

<b>Domestic Date and Rate Information</b>			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	20-Mar-2020
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	12-Jun-2020
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-2020
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	22-Jun-2020
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	20-Mar-2020
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	20-Mar-2020
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR: 20 March 2020	5.56%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	20-Mar-2020
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aaa.za	End of Interest	22-Jun-2020
Type of Hedge	Interest rate swap	Interest Days:	94
Rating Agency:	Moody's Investor Services		

<b>Note and Sub loan Information</b>												
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	
N7A20	ZAG000159021	420 000 000.00	-	-	-	20/03/2020	20/03/2020	0.91%	-	P-3(SF)/P-1.za(sf)	Class A	
N7B25	ZAG000159039	1 400 000 000.00	1 243 863 000.00	127 755 000.00	1 116 108 000.00	20/12/2021	20/06/2025	1.33%	22 064 834.64	Baa1(sf)/Aaa.za(sf)	Class B	
N7C25	ZAG000159047	100 000 000.00	100 000 000.00	-	100 000 000.00	20/03/2022	20/06/2025	2.80%	2 152 471.23	B2(sf)/Ba1.za(sf)	Class C	
N7D25	ZAG000159054	80 000 000.00	80 000 000.00	-	80 000 000.00	20/03/2022	20/06/2025	4.05%	1 979 511.23	Caa2(sf)/Caa1.za(sf)	Class D	
N7E25	ZAG000159062	60 000 000.00	60 000 000.00	-	60 000 000.00	20/03/2022	20/06/2025	5.20%	1 662 332.05	Unrated	Class E	
<b>Total Note</b>		<b>2 060 000 000.00</b>	<b>1 483 863 000.00</b>	<b>127 755 000.00</b>	<b>1 356 108 000.00</b>				<b>27 859 149.16</b>			

<b>Pool</b>			
<b>Portfolio Outstanding</b>		<b>Number of Loans</b>	<b>Units</b>
Initial value of assets	1 999 970 830.44	Initial number of assets	10 857
Portfolio at the beginning of the reporting period	1 455 128 726.28	Number of ISA's at the beginning of the period	9 784
Principal Payments (Scheduled)	-65 430 669.19	Number of ISA's closed as a result of early settlement	-304
Principal Payments (Unscheduled)	-42 510 579.59	Number of ISA's closed according contractual maturity	-7
Finance charges Accrued	37 485 801.75	Number of ISA's written off during this period	-15
Finance charges Collected	-37 463 446.70	Number of ISA's repurchased by the seller	-
Write offs	-822 011.22	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	<b>Number of ISA's at the end of the period</b>	<b>9 458</b>
Value added products (VAPs)	2 880 679.94		
<b>Portfolio at the determination date:</b>	<b>1 349 268 501.27</b>		

<b>* Portfolio Delinquencies</b>			
	<b>Number of Loans</b>	<b>Amount - R</b>	<b>Total Outstanding/Current Loan Balance</b>
Not Delinquent	8 688	1 226 560 390.81	90.91%
31-60 days overdue	367	57 623 122.31	4.27%
61 - 90 days overdue	200	31 445 938.89	2.33%
91-120 days overdue	80	15 203 380.90	1.13%
120+ days overdue	91	14 105 502.96	1.05%
Classified	32	4 330 165.40	0.32%
<b>Total Accounts</b>	<b>9 458</b>	<b>1 349 268 501.27</b>	<b>100.00%</b>

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		1 596 511.06
Current quarter write offs		822 011.22
Cumulative write offs on Participating Assets end of quarter		2 418 522.28
Cumulative Principal Loss Ratio		0.12%
Classified as potentially uncollectible	32	4 330 165.40
Cumulative recoveries on Participating Assets start of quarter		40 815.18
Recovery Amount in the current period		47 997.29
Cumulative recoveries on Participating Assets end of quarter		88 812.47

Collections	R
Instalments	102 894 115.89
Early Settlements & Prepayments	42 510 579.59
Additional assets	-2 880 679.94
Other Collections (Including Recoveries)	1 172 497.28
Interest on collections account	310 226.50
<b>Total</b>	<b>144 006 739.32</b>

Cash Reserve Required Amount	R
On Issue Date, the cash reserve required requirement amount is equal to:	
3% of Asset Balance on issue date	60 000 000.00
Thereafter on any Interest Payment Date, if Performance Criteria are satisfied, the greater of:	
3% of the Aggregate Principal Balance of the Participating Assets	40 478 055.04
1% of Initial Asset Balance	19 999 708.30
<b>At End of period</b>	<b>40 478 055.04</b>

