

Investor Report 13 March 2023

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	20-Dec-2022
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	13-Mar-2023
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:	28-Feb-2023
		Interest Payment Date (Quarterly):	20-Mar-2023
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Prior Interest Payment Date:	20-Dec-2022
Issuer:	Nitro Programme (RF) Limited	Fixing Date JIBAR:	20-Dec-2022
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	3 Month JIBAR:	7.258%
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	Begin of Interest accrual date:	20-Dec-2022
Hedge Counterparty:	FirstRand Bank Limited	End of Interest	20-Mar-2023
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	Interest Days:	90
Type of Hedge	Interest rate swap		
Boting Agency	Mondy's Investor Consisses		

Bond Code	ISIN	Initial Nominal Principal - Prio ZAR	or 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
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	31,074,000.00	31,074,000.00	-	20/03/2023	20/06/2025	1.33%	658,019.62	Baa1(sf)/Aaa.za(sf)	Class B
N7C25	ZAG000159047	100,000,000.00	100,000,000.00	24,102,000.00	75,898,000.00	20/09/2023	20/06/2025	2.80%	2,480,054.79	B2(sf)/Ba1.za(sf)	Class C
N7D25	ZAG000159054	80,000,000.00	80,000,000.00	-	80,000,000.00	20/09/2023	20/06/2025	4.05%	2,230,619.18	Caa2(sf)/Caa1.za(sf)	Class D
N7E25	ZAG000159062	60,000,000.00	60,000,000.00	-	60,000,000.00	20/09/2023	20/06/2025	5.20%	1,843,101.37	Unrated	Class E
Total Note		2,060,000,000.00	271,074,000.00	55,176,000.00	215,898,000.00				7,211,794.96		

Pool			
Portfolio Outstanding		Number of Loans	<u>Units</u>
Initial value of assets	1,999,970,830.44	Initial number of assets	10,857
Portfolio at the beginning of the reporting period	264,300,026.68	Number of ISA's at the beginning of the period	3,837
Principal Payments (Scheduled)	-38,614,364.80	Number of ISA's closed as a result of early settlement	-294
Principal Payments (Unscheduled)	-16,576,367.18	Number of ISA's closed according contractual maturity	-318
Finance charges Accrued	6,925,355.50	Number of ISA's written off during this period	-21
Finance charges Collected	-6,831,682.47	Number of ISA's repurchased by the seller	-
Write offs	-1,412,897.10	Number of ISA's purchased	-
Repurchase of assets by Wesbank		Number of ISA's at the end of the period	3,204
Value added products (VAPs)	1,048,531.63		
Portfolio at the determination date:	208.838.602.26		

Portfolio Delinguencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	2,898	180,936,569.97	86.64%
31-60 days overdue	125	9,571,515.09	4.58%
61 - 90 days overdue	62	5,389,654.68	2.58%
91-120 days overdue	32	2,009,520.20	0.96%
120+ days overdue	21	2,154,914.07	1.03%
Classified	66	8,776,428.25	4.20%
Total Accounts	3,204	208,838,602.26	100.00%

<u>Defaults</u>	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		23,422,733.26
Current quarter write offs		1,412,897.10
Cumulative write offs on Participating Assets end of quarter		24,835,630.36
Cumulative Principal Loss Ratio		1.149
Classified as potentially uncollectible	66	8,776,428.25
Cumulative recoveries on Participating Assets start of quarter		1,629,131.41
Recovery Amount in the current period		320,237.27
Cumulative recoveries on Participating Assets end of quarter		1,949,368.68

Collections	R
Instalments	45,446,047.27
Early Settlements & Prepayments	16,576,367.18
Additional assets	-1,048,531.63
Other Collections (Including Recoveries)	437,980.54
Interest on collections account	139,341.61
Total	61,551,204.97

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	6,265,158.07
1% of Initial Asset Balance	19,999,708.30
At End of period	19,999,708.30

<u>Cash Reserve</u>	R
At Beginning of Period	19,999,708.30
Plus: Interest Earned on cash reserve	352,546.93
Plus: Amounts Transferred In	19,999,708.30
Less: Amounts Transferred Out (Reduce Required Amount)	-20,352,255.23
At End of period	19,999,708.30

