.90%
05.00 - 119.99	1,206	12.87%	170,217,745.86	14.10%
- Fotal	9,374	100.00%	1,207,623,132.31	100.00%

Minimum %	13.69%
Maximum %	109.98%
Weighted average	92.84%

	Acce	Accounts		Principal	
Payment method	Number	Percent	Balance	Percent	
CASH	877	9.36%	108,379,506.21	8.97%	
DEBIT ORDER	8,497	90.64%	1,099,243,626.10	91.03%	
 Total	9,374	100.00%	1,207,623,132.31	100.00%	

Remaining Term	Acc	Accounts		Principal	
	Number	Percent	Balance	Percent	
) - 9	81	0.86%	2,322,819.95	0.19%	
10 - 19	452	4.82%	30,545,056.47	2.53%	
20 - 29	2,144	22.87%	205,249,753.00	17.00%	
30 - 39	6,612	70.54%	957,281,272.16	79.27%	
0 - 49	29	0.31%	4,804,912.36	0.40%	
60 - 59	19	0.20%	2,195,111.53	0.18%	
60 - 69	24	0.26%	2,983,850.30	0.25%	
70 - 79	12	0.13%	1,964,626.48	0.16%	
30 - 104	1	0.01%	275,730.06	0.02%	
Total	9,374	100.00%	1,207,623,132.31	100.00%	

Minimum	0
Maximum	80
Average	33.14

Seasoning	Acc	Accounts		ipal
	Number	Percent	Balance	Percent
30 - 39	6,297	67.18%	907,738,607.62	75.17%
40 - 49	2,575	27.47%	261,654,009.19	21.67%
50 - 59	491	5.24%	37,831,734.93	3.13%
60 - 69	9	0.10%	319,018.04	0.03%
70 - 79	2	0.02%	79,762.53	0.01%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	30
Maximum	71
Average	37.63

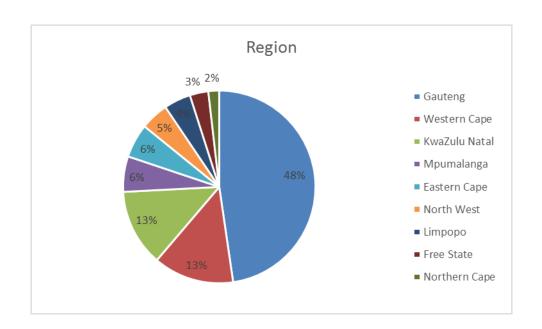
20190531_Nitro6

	Acce	Accounts		ipal
Vehicle age	Number	Percent	Balance	Percent
3.0000 - 3.9999	2,372	25.30%	431,758,608.57	35.75%
4.0000 - 4.9999	1,365	14.56%	229,897,152.31	19.04%
5.0000 - 5.9999	891	9.51%	115,162,913.72	9.54%
6.0000 - 6.9999	777	8.29%	96,046,295.16	7.95%
7.0000 - 7.9999	742	7.92%	80,376,553.79	6.66%
8.0000 - 8.9999	1,500	16.00%	124,169,054.42	10.28%
9.0000 - 9.9999	1,103	11.77%	86,283,626.11	7.14%
10.0000 - 10.9999	624	6.66%	43,928,928.23	3.64%
Total	9,374	100.00%	1,207,623,132.31	100.00%

Minimum	3
Maximum	10
Average	5.08

	Accounts		Principal	
Goods category	Number	Percent	Balance	Percent
COMM. VEHICLES:LIGHT < 1500KG	1,484	15.83%	194,064,108.87	16.07%
PASSENGER VEHICLES	7,890	84.17%	1,013,559,023.44	83.93%
Total	9,374	100.00%	1,207,623,132.31	100.00%

	Accounts		Principal	
Region	Number	Percent	Balance	Percent
Gauteng	4 499	47.99%	575,900,251.67	47.69%
Western Cape	1 560	16.64%	163,670,648.66	13.55%
KwaZulu Natal	1 151	12.28%	156,262,736.71	12.94%
Mpumalanga	473	5.05%	71,912,277.85	5.95%
Eastern Cape	536	5.72%	68,777,228.97	5.70%
North West	397	4.24%	56,963,751.07	4.72%
Limpopo	312	3.33%	54,545,266.18	4.52%
Free State	274	2.92%	37,600,032.55	3.11%
Northern Cape	172	1.83%	21,990,938.65	1.82%
Total	9,374	100.00%	1,207,623,132.31	100.00%