Cash Reserve	R
At Beginning of Period	43 653 861.79
Plus: Interest Earned on cash reserve	557 882.17
Plus: Amounts Transferred In	40 478 055.04
Less: Amounts Transferred Out (Reduce Required Amount)	-44 211 743.96
<b>At End of period</b>	<b>40 478 055.04</b>

Assets and Liabilities Test	R
Assets	1 403 010 842.21
Liabilities	1 356 108 000.00
Assets/Liabilities Ratio	103.46%
Asset Quality Test	R
Assets - non-defaulted (Excludes Covid 19 Impacted loans)	1 347 266 356.11
Liabilities	1 356 108 000.00
Assets - non-defaulted/ Liabilities Ratio	99.35%

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.	13 264 285.90
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.	40 478 055.04
Subordination	The third level of credit enhancement is the allocation of losses firstly to the Class E Notes.	60 000 000.00

Potential Redemption Amount	R
Aggregate Principal Amount of all Notes Outstanding on Determination date	1 483 863 000.00
Less Principal Balance of all Performing assets	1 315 629 452.01
Less Cash Reserve Required Amount following Int repayment date	40 478 055.04
<b>Total</b>	<b>127 755 492.95</b>

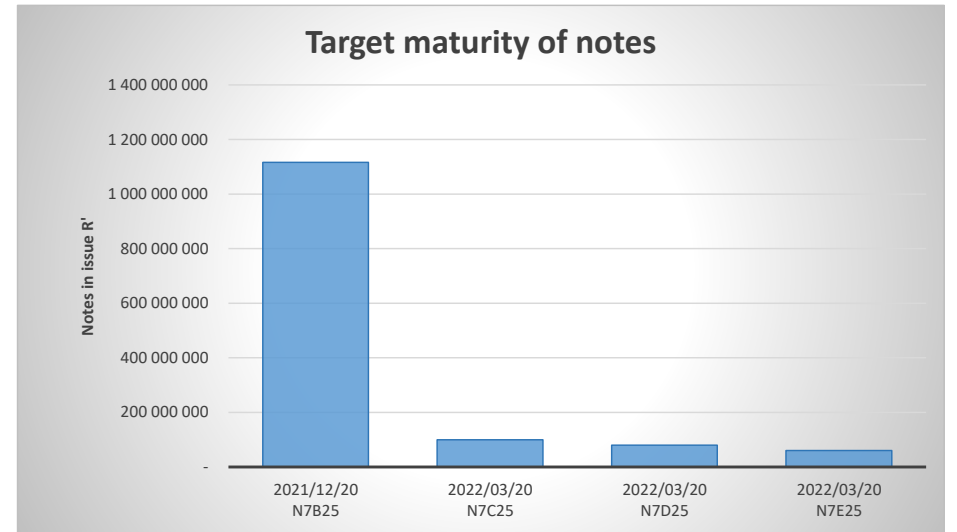
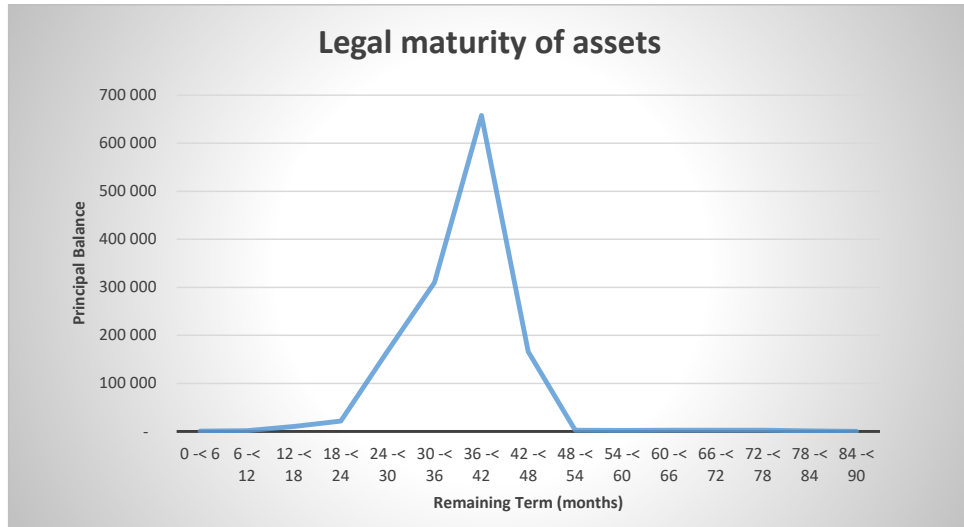
Permitted Investments (General Reserve)	R
At beginning of period	22 105 436.83
Interest Earned during collections period	1 201 029.00
Amount transferred to General reserve following IPD	-8 841 150.94