Assets and Liabilities Test	R
Assets	267,880,223.63
Liabilities	215,898,000.00
Assets/Liabilities Ratio	124.08%
Asset Quality Test	R
Assets - non-defaulted	215,897,448.04
Liabilities	215,898,000.00
Assets - non-defaulted/ Liabilities Ratio	100.00%

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.	39,041,913.07
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.	19,999,708.30
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	271,074,000.00
Less Principal Balance of all Performing assets	195,897,739.74
Less Cash Reserve Required Amount following Int repayment date	19,999,708.30
Total	55,176,551.96

Permitted Investments (General Reserve)	R
At beginning of period	37,516,351.85
Interest Earned during collections period	1,319,272.56
Amount transferred to General reserve following IPD	1,525,561.22

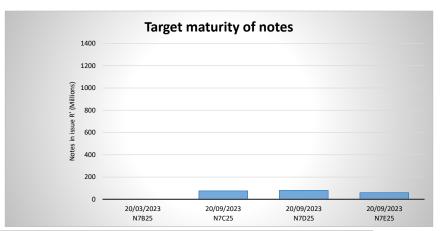
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Monies Available to the Waterfall	К
Opening cash balance	37,516,351.85
Collections (Including Recoveries)	61,411,863.36
Swap Income	-
Accounts Draws and Surpluses	19,999,708.30
Interest income	1,811,161.10
Income from NCA fees (early settlement)	194,361.24
Income from NCA fees	572,108.65
VAT Collected: Wesbank & SARS refund	170,772.98
Tax adjustment: prior period over-provision	713,648.87
Total	122,389,976.36

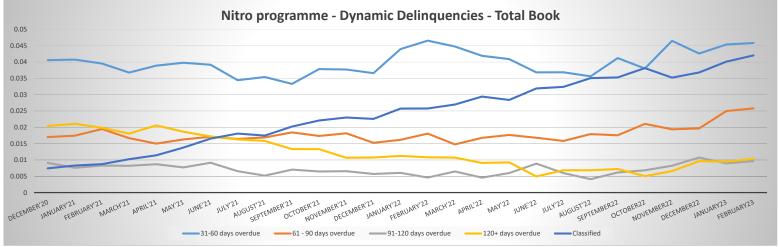
Monies Allocated	R
Expenses (Items 1-5)	721,748.65
Swap Expense	238,811.37
Interest on Notes A and B	658,019.62
Capital on Notes A and B	31,074,000.00
Interest on Notes C	2,480,054.79
Capital on Notes C	24,102,000.00
Build Cash Reserve	19,999,708.30
Interest On Class D	2,230,619.18
Capital On Class D	
nterest On Class E	1,843,101.37
Capital On Class E	-
Dividend Payment	-
Residual profit year to date	39,041,913.07
Total	122,389,976.36

Excess_	
Excess Spread Amount in current quarter	1,525,561.22
Excess spread in quarter % pa	2.3409%
Excess spread in prior quarter %	3.2809%
Excess spread in 2nd prior quarter %	1.1572%
3Q Average excess spread %	2.2597%

<u>Triggers</u>	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:

Administrator Contact Information: Name:

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Collateral Stratification Report - NITRO7 FirstRand Date: 28-Feb-22

Summary Information				
Outstanding Balance	497,520,733.46			
Number of receivables	5,761			
Average Balance	87,284.34			
Weighted Average Effective Rate	9.60%			
Weighted Average Original LTV	95.29%			
Weighted Average Remaining Term	18.22			
Weighted Average Seasoning	54.49			
Largest single Borrower Concentration (% Outstanding Balance)	0.0966%			
Largest 20 Borrower Concentration (% Outstanding Balance)	1.6011%			

		Acco	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
Account Type	IS	5,761.00	100.00%	497,520,733.46	100.00%
Account Type	Total	5,761	100.00%	497,520,733.46	100.00%