BARTH 1 0.01% 102,150.77 0.01% LFA ROMEO 13 0.14% 1,738,034.93 0.14% 1,038,034.93 0.14% 1,001 0.01% 10.01%	Vehicle Manufacturer	Accounts		Principal	
LEAR ROMEO 13 0.14% 1,738,034,93 0.14% UDI 250 2.67% 30,803,868,93 2.55% MW 510 5.44% 88,413,068,90 7.32% HERY 11 0.12% 671,688,89 0.06% HEY ROLET 625 6.67% 62,413,094,30 5.17% HRYSLER 12 0.13% 2,510,055,87 0.21% HITROEN 34 0.36% 3,201,521,52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% OCRD 1,042 11,12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EEELY 4 0.04% 4,888,435.32		Number	Percent	Balance	Percent
UDI 250 2.67% 30,803,868.93 2.55% MW 510 5.44% 88,413,068.90 7.32% HERY 11 0.12% 671,688.89 0.06% HEVROLET 625 6.67% 62,413,094.30 5.17% HRYSLER 12 0.13% 2,510,055.87 0.21% ITROEN 34 0.36% 3,201,521.52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% IEELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40	ABARTH	1	0.01%	102,150.77	0.01%
MW 510 5.44% 88,413,068.90 7.32% HERY 11 0.12% 671,688.89 0.06% HEVROLET 625 6.67% 62,413,094.30 5.17% HRYSLER 12 0.13% 2,510,055.87 0.21% ITROEN 34 0.36% 3,201,521.52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11,12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% IEELY 4 0.04% 415,782.85 0.01% WM 64 0.68% 4,888,435.32 0.06%	ALFA ROMEO	13	0.14%	1,738,034.93	0.14%
HERY 11 0.12% 671,688.89 0.06% HEVROLET 625 6.67% 62,413,094.30 5.17% HRYSLER 12 0.13% 2,510,055.87 0.21% ITROEN 34 0.36% 3,201,521.52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 0.40% IA	AUDI	250	2.67%	30,803,868.93	2.55%
HEVROLET 625 6.67% 62,413,094.30 5.17% HRYSLER 12 0.13% 2,510,055.87 0.21% ITROEN 34 0.36% 3,201,521.52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% IEELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.0	BMW	510	5.44%	88,413,068.90	7.32%
HRYSLER HRYSLER HRYSLER 112 134 136,36% 3,201,521.52 0.27% AIHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 0TON 3 0.03% EELY 44 0.04% 115,782.85 0.01% WM 64 0.04% 115,782.85 0.01% WM 64 0.08% 4,888,435.32 0.40% WM 64 0.08% 4,888,435.32 0.40% WM 64 0.08% 4,888,435.32 0.40% WM 64 0.68% 64 0.68% 4,888,435.32 0.40% WM	CHERY	11	0.12%	671,688.89	0.06%
STROEN 34 0.36% 3,201,521.52 0.27% AHATSU 32 0.34% 1,672,691.64 0.14% ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% VEXIVITY 4 0.04% 884,070.50 0.07% </td <td>CHEVROLET</td> <td>625</td> <td>6.67%</td> <td>62,413,094.30</td> <td>5.17%</td>	CHEVROLET	625	6.67%	62,413,094.30	5.17%
AIHATSU ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE AW 8 0.09% 649,005.36 0.05% AW 8 0.09% 649,005.36 0.05% AW AW 1,672,691.64 0.40% AW 8 0.09% 649,005.36 0.05% AW AW 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% AW BELY 4 0.04% 115,782.85 0.01% AW AW 64 0.68% 4,888,435.32 0.40% AW	CHRYSLER	12	0.13%	2,510,055.87	0.21%
ATSUN 57 0.61% 3,864,063.60 0.32% EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% WM 64 0.68% 4,888,435.32 0.40% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% </td <td>CITROEN</td> <td>34</td> <td>0.36%</td> <td>3,201,521.52</td> <td>0.27%</td>	CITROEN	34	0.36%	3,201,521.52	0.27%
EFAULT 5 0.05% 493,953.17 0.04% ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% WM 64 0.68% 4,888,435.32 0.40% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	PAIHATSU	32	0.34%	1,672,691.64	0.14%
ODGE 37 0.39% 4,775,989.51 0.40% AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% IWM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	DATSUN	57	0.61%	3,864,063.60	0.32%
AW 8 0.09% 649,005.36 0.05% IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	DEFAULT	5	0.05%	493,953.17	0.04%
IAT 44 0.47% 3,211,263.02 0.27% ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NEINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	ODGE	37	0.39%	4,775,989.51	0.40%
ORD 1,042 11.12% 136,421,165.49 11.30% OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% EWM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	AW	8	0.09%	649,005.36	0.05%
OTON 3 0.03% 222,993.64 0.02% EELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	TAT	44	0.47%	3,211,263.02	0.27%
EELY 4 0.04% 115,782.85 0.01% WM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% VUNDAI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	ORD	1,042	11.12%	136,421,165.49	11.30%
WVM 64 0.68% 4,888,435.32 0.40% ONDA 257 2.74% 28,128,158.28 2.33% UMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	OTON	3	0.03%	222,993.64	0.02%
ONDA 257 2.74% 28,128,158.28 2.33% IUMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	SEELY	4	0.04%	115,782.85	0.01%
NUMMER 2 0.02% 149,447.08 0.01% YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	SWM .	64	0.68%	4,888,435.32	0.40%
YUNDAI 998 10.65% 114,259,436.69 9.46% NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	IONDA	257	2.74%	28,128,158.28	2.33%
NFINITI 4 0.04% 884,070.50 0.07% SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	IUMMER	2	0.02%	149,447.08	0.01%
SUZU 184 1.96% 30,676,137.30 2.54% AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	IYUNDAI	998	10.65%	114,259,436.69	9.46%
AGUAR 16 0.17% 3,798,992.19 0.31% EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	NFINITI	4	0.04%	884,070.50	0.07%
EEP 191 2.04% 41,691,240.41 3.45% MC 2 0.02% 215,848.12 0.02%	SUZU	184	1.96%	30,676,137.30	2.54%
MC 2 0.02% 215,848.12 0.02%	AGUAR	16	0.17%	3,798,992.19	0.31%
	EEP	191	2.04%	41,691,240.41	3.45%
IA 481 5.13% 56,420,486.65 4.67%	MC	2	0.02%	215,848.12	0.02%
	IIA	481	5.13%	56,420,486.65	4.67%