Monies Available to the Waterfall	R
Opening cash balance	22 105 436.83
Collections (Including Recoveries)	143 696 512.82
Swap Income	2 684 293.90
Accounts Draws and Surpluses	43 653 861.79
Interest income	2 069 137.67
Income from NCA fees (early settlement)	338 799.78
Income from NCA fees	1 709 510.00
VAT Collected: Wesbank	284 332.08
<b>Total</b>	<b>216 541 884.87</b>

Monies Allocated	R
Expenses (Items 1-5)	7 185 394.78
Swap Expense	-
Interest on Notes A and B	22 064 834.64
Capital on Notes A and B	127 755 000.00
Interest on Notes C	2 152 471.23
Capital on Notes C	-
Build Cash Reserve	40 478 055.04
Interest On Class D	1 979 511.23
Capital On Class D	-
Interest On Class E	1 662 332.05
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	13 264 285.90
<b>Total</b>	<b>216 541 884.87</b>

Excess Spread	
Excess Spread Amount in current quarter	-8 841 150.94
Excess spread in quarter % pa	-2.3592%
Excess spread in prior quarter %	0.2529%
Excess spread in 2nd prior quarter %	2.4261%
3Q Average excess spread %	0.1066%

Triggers	Trigger Level	Actual Level	Breached?
Account Bank	at least A1.za on a long-term national scale	Aa1.za	No
Permitted Investments	at least A1.za on a long-term national scale	Aa1.za	No
Derivative Counterparty	at least A1.za on a long-term national scale	Aa1.za	No
Derivative Counterparty, in relation to Qualifying Collateral Trigger Rating	at least A2.za on a long-term national scale	Aa1.za	No
Derivative Counterparty, in relation to Qualifying Transfer Trigger Rating	at least A2.za on a long-term national scale	Aa1.za	No
Sweep Acceleration Trigger	at least A1.za on a long-term national scale (local currency)	Aa1.za	No
Customer Notification Trigger	at least A1.za on a long-term national scale (local currency)	Aa1.za	No
Back-up Servicer Facilitator Trigger	at least A1.za on a long-term national scale (local currency)	Aa1.za	No