		Acco	unts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	= 0.00%	3,535.00	61.36%	190,518,005.24	38.29%
	5.00 % -< 10.00 %	9.00	0.16%	954,077.15	0.19%
	10.00 % -< 15.00 %	19.00	0.33%	2,077,431.36	0.42%
Balloon %	15.00 % -< 20.00 %	87.00	1.51%	9,126,225.46	1.83%
Dalloon %	20.00 % -< 25.00 %	282.00	4.89%	33,128,051.72	6.66%
	25.00 % -< 30.00 %	1,001.00	17.38%	133,672,358.46	26.87%
	30.00 % -< 40.00 %	828.00	14.37%	128,044,584.07	25.74%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00%
Max	39.97%
Weighted Average	18.28%

		Acco	ounts	Principa	ıl
Description	Range	Number	Percent	Balance	Percent
	= 0.00	3,535.00	61.36%	190,518,005.24	38.29%
	10,000.00 -< 20,000.00	6.00	0.10%	249,775.13	0.05%
	20,000.00 -< 30,000.00	57.00	0.99%	3,245,352.83	0.65%
	30,000.00 -< 40,000.00	230.00	3.99%	15,333,023.57	3.08%
	40,000.00 -< 50,000.00	306.00	5.31%	23,871,073.16	4.80%
	50,000.00 -< 60,000.00	245.00	4.25%	22,932,584.07	4.61%
	60,000.00 -< 70,000.00	217.00	3.77%	24,296,775.08	4.88%
Balloon Amount	70,000.00 -< 80,000.00	209.00	3.63%	26,604,492.72	5.35%
	80,000.00 -< 90,000.00	189.00	3.28%	26,426,236.85	5.31%
	90,000.00 -< 100,000.00	169.00	2.93%	26,667,913.47	5.36%
	100,000.00 -< 150,000.00	397.00	6.89%	79,710,236.67	16.02%
	150,000.00 -< 200,000.00	160.00	2.78%	44,274,169.39	8.90%
	200,000.00 -< 250,000.00	36.00	0.62%	11,669,068.14	2.35%
	250,000.00 -< 300,000.00	5.00	0.09%	1,722,027.14	0.35%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00
Max	273,299.36
Weighted Average	64,420.37

		Acco	unts	Principa	ıl
Description	Range	Number	Percent	Balance	Percent
	< 0.00	61.00	1.06%	(189,214.51)	-0.04%
	0.00 -< 50,000.00	2,095.00	36.37%	60,364,434.76	12.13%
	50,000.00 -< 100,000.00	1,813.00	31.47%	130,851,180.96	26.30%
	100,000.00 -< 150,000.00	885.00	15.36%	108,641,114.64	21.84%
	150,000.00 -< 200,000.00	456.00	7.92%	78,283,333.01	15.73%
Capital Palanca	200,000.00 -< 250,000.00	219.00	3.80%	48,822,789.59	9.81%
Capital Balance	250,000.00 -< 300,000.00	124.00	2.15%	33,863,544.35	6.81%
	300,000.00 -< 350,000.00	77.00	1.34%	24,945,180.18	5.01%
	350,000.00 -< 400,000.00	23.00	0.40%	8,512,953.69	1.71%
	400,000.00 -< 450,000.00	7.00	0.12%	2,944,450.29	0.59%
	450,000.00 -< 500,000.00	1.00	0.02%	480,966.50	0.10%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	-23,421.93
Max	480,966.50
Weighted Average	143,940.27

			unts	Principal	
Description	Range	Number	Percent	Balance	Percent
	COVID-19 – DEBIT ORDERS	18.00	0.31%	1,260,508.05	0.25%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.03%	369,356.43	0.07%
	COVID-19 - EXT GRAN 3 MNTH	3.00	0.05%	241,368.35	0.05%
Covid Status	COVID-19 FNB BANKED APPROVED	383.00	6.65%	35,650,678.48	7.17%
	COVID-19 NON FNB BANK APPROVED	505.00	8.77%	48,351,306.03	9.72%
	COVID-19 RINGFENCE	372.00	6.46%	32,330,744.24	6.50%
	Not Impacted	4,478.00	77.73%	379,316,771.88	76.24%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Acco	unts	Principal		
Description	Range	Number	Percent	Balance	Percent	
	4.00 % -< 6.00 %	204.00	3.54%	28,925,785.24	5.81%	
	6.00 % -< 8.00 %	341.00	5.92%	46,440,212.13	9.33%	
	8.00 % -< 10.00 %	2,262.00	39.26%	220,637,706.08	44.35%	
Commont Effective Date	10.00 % -< 12.00 %	2,298.00	39.89%	164,640,810.89	33.09%	
Current Effective Rate	12.00 % -< 14.00 %	474.00	8.23%	27,377,028.53	5.50%	
Original -	14.00 % -< 16.00 %	162.00	2.81%	8,481,060.02	1.70%	
	16.00 % -< 18.00 %	19.00	0.33%	905,298.24	0.18%	
	18.00 % -< 20.00 %	1.00	0.02%	112,832.33	0.02%	
	Total	5,761	100.00%	497,520,733.46	100.00%	

