

|  | Number of Loans | Amount | Total Outstanding/Current Loan Balance |
| :---: | :---: | :---: | :---: |
| Not Delinquent | 2,334 | 137,923,088.06 | 87.04\% |
| 31-60 days overdue | 129 | 8,078,196.16 | 5.10\% |
| $61-90$ days overdue | 39 | 3,161,517.53 | 2.00\% |
| $91-120$ days overdue | 20 | 1,379,941.63 | 0.87\% |
| $120+$ days overdue | 31 | 2,699,363.48 | 1.70\% |
| Classified | 48 | 5,223,757.39 | 3.30\% |
| Total Accounts | 2,601 | 158,465,864.25 | 100.00\% |







## Comments

Taahir Bhayat
Phone:

## Collateral Stratification Report - NITRO7 <br> FirstRand Date: 31-May-23

| Summary Information |  |
| :--- | ---: |
| Outstanding Balance | $158,465,864.25$ |
| Number of receivables | $2,601.00$ |
| Average Balance | $60,924.98$ |
| Weighted Average Effective Rate | $13.00 \%$ |
| Weighted Average Original LTV | $96.10 \%$ |
| Weighted Average Remaining Term | 11.46 |
| Weighted Average Seasoning | 68.78 |
| Largest single Borrower Concentration (\% Outstanding Balance) | $0.3202 \%$ |
| Largest 20 Borrower Concentration (\% Outstanding Balance) | $3.4563 \%$ |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Account Type | IS | $2,601.00$ | $100.00 \%$ | $158,465,864.25$ | $100.00 \%$ |





| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Covid Status | COVID-19 - DEBIT ORDERS | 7.00 | 0.27\% | 440,620.51 | 0.28\% |
|  | COVID-19-EXT GRAN 2 MNTH | 2.00 | 0.08\% | 212,682.95 | 0.13\% |
|  | COVID-19 FNB BANKED APPROVED | 163.00 | 6.27\% | 10,548,749.73 | 6.66\% |
|  | COVID-19 NON FNB BANK <br> APPROVED | 266.00 | 10.23\% | 15,786,145.60 | 9.96\% |
|  | COVID-19 RINGFENCE | 157.00 | 6.04\% | 10,298,834.57 | 6.50\% |
|  | Not Impacted | 2,006.00 | 77.12\% | 121,178,830.89 | 76.47\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |



|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Customer Type | PRIVATE INDIVIDUAL | 2,287.00 | 87.93\% | 140,536,295.75 | 88.69\% |
|  | SELF-EMPLOYED PRIVATE INDIVIDUAL | 314.00 | 12.07\% | 17,929,568.50 | 11.31\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |



|  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance |
| Percent |  |  |  |  |
| Fixed/Linked | LINKED | $2,601.00$ | $100.00 \%$ | $158,465,864.25$ |
| agreements | Total | $\mathbf{2 , 6 0 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{1 5 8 , 4 6 5 , 8 6 4 . 2 5}$ |
|  |  |  | $\mathbf{1 0 0 . 0 0 \%}$ |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Group staff indicator | N | 2,596.00 | 99.81\% | 158,288,024.26 | 99.89\% |
|  | Y | 5.00 | 0.19\% | 177,839.99 | 0.11\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |



|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| New/Used | D | 66.00 | 2.54\% | 5,960,114.50 | 3.76\% |
|  | N | 994.00 | 38.22\% | 86,470,418.65 | 54.57\% |
|  | U | 1,541.00 | 59.25\% | 66,035,331.10 | 41.67\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |




| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Original LTV | 20.00 \% -< 30.00 \% | 5.00 | 0.19\% | 41,873.50 | 0.03\% |
|  | 30.00 \% -< 40.00 \% | 3.00 | 0.12\% | 8,584.19 | 0.01\% |
|  | 40.00 \% - 50.00 \% | 18.00 | 0.69\% | 145,833.93 | 0.09\% |
|  | 50.00 \% -<60.00 \% | 39.00 | 1.50\% | 578,395.82 | 0.36\% |
|  | 60.00 \% - 70.00 \% | 99.00 | 3.81\% | 3,471,033.03 | 2.19\% |
|  | 70.00 \% - 80.00 \% | 211.00 | 8.11\% | 12,331,215.04 | 7.78\% |
|  | 80.00 \% -< 90.00 \% | 381.00 | 14.65\% | 24,492,936.58 | 15.46\% |
|  | 90.00 \% -< 100.00 \% | 588.00 | 22.61\% | 37,067,632.95 | 23.39\% |
|  | 100.00 \% - 120.00 \% | 1,257.00 | 48.33\% | 80,328,359.21 | 50.69\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |
|  |  |  |  |  |  |
|  | Min | 20.40\% |  |  |  |
|  | Max | 109.99\% |  |  |  |
|  | Weighted Average | 96.10\% |  |  |  |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Payment method | CASH | 584.00 | 22.45\% | 38,948,335.82 | 24.58\% |
|  | DEBIT ORDER | 2,016.00 | 77.51\% | 119,515,532.80 | 75.42\% |
|  | STOP ORDER | 1.00 | 0.04\% | 1,995.63 | 0.00\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |



| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Seasoning | $54-<60$ | 4.00 | 0.15\% | 223,362.91 | 0.14\% |
|  | $60-<66$ | 344.00 | 13.23\% | 28,776,147.81 | 18.16\% |
|  | $66-<72$ | 1,713.00 | 65.86\% | 103,994,415.29 | 65.63\% |
|  | $72-<78$ | 396.00 | 15.22\% | 19,572,250.13 | 12.35\% |
|  | $78-<84$ | 131.00 | 5.04\% | 5,581,998.72 | 3.52\% |
|  | $84-<90$ | 13.00 | 0.50\% | 317,689.39 | 0.20\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |


| Min | 58.00 |
| :---: | :---: |
| Max | 87.00 |
| Weighted Average | 68.78 |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Vehicle Age | $0-<6$ | 12.00 | 0.46\% | 910,491.59 | 0.57\% |
|  | $6-<12$ | 2,383.00 | 91.62\% | 154,319,688.61 | 97.38\% |
|  | $12-<18$ | 206.00 | 7.92\% | 3,235,684.05 | 2.04\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |


| Min | 4.00 |
| :---: | :---: |
| Max | 13.00 |
| Weighted Average | 8.56 |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Vehicle category | COMM. VEHICLES:LIGHT < 1500KG | 319.00 | 12.26\% | 20,673,708.19 | 13.05\% |
|  | PASSENGER VEHICLES | 2,282.00 | 87.74\% | 137,792,156.06 | 86.95\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Vehicle manufacturer | ALFA ROMEO | 6.00 | 0.23\% | 114,655.54 | 0.07\% |
|  | AUDI | 50.00 | 1.92\% | 1,756,191.28 | 1.11\% |
|  | BMW | 121.00 | 4.65\% | 10,946,656.02 | 6.91\% |
|  | CHERY | 2.00 | 0.08\% | 5,589.32 | 0.00\% |
|  | CHEVROLET | 108.00 | 4.15\% | 3,923,684.00 | 2.48\% |
|  | CHRYSLER | 1.00 | 0.04\% | 22,369.65 | 0.01\% |
|  | CITROEN | 6.00 | 0.23\% | 399,187.87 | 0.25\% |
|  | DAIHATSU | 5.00 | 0.19\% | 21,336.74 | 0.01\% |
|  | DATSUN | 85.00 | 3.27\% | 3,434,902.15 | 2.17\% |
|  | DEFAULT | 1.00 | 0.04\% | 211,040.29 | 0.13\% |
|  | DODGE | 8.00 | 0.31\% | 254,913.38 | 0.16\% |
|  | FIAT | 13.00 | 0.50\% | 405,170.10 | 0.26\% |
|  | FORD | 244.00 | 9.38\% | 14,993,592.62 | 9.46\% |
|  | GWM | 10.00 | 0.38\% | 216,670.27 | 0.14\% |
|  | HAVAL | 8.00 | 0.31\% | 636,183.11 | 0.40\% |
|  | HONDA | 47.00 | 1.81\% | 2,604,101.71 | 1.64\% |
|  | HYUNDAI | 368.00 | 14.15\% | 25,832,173.37 | 16.30\% |
|  | INFINITI | 4.00 | 0.15\% | 345,530.94 | 0.22\% |
|  | ISUZU | 57.00 | 2.19\% | 3,937,545.97 | 2.48\% |
|  | JAGUAR | 15.00 | 0.58\% | 2,197,940.22 | 1.39\% |
|  | JEEP | 39.00 | 1.50\% | 3,417,191.03 | 2.16\% |
|  | JMC | 2.00 | 0.08\% | 25,613.70 | 0.02\% |
|  | KIA | 184.00 | 7.07\% | 9,907,946.50 | 6.25\% |
|  | LAND ROVER | 37.00 | 1.42\% | 3,938,746.80 | 2.49\% |
|  | LEXUS | 4.00 | 0.15\% | 43,043.98 | 0.03\% |
|  | MAHINDRA | 12.00 | 0.46\% | 396,612.30 | 0.25\% |
|  | MAZDA | 153.00 | 5.88\% | 14,760,726.89 | 9.31\% |
|  | MERCEDES-BENZ | 118.00 | 4.54\% | 10,658,054.92 | 6.73\% |
|  | MG | 3.00 | 0.12\% | 37,610.32 | 0.02\% |
|  | MINI | 11.00 | 0.42\% | 501,359.90 | 0.32\% |
|  | MITSUBISHI | 28.00 | 1.08\% | 2,082,063.58 | 1.31\% |
|  | NISSAN | 186.00 | 7.15\% | 11,135,089.35 | 7.03\% |
|  | OPEL | 29.00 | 1.11\% | 1,404,217.47 | 0.89\% |
|  | PEUGEOT | 27.00 | 1.04\% | 1,847,853.33 | 1.17\% |
|  | RENAULT | 239.00 | 9.19\% | 13,170,366.19 | 8.31\% |
|  | SSANGYONG | 1.00 | 0.04\% | 22,627.12 | 0.01\% |
|  | SUBARU | 8.00 | 0.31\% | 566,499.88 | 0.36\% |
|  | SUZUKI | 46.00 | 1.77\% | 1,832,913.50 | 1.16\% |
|  | TATA | 3.00 | 0.12\% | 45,055.34 | 0.03\% |
|  | TOYOTA | 126.00 | 4.84\% | 4,164,312.06 | 2.63\% |
|  | VOLKSWAGEN | 167.00 | 6.42\% | 4,973,082.66 | 3.14\% |
|  | VOLVO | 19.00 | 0.73\% | 1,275,442.88 | 0.80\% |
|  | Total | 2,601 | 100.00\% | 158,465,864.25 | 100.00\% |