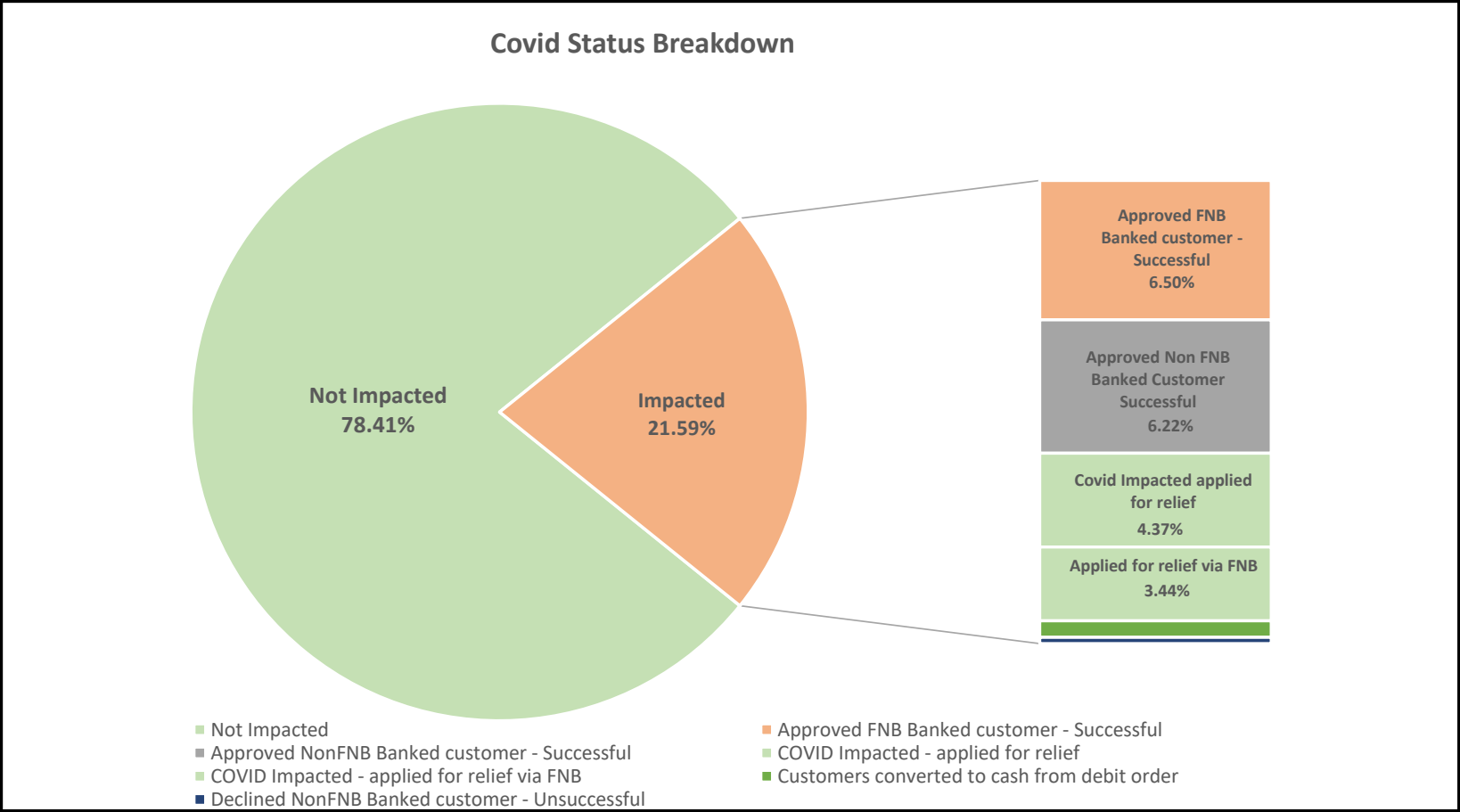
**Comments:** \* Portfolio Delinquencies include Covid 19 Impacted Accounts, further detail in Appendix A.1 and A.2 of the Investor Report.

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<b>Covid 19 Impacted Accounts included in Delinquencies</b>				
	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Amount - R</u>	<u>Total Outstanding/ Current Loan Balance</u>
Not Delinquent	1 552	82%	236 506 042.20	81.19%
31-60 days overdue	185	10%	29 121 596.37	10.00%
61 - 90 days overdue	115	6%	17 437 558.05	5.99%
91-120 days overdue	31	2%	6 642 986.86	2.28%
120+ days overdue	12	1%	998 560.37	0.34%
Classified	1	0%	582 598.83	0.20%
<b>Total Accounts</b>	<b>1 896</b>	<b>100%</b>	<b>291 289 343</b>	<b>100%</b>

	Category	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Covid Status</b>	Approved FNB Banked customer - Successful	554	5.86%	87 662 319.77	6.50%
	Approved NonFNB Banked customer - Successful	569	6.02%	83 864 757.14	6.22%
	COVID Impacted - applied for relief	372	3.93%	59 003 661.33	4.37%
	COVID Impacted - applied for relief via FNB	307	3.25%	46 424 753.56	3.44%
	Customers converted to cash from debit order	69	0.73%	10 403 927.42	0.77%
	Declined NonFNB Banked customer - Unsuccessful	25	0.26%	3 929 923.46	0.29%
	Not Impacted	7 562	79.95%	1 057 979 158.59	78.41%
	<b>Total</b>	<b>9 458</b>	<b>100.00%</b>	<b>1 349 268 501.27</b>	<b>100.00%</b>