Min	4.46%
Max	18.49%
Weighted Average	9.60%

		Acco	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
	PRIVATE INDIVIDUAL	4,971.00	86.29%	428,183,961.33	86.06%
Customer Type	SELF-EMPLOYED PRIVATE INDIVIDUAL	790.00	13.71%	69,336,772.13	13.94%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Acco	ounts	Principal		
Description	Range	Number	Percent	Balance	Percent	
	0 -< 40,000	4,758.00	82.59%	409,676,552.57	82.34%	
	40,000 -< 80,000	672.00	11.66%	54,502,733.87	10.95%	
	80,000 -< 120,000	188.00	3.26%	17,687,157.82	3.56%	
	120,000 -< 160,000	79.00	1.37%	8,189,115.48	1.65%	
Deposit	160,000 -< 200,000	19.00	0.33%	1,632,310.51	0.33%	
-	200,000 -< 400,000	41.00	0.71%	5,532,429.94	1.11%	
	400,000 -< 600,000	1.00	0.02%	55,974.16	0.01%	
	1,200,000 -< 1,400,000	3.00	0.05%	244,459.11	0.05%	
	Total	5,761	100.00%	497,520,733.46	100.00%	

Min	0.00
Max	1,340,600.00
Weighted Average	32,780.68

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Fixed/Linked	LINKED	5,761.00	100.00%	497,520,733.46	100.00%
agreements	Total	5,761	100.00%	497,520,733.46	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Group staff indicator	N	5,746.00	99.74%	496,517,887.62	99.80%
	Υ	15.00	0.26%	1,002,845.84	0.20%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Acco	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 1,000.00	19.00	0.33%	403,547.81	0.08%
	1,000.00 -< 2,000.00	472.00	8.19%	12,694,603.65	2.55%
	2,000.00 -< 3,000.00	1,528.00	26.52%	73,967,767.15	14.87%
	3,000.00 -< 4,000.00	1,457.00	25.29%	105,616,705.31	21.23%
	4,000.00 -< 5,000.00	913.00	15.85%	85,021,537.45	17.09%
Instalment amount	5,000.00 -< 10,000.00	1,232.00	21.39%	184,912,600.90	37.17%
	10,000.00 -< 15,000.00	137.00	2.38%	34,255,112.50	6.89%
	15,000.00 -< 65,000.00	1.00	0.02%	94,989.45	0.02%
	165,000.00 -< 215,000.00	1.00	0.02%	187,113.35	0.04%
	>= 215,000.00	1.00	0.02%	366,755.89	0.07%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00
Max	230,000.00
Weighted Average	5,801.90

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
New/Used	D	113.00	1.96%	15,513,864.48	3.12%
	N	1,527.00	26.51%	205,689,556.18	41.34%
	U	4,121.00	71.53%	276,317,312.80	55.54%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	40 -< 50	2.00	0.03%	37,256.45	0.01%
	50 -< 60	10.00	0.17%	79,463.74	0.02%
Number of Rentals	60 -< 70	241.00	4.18%	11,575,756.10	2.33%
	70 -< 80	5,508.00	95.61%	485,828,257.17	97.65%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	49.00
Max	73.00
Weighted Average	72.22