Vehicle Manufacturer	Accounts		Principal	
	Number	Percent	Balance	Percent
LAND ROVER	169	1.80%	40,946,784.73	3.39%
LEXUS	15	0.16%	1,763,003.08	0.15%
MAHINDRA	24	0.26%	2,271,584.59	0.19%
MAZDA	391	4.17%	59,348,493.63	4.91%
MERCEDES-BENZ	558	5.95%	111,825,039.39	9.26%
ИG	4	0.04%	361,796.92	0.03%
MINI	64	0.68%	7,637,167.16	0.63%
MITSUBISHI	108	1.15%	15,399,497.98	1.28%
NISSAN	744	7.94%	90,545,555.12	7.50%
PEL	189	2.02%	20,693,117.63	1.71%
PEUGEOT	59	0.63%	4,783,072.07	0.40%
PORSCHE	3	0.03%	832,128.92	0.07%
PROTON	2	0.02%	97,280.78	0.01%
RENAULT	447	4.77%	51,503,346.20	4.26%
SMART	1	0.01%	56,457.42	0 %
SANGYONG	1	0.01%	47,819.62	0 %
SUBARU	22	0.23%	2,719,308.97	0.23%
SUZUKI	170	1.81%	14,762,315.33	1.22%
TATA	31	0.33%	2,042,058.47	0.17%
ОУОТА	552	5.89%	61,146,583.82	5.06%
OLKSWAGEN	811	8.65%	75,486,161.85	6.25%
/OLVO	122	1.30%	20,961,913.70	1.74%
Total	9,374	100.00%	1,207,623,132.31	100.00%