FirstRand

## Collateral Stratification Report - NITRO7

Date: 31-May-20

Summary Information	
Outstanding Balance	1,349,268,501.27
Number of receivables	9,425.00
Average Balance	143,158.46
Weighted Average Effective Rate	9.55%
Weighted Average Original LTV	94.04%
Weighted Average Remaining Term	36.37
Weighted Average Seasoning	34.21
Largest single Borrower Concentration (% Outstanding Balance)	0.0459%
Largest 20 Borrower Concentration (% Outstanding Balance)	0.8030%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	9,458.00	100.00%	1,349,268,501.27	100.00%
	Total	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Arrears status</b>	< 0.00 (Prepayment)	3,185.00	33.68%	376,831,901.48	27.93%
	0.00 -< 1.00	5,102.00	53.94%	792,487,444.48	58.73%
	1.00 -< 2.00	754.00	7.97%	110,437,678.13	8.19%
	2.00 -< 3.00	210.00	2.22%	33,537,418.52	2.49%
	3.00 -< 4.00	91.00	0.96%	17,142,825.46	1.27%
	4.00 -< 5.00	39.00	0.41%	6,444,175.00	0.48%
	5.00 -< 6.00	26.00	0.27%	4,094,392.42	0.30%
	6.00 -< 12.00	39.00	0.41%	6,169,782.66	0.46%
	12.00 -< 18.00	12.00	0.13%	2,122,883.12	0.16%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	-2.00
<b>Max</b>	17.38
<b>Weighted Average</b>	0.34

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon %</b>	= 0.00%	6,150.00	65.02%	672,532,661.40	49.84%
	0.00 % -< 5.00 %	2.00	0.02%	204,023.69	0.02%
	5.00 % -< 10.00 %	12.00	0.13%	2,238,043.39	0.17%
	10.00 % -< 15.00 %	31.00	0.33%	5,646,829.87	0.42%
	15.00 % -< 20.00 %	145.00	1.53%	24,747,517.07	1.83%
	20.00 % -< 25.00 %	405.00	4.28%	74,105,412.99	5.49%
	25.00 % -< 30.00 %	1,505.00	15.91%	306,974,171.46	22.75%
	30.00 % -< 40.00 %	1,208.00	12.77%	262,819,841.40	19.48%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	0.00%
<b>Max</b>	39.97%
<b>Weighted Average</b>	14.69%



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon Amount</b>	= 0.00	6,150.00	65.02%	672,532,661.40	49.84%
	0.00 -< 10,000.00	2.00	0.02%	204,023.69	0.02%
	10,000.00 -< 20,000.00	11.00	0.12%	823,770.28	0.06%
	20,000.00 -< 30,000.00	84.00	0.89%	8,211,979.34	0.61%
	30,000.00 -< 40,000.00	332.00	3.51%	34,380,872.44	2.55%
	40,000.00 -< 50,000.00	451.00	4.77%	53,778,116.51	3.99%
	50,000.00 -< 60,000.00	368.00	3.89%	52,548,036.78	3.89%
	60,000.00 -< 70,000.00	330.00	3.49%	54,244,389.39	4.02%
	70,000.00 -< 80,000.00	318.00	3.36%	59,781,329.25	4.43%
	80,000.00 -< 90,000.00	289.00	3.06%	60,756,829.11	4.50%
	90,000.00 -< 100,000.00	238.00	2.52%	54,534,286.90	4.04%
	100,000.00 -< 150,000.00	575.00	6.08%	166,476,533.69	12.34%
	150,000.00 -< 200,000.00	244.00	2.58%	100,355,240.59	7.44%
	200,000.00 -< 250,000.00	57.00	0.60%	26,406,596.39	1.96%
	250,000.00 -< 300,000.00	9.00	0.10%	4,233,835.51	0.31%
	<b>Total</b>		<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>

<b>Min</b>	0.00
<b>Max</b>	273,299.36
<b>Weighted Average</b>	52,169.34

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Capital Balance</b>	0.00 -< 50,000.00	753.00	7.99%	26,850,283.01	1.99%
	50,000.00 -< 100,000.00	2,857.00	30.31%	219,259,365.94	16.25%
	100,000.00 -< 150,000.00	2,519.00	26.72%	308,374,028.61	22.85%
	150,000.00 -< 200,000.00	1,476.00	15.66%	255,646,805.40	18.95%
	200,000.00 -< 250,000.00	719.00	7.63%	160,336,830.09	11.88%
	250,000.00 -< 300,000.00	415.00	4.40%	112,758,273.95	8.36%
	300,000.00 -< 350,000.00	257.00	2.73%	82,915,289.57	6.14%
	350,000.00 -< 400,000.00	159.00	1.69%	59,242,982.27	4.39%
	400,000.00 -< 450,000.00	128.00	1.36%	54,257,505.85	4.02%
	450,000.00 -< 500,000.00	98.00	1.04%	46,149,061.12	3.42%
	500,000.00 -< 550,000.00	41.00	0.43%	21,287,873.88	1.58%
	550,000.00 -< 600,000.00	3.00	0.03%	1,679,080.56	0.12%
	600,000.00 -< 650,000.00	1.00	0.01%	619,491.47	0.05%
	<b>Total</b>		<b>9,426</b>	<b>100.00%</b>	<b>1,349,376,871.72</b>