		Acco	unts	Principa	ıl
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 100,000.00	11.00	0.19%	120,690.89	0.02%
	100,000.00 -< 200,000.00	865.00	15.01%	24,589,400.82	4.94%
	200,000.00 -< 300,000.00	1,860.00	32.29%	95,616,212.34	19.22%
	300,000.00 -< 400,000.00	1,335.00	23.17%	106,974,471.99	21.50%
	400,000.00 -< 500,000.00	702.00	12.19%	78,717,794.27	15.82%
	500,000.00 -< 600,000.00	406.00	7.05%	60,968,382.03	12.25%
Original Capital	600,000.00 -< 800,000.00	337.00	5.85%	64,598,526.90	12.98%
Balance	800,000.00 -< 1,000,000.00	155.00	2.69%	40,756,150.25	8.19%
	1,000,000.00 -< 1,200,000.00	79.00	1.37%	22,430,635.90	4.51%
	1,200,000.00 -< 1,400,000.00	8.00	0.14%	2,504,008.96	0.50%
	1,400,000.00 -< 1,600,000.00	1.00	0.02%	19,023.36	0.00%
	1,800,000.00 -< 2,000,000.00	1.00	0.02%	185,946.95	0.04%
	>= 2,000,000.00	1.00	0.02%	39,488.80	0.01%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	55,476.00
Max	2,226,231.20
Weighted Average	490,631.23

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	0.00 % -< 10.00 %	1.00	0.02%	19,023.36	0.00%
	10.00 % -< 20.00 %	1.00	0.02%	23,813.30	0.00%
	20.00 % -< 30.00 %	10.00	0.17%	230,492.19	0.05%
	30.00 % -< 40.00 %	27.00	0.47%	851,275.84	0.17%
	40.00 % -< 50.00 %	61.00	1.06%	1,768,225.88	0.36%
Original LTV	50.00 % -< 60.00 %	123.00	2.14%	4,426,485.63	0.89%
Original LTV	60.00 % -< 70.00 %	273.00	4.74%	16,551,523.26	3.33%
	70.00 % -< 80.00 %	557.00	9.67%	40,021,224.75	8.04%
	80.00 % -< 90.00 %	885.00	15.36%	76,494,730.79	15.38%
	90.00 % -< 100.00 %	1,371.00	23.80%	122,127,743.21	24.55%
	100.00 % -< 120.00 %	2,452.00	42.56%	235,006,195.25	47.24%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	7.81%
Max	109.99%
Weighted Average	95.29%

		Acco	unts	Principa	I
Description	Range	Number	Percent	Balance	Percent
	CASH	904.00	15.69%	87,916,923.09	17.67%
Dowmant mathed	DEBIT ORDER	4,856.00	84.29%	409,572,364.77	82.32%
Payment method	STOP ORDER	1.00	0.02%	31,445.60	0.01%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	0 -< 6	292.00	5.07%	10,128,334.04	2.04%
	6 -< 12	1,266.00	21.98%	61,255,191.77	12.31%
	12 -< 18	1,587.00	27.55%	121,388,612.78	24.40%
	18 -< 24	2,336.00	40.55%	269,339,143.17	54.14%
	24 -< 30	104.00	1.81%	11,678,784.44	2.35%
	30 -< 36	48.00	0.83%	4,665,773.53	0.94%
Pomoining novments	36 -< 42	45.00	0.78%	5,559,496.78	1.12%
Remaining payments	42 -< 48	28.00	0.49%	4,426,521.35	0.89%
	48 -< 54	31.00	0.54%	5,012,161.93	1.01%
	54 -< 60	11.00	0.19%	1,642,408.77	0.33%
	60 -< 66	6.00	0.10%	1,148,848.79	0.23%
	66 -< 72	6.00	0.10%	1,058,695.44	0.21%
	72 -< 78	1.00	0.02%	216,760.67	0.04%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00
Max	72.00
Weighted Average	18.22

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	42 -< 48	1.00	0.02%	132,755.36	0.03%
	48 -< 54	2,500.00	43.40%	283,791,849.91	57.04%
	54 -< 60	1,748.00	30.34%	137,659,754.80	27.67%
Seasoning	60 -< 66	1,229.00	21.33%	64,002,501.34	12.86%
	66 -< 72	277.00	4.81%	11,736,888.26	2.36%
	72 -< 78	6.00	0.10%	196,983.79	0.04%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	47.00
Max	72.00
Weighted Average	54.49
Weighted Average	0 1. 10