<b>Min</b>	0.00
<b>Max</b>	619,491.47
<b>Weighted Average</b>	203,150.16

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Current Effective Rate Original</b>	4.00 % -< 6.00 %	247.00	2.61%	52,706,271.42	3.91%
	6.00 % -< 8.00 %	665.00	7.03%	138,696,946.90	10.28%
	8.00 % -< 10.00 %	4,595.00	48.58%	695,804,181.05	51.57%
	10.00 % -< 12.00 %	3,029.00	32.03%	363,777,654.15	26.96%
	12.00 % -< 14.00 %	653.00	6.90%	71,021,029.22	5.26%
	14.00 % -< 16.00 %	240.00	2.54%	25,087,027.00	1.86%
	16.00 % -< 18.00 %	28.00	0.30%	2,058,393.96	0.15%
	18.00 % -< 20.00 %	1.00	0.01%	116,997.57	0.01%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	4.09%
<b>Max</b>	18.49%
<b>Weighted Average</b>	9.51%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Customer Type</b>	PRIVATE INDIVIDUAL	8,133.00	85.99%	1,147,626,113.55	85.06%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	1,325.00	14.01%	201,642,387.72	14.94%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Deposit</b>	0 -< 40,000	7,648.00	80.86%	1,095,602,992.54	81.20%
	40,000 -< 80,000	1,171.00	12.38%	154,834,155.68	11.48%
	80,000 -< 120,000	366.00	3.87%	53,280,871.07	3.95%
	120,000 -< 160,000	134.00	1.42%	21,647,930.89	1.60%
	160,000 -< 200,000	43.00	0.45%	6,513,260.66	0.48%
	200,000 -< 400,000	87.00	0.92%	15,585,616.97	1.16%
	400,000 -< 600,000	2.00	0.02%	405,485.21	0.03%
	600,000 -< 800,000	4.00	0.04%	725,141.52	0.05%
	1,200,000 -< 1,400,000	3.00	0.03%	673,046.73	0.05%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	1,340,600.00
<b>Weighted Average</b>	34,517.83

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Fixed/Linked agreements</b>	LINKED	9,458.00	100.00%	1,349,268,501.27	100.00%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Group staff indicator</b>	N	9,452.00	99.94%	1,348,362,701.26	99.93%
	Y	6.00	0.06%	905,800.01	0.07%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Instalment amount</b>	0.00 -< 1,000.00	16.00	0.17%	439,161.90	0.03%
	1,000.00 -< 2,000.00	798.00	8.44%	40,085,801.74	2.97%
	2,000.00 -< 3,000.00	2,469.00	26.10%	204,021,325.08	15.12%
	3,000.00 -< 4,000.00	2,422.00	25.61%	290,438,535.43	21.53%
	4,000.00 -< 5,000.00	1,442.00	15.25%	223,887,609.20	16.59%
	5,000.00 -< 10,000.00	2,049.00	21.66%	485,405,458.45	35.98%
	10,000.00 -< 15,000.00	256.00	2.71%	103,365,886.87	7.66%
	15,000.00 -< 65,000.00	6.00	0.06%	1,624,722.60	0.12%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	185.01
<b>Max</b>	18,978.32
<b>Weighted Average</b>	5,584.33



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>New/Used</b>	D	166.00	1.76%	38,831,175.33	2.88%
	N	2,142.00	22.65%	436,348,490.25	32.34%
	U	7,150.00	75.60%	874,088,835.69	64.78%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	30 -< 40	52.00	0.55%	880,525.43	0.07%
	40 -< 50	99.00	1.05%	5,892,936.15	0.44%
	50 -< 60	78.00	0.82%	5,437,474.72	0.40%
	60 -< 70	568.00	6.01%	61,089,519.45	4.53%
	70 -< 80	8,661.00	91.57%	1,275,968,045.52	94.57%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	36.00
<b>Max</b>	73.00
<b>Weighted Average</b>	71.30

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Original Capital Balance</b>	0.00 -< 100,000.00	32.00	0.34%	697,207.48	0.05%
	100,000.00 -< 200,000.00	1,569.00	16.59%	90,161,344.94	6.68%
	200,000.00 -< 300,000.00	3,092.00	32.69%	293,646,734.85	21.76%
	300,000.00 -< 400,000.00	2,098.00	22.18%	293,634,423.72	21.76%
	400,000.00 -< 500,000.00	1,135.00	12.00%	209,107,847.72	15.50%
	500,000.00 -< 600,000.00	641.00	6.78%	150,729,114.00	11.17%
	600,000.00 -< 800,000.00	500.00	5.29%	148,904,021.87	11.04%
	800,000.00 -< 1,000,000.00	253.00	2.67%	101,585,352.11	7.53%
	1,000,000.00 -< 1,200,000.00	121.00	1.28%	54,550,564.48	4.04%
	1,200,000.00 -< 1,400,000.00	12.00	0.13%	5,213,927.35	0.39%
	1,400,000.00 -< 1,600,000.00	2.00	0.02%	312,380.34	0.02%
	1,600,000.00 -< 1,800,000.00	1.00	0.01%	111,664.13	0.01%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	358,461.99	0.03%
	>= 2,000,000.00	1.00	0.01%	255,456.29	0.02%
	<b>Total</b>		<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>

<b>Min</b>	55,476.00
<b>Max</b>	2,226,231.20
<b>Weighted Average</b>	467,631.36

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	59,128.45	0.00%
	10.00 % -< 20.00 %	4.00	0.04%	149,166.03	0.01%
	20.00 % -< 30.00 %	18.00	0.19%	772,842.06	0.06%
	30.00 % -< 40.00 %	64.00	0.68%	4,273,570.94	0.32%
	40.00 % -< 50.00 %	151.00	1.60%	9,176,763.14	0.68%
	50.00 % -< 60.00 %	263.00	2.78%	21,226,469.96	1.57%
	60.00 % -< 70.00 %	501.00	5.30%	53,939,010.04	4.00%
	70.00 % -< 80.00 %	953.00	10.08%	115,517,830.39	8.56%
	80.00 % -< 90.00 %	1,547.00	16.36%	215,763,432.22	15.99%
	90.00 % -< 100.00 %	2,237.00	23.65%	336,821,137.64	24.96%
	100.00 % -< 120.00 %	3,719.00	39.32%	591,569,150.40	43.84%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	7.81%
<b>Max</b>	109.99%
<b>Weighted Average</b>	93.66%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Payment method</b>	CASH	1,099.00	11.62%	159,157,665.93	11.80%
	DEBIT ORDER	8,358.00	88.37%	1,190,042,468.84	88.20%
	STOP ORDER	1.00	0.01%	68,366.50	0.01%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	51.00	0.54%	699,510.82	0.05%
	6 -< 12	47.00	0.50%	1,562,285.90	0.12%
	12 -< 18	154.00	1.63%	10,224,679.99	0.76%
	18 -< 24	253.00	2.67%	21,814,132.93	1.62%
	24 -< 30	1,595.00	16.86%	167,021,707.88	12.38%
	30 -< 36	2,511.00	26.55%	309,934,099.88	22.97%
	36 -< 42	3,951.00	41.77%	657,829,335.87	48.75%
	42 -< 48	816.00	8.63%	166,305,700.29	12.33%
	48 -< 54	18.00	0.19%	2,466,269.16	0.18%
	54 -< 60	15.00	0.16%	2,317,015.63	0.17%
	60 -< 66	14.00	0.15%	2,518,853.06	0.19%
	66 -< 72	14.00	0.15%	2,667,389.05	0.20%
	72 -< 78	12.00	0.13%	2,747,580.02	0.20%
	78 -< 84	6.00	0.06%	965,718.51	0.07%
	84 -< 90	1.00	0.01%	194,222.28	0.01%
<b>Total</b>		<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	89.00
<b>Weighted Average</b>	36.12

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Seasoning</b>	24 -< 30	905.00	9.57%	177,490,271.77	13.15%
	30 -< 36	4,430.00	46.84%	710,877,533.07	52.69%
	36 -< 42	2,623.00	27.73%	313,497,296.94	23.23%
	42 -< 48	1,411.00	14.92%	138,494,567.72	10.26%
	48 -< 54	89.00	0.94%	8,908,831.77	0.66%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	26.00
<b>Max</b>	52.00
<b>Weighted Average</b>	34.58