		Acco	unts	Principa	I
Description	Range	Number	Percent	Balance	Percent
	0 -< 6	1,612.00	27.98%	222,670,482.66	44.76%
Vahiala Aga	6 -< 12	3,815.00	66.22%	260,724,150.18	52.40%
Vehicle Age (Years)	12 -< 18	334.00	5.80%	14,126,100.62	2.84%
(Tears)	Total	5,761	100.00%	497,520,733.46	100.00%

Min	4.00
Max	12.00
Weighted Average	6.81

		Accounts		Principal	
Description	Range	Number	Percent Balance		Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	772.00	13.40%	69,292,495.76	13.93%
	PASSENGER VEHICLES	4,989.00	86.60%	428,228,237.70	86.07%
	Total	5,761	100.00%	497,520,733.46	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	ALFA ROMEO	14.00	0.24%	922,012.54	0.19%
	AUDI	140.00	2.43%	10,163,210.38	2.04%
	BMW	305.00	5.29%	33,647,575.02	6.76%
	CHERY	7.00	0.12%	93,229.48	0.02%
	CHEVROLET	275.00	4.77%	14,653,306.12	2.95%
Vehicle manufacturer	CHRYSLER	5.00	0.09%	441,955.72	0.09%
	CITROEN	13.00	0.23%	751,065.45	0.15%
	DAIHATSU	10.00	0.17%	277,941.67	0.06%
	DATSUN	117.00	2.03%	7,705,967.88	1.55%
	DEFAULT	1.00	0.02%	331,348.21	0.07%
	DODGE	18.00	0.31%	934,416.39	0.19%

	FERRARI	1.00	0.02%	185,946.95	0.04%
	FIAT	37.00	0.64%	2,047,219.90	0.41%
	FORD	573.00	9.95%	52,034,468.91	10.46%
	FOTON	1.00	0.02%	24,768.91	0.00%
	GWM	34.00	0.59%	1,540,833.13	0.31%
Vehicle manufacturer	HAVAL	9.00	0.16%	1,183,255.44	0.24%
	HONDA	120.00	2.08%	9,286,275.74	1.87%
	HYUNDAI	744.00	12.91%	66,876,480.61	13.44%
	INFINITI	5.00	0.09%	934,951.69	0.19%
	ISUZU	113.00	1.96%	12,520,959.56	2.52%
	JAGUAR	24.00	0.42%	5,821,603.33	1.17%
	JEEP	94.00	1.63%	12,497,944.68	2.51%

	JMC	3.00	0.05%	105,648.78	0.02%
	KIA	374.00	6.49%	28,241,712.47	5.68%
	LAND ROVER	84.00	1.46%	14,160,474.15	2.85%
	LEXUS	10.00	0.17%	741,022.75	0.15%
	MAHINDRA	28.00	0.49%	2,354,164.55	0.47%
Vehicle manufacturer	MAZDA	262.00	4.55%	31,747,222.30	6.38%
	MERCEDES-BENZ	312.00	5.42%	39,253,632.72	7.89%
	MG	7.00	0.12%	198,433.20	0.04%
	MINI	21.00	0.36%	1,651,022.97	0.33%
	MITSUBISHI	62.00	1.08%	6,017,780.25	1.21%
	NISSAN	403.00	7.00%	32,564,098.88	6.55%
	OPEL	60.00	1.04%	4,985,204.15	1.00%

	PEUGEOT	45.00	0.78%	4,180,409.95	0.84%
	PORSCHE	4.00	0.07%	389,439.71	0.08%
	RENAULT	449.00	7.79%	35,853,605.98	7.21%
	SSANGYONG	4.00	0.07%	191,476.54	0.04%
	SUBARU	14.00	0.24%	1,381,946.70	0.28%
Vehicle manufacturer	SUZUKI	90.00	1.56%	5,736,245.49	1.15%
	TATA	22.00	0.38%	518,751.30	0.10%
	ТОУОТА	384.00	6.67%	24,039,415.97	4.83%
	VOLKSWAGEN	424.00	7.36%	24,437,268.52	4.91%
	VOLVO	38.00	0.66%	3,872,727.45	0.78%
	ZOTYE	1.00	0.02%	22,290.97	0.00%
	Total	5,761	100.00%	497,520,733.46	100.00%