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	3,536.00	37.39%	694,800,763.41	51.49%
	6 -< 12	5,922.00	62.61%	654,467,737.86	48.51%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

<b>Min</b>	2.00
<b>Max</b>	10.00
<b>Weighted Average</b>	5.68



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle category</b>	COMM. VEHICLES:LIGHT < 1500KG	1,290.00	13.64%	196,050,142.95	14.53%
	PASSENGER VEHICLES	8,168.00	86.36%	1,153,218,358.32	85.47%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle manufacturer</b>	ABARTH	1.00	0.01%	179,666.77	0.01%
	ALFA ROMEO	23.00	0.24%	2,495,672.33	0.18%
	AUDI	245.00	2.59%	33,601,259.64	2.49%
	BMW	509.00	5.38%	96,480,855.67	7.15%
	CHANA - CHANGAN	1.00	0.01%	23,670.79	0.00%
	CHERY	10.00	0.11%	452,294.53	0.03%
	CHEVROLET	479.00	5.06%	44,385,612.85	3.29%
	CHRYSLER	8.00	0.08%	1,462,781.31	0.11%
	CITROEN	23.00	0.24%	1,958,604.44	0.15%
	DAIHATSU	16.00	0.17%	1,131,988.66	0.08%
	DATSUN	140.00	1.48%	13,731,438.28	1.02%

<b>Vehicle manufacturer</b>	DEFAULT	2.00	0.02%	925,035.53	0.07%
	DODGE	31.00	0.33%	3,898,809.08	0.29%
	FERRARI	1.00	0.01%	358,461.99	0.03%
	FIAT	63.00	0.67%	5,800,991.75	0.43%
	FORD	993.00	10.50%	146,843,189.01	10.88%
	FOTON	2.00	0.02%	151,224.70	0.01%
	GEELY	1.00	0.01%	37,879.95	0.00%
	GWM	65.00	0.69%	6,337,882.78	0.47%
	HAVAL	14.00	0.15%	2,711,923.36	0.20%
	HONDA	215.00	2.27%	26,160,955.54	1.94%
	HYUNDAI	1,146.00	12.12%	160,269,598.41	11.88%
	INFINITI	7.00	0.07%	2,266,041.54	0.17%

<b>Vehicle manufacturer</b>	ISUZU	167.00	1.77%	29,484,398.48	2.19%
	JAGUAR	45.00	0.48%	14,297,488.98	1.06%
	JEEP	132.00	1.40%	28,417,069.54	2.11%
	JMC	3.00	0.03%	223,830.89	0.02%
	KIA	608.00	6.43%	73,778,837.12	5.47%
	LAND ROVER	170.00	1.80%	42,964,922.31	3.18%
	LEXUS	13.00	0.14%	1,838,741.92	0.14%
	MAHINDRA	43.00	0.45%	5,721,122.97	0.42%
	MAZDA	391.00	4.13%	72,239,492.89	5.35%
	MERCEDES-BENZ	509.00	5.38%	107,513,351.13	7.97%
	MG	9.00	0.10%	658,010.69	0.05%
	MINI	39.00	0.41%	5,617,183.70	0.42%

<b>Vehicle manufacturer</b>	MITSUBISHI	113.00	1.19%	18,298,280.61	1.36%
	NISSAN	662.00	7.00%	88,377,479.48	6.55%
	OPEL	101.00	1.07%	12,605,081.30	0.93%
	PEUGEOT	71.00	0.75%	9,320,745.84	0.69%
	PORSCHE	16.00	0.17%	4,177,641.66	0.31%
	RENAULT	692.00	7.32%	85,961,583.47	6.37%
	SSANGYONG	6.00	0.06%	616,166.57	0.05%
	SUBARU	34.00	0.36%	4,679,624.75	0.35%
	SUZUKI	148.00	1.56%	15,576,495.08	1.15%
	TATA	32.00	0.34%	1,903,362.51	0.14%
	TOYOTA	626.00	6.62%	79,565,028.95	5.90%
	VOLKSWAGEN	748.00	7.91%	79,795,803.30	5.91%

<b>Vehicle manufacturer</b>	VOLVO	84.00	0.89%	13,931,266.48	1.03%
	ZOTYE	1.00	0.01%	39,651.74	0.00%
	<b>Total</b>	<b>9,458</b>	<b>100.00%</b>	<b>1,349,268,501.27</b>	<b>100.00%</b>