RAND MERCHANT BANK
A division of FirstRand Bank Limited

Nitro Programme (RF) Limited - Nitro 7

Investor Report - 11 September 2020

Domestic Date and Rate Information

Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	22-Jun-2020
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	11-Sep-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-Aug-2020
		Interest Payment Date (Quarterly):	21-Sep-2020
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Prior Interest Payment Date:	22-Jun-2020
Issuer:	Nitro Programme (RF) Limited	Fixing Date JIBAR :	22-Jun-2020
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	3 Month JIBAR:	3.917%
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	Begin of Interest accrual date:	22-Jun-2020
Hedge Counterparty:	FirstRand Bank Limited	End of Interest	21-Sep-2020
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	Interest Days:	91
Type of Hedge	Interest rate swap		
Rating Agency:	Moody's Investor Services		

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
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	1 116 108 000.00	153 615 000.00	962 493 000.00	20/12/2021	20/06/2025	1.33%	14 600 435.60	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%	1 674 649.32	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%	1 589 034.52	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%	1 363 803.29	Unrated	Class E
Total Note		**2 060 000 000.00**	**1 356 108 000.00**	**153 615 000.00**	**1 202 493 000.00**				**19 227 922.73**		

Pool

Portfolio Outstanding	
Initial value of assets	1 999 970 830.44
Portfolio at the beginning of the reporting period	1 349 268 501.27
Principal Payments (Scheduled)	-80 775 287.06
Principal Payments (Unscheduled)	-65 156 317.20
Finance charges Accrued	30 098 096.83
Finance charges Collected	-30 221 910.78
Write offs	-965 762.21
Repurchase of assets by Wesbank	-
Value added products (VAPs)	2 900 622.02
Portfolio at the determination date:	**1 205 147 942.87**

Number of Loans	Units
Initial number of assets	10 857
Number of ISA's at the beginning of the period	9 458
Number of ISA's closed as a result of early settlement	-498
Number of ISA's closed according contractual maturity	-26
Number of ISA's written off during this period	-16
Number of ISA's repurchased by the seller	-
Number of ISA's purchased	-
Number of ISA's at the end of the period	**8 918**

Portfolio Delinquencies

	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	8 221	1 096 429 442.75	90.98%
31-60 days overdue	305	46 747 665.09	3.88%
61 - 90 days overdue	153	23 161 070.46	1.92%
91-120 days overdue	57	10 460 835.39	0.87%
120+ days overdue	158	25 653 398.18	2.13%
Classified	24	2 695 531.00	0.22%
Total Accounts	8 918	**1 205 147 942.87**	**100.00%**

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		2 418 522.28
Current quarter write offs		965 762.21
Cumulative write offs on Participating Assets end of quarter		3 384 284.49
Cumulative Principal Loss Ratio		0.16%
Classified as potentially uncollectible	24	2 695 531.00
Cumulative recoveries on Participating Assets start of quarter		88 812.47
Recovery Amount in the current period		56 653.81
Cumulative recoveries on Participating Assets end of quarter		145 466.28

Collections	R
Instalments	110 997 197.84
Early Settlements & Prepayments	65 156 317.20
Additional assets	-2 900 622.02
Other Collections (Including Recoveries)	265 710.87
Interest on collections account	163 495.37
Total	**173 682 099.26**

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	36 154 438.29
1% of Initial Asset Balance	19 999 708.30
At End of period	**36 154 438.29**

Cash Reserve	R
At Beginning of Period	40 478 055.04
Plus: Interest Earned on cash reserve	381 030.38
Plus: Amounts Transferred In	36 154 438.29
Less: Amounts Transferred Out (Reduce Required Amount)	-40 859 085.42
At End of period	**36 154 438.29**

Assets and Liabilities Test	R
Assets	1 260 525 204.14
Liabilities	1 202 493 000.00
Assets/Liabilities Ratio	104.83%

Asset Quality Test	R
Assets - non-defaulted	1 208 451 153.67
Liabilities	1 202 493 000.00
Assets - non-defaulted/ Liabilities Ratio	100.50%

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.	19 222 822.99
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.	36 154 438.29
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	1 356 108 000.00
Less Principal Balance of all Performing assets	1 166 338 178.30
Less Cash Reserve Required Amount following Int repayment date	36 154 438.29
Total	153 615 383.41

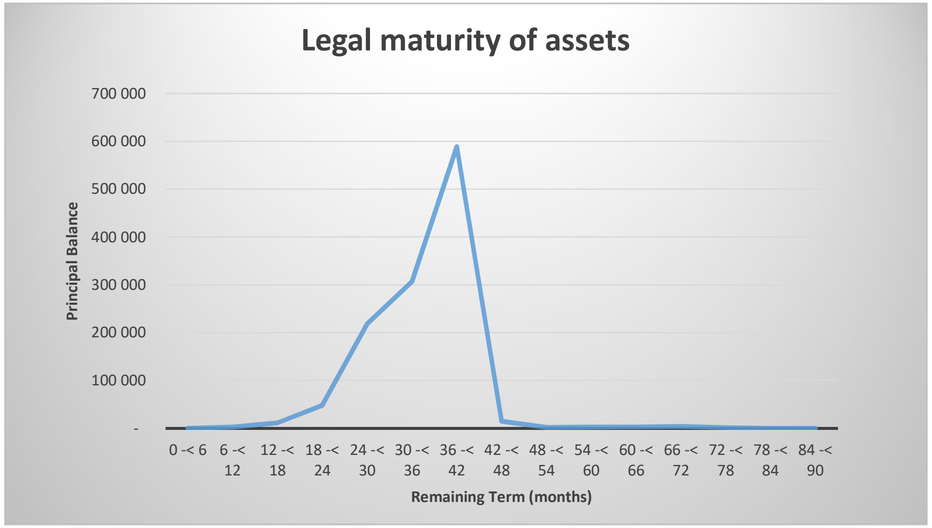
Permitted Investments (General Reserve)	R
At beginning of period	13 264 285.90
Interest Earned during collections period	841 830.34
Amount transferred to General reserve following IPD	5 958 537.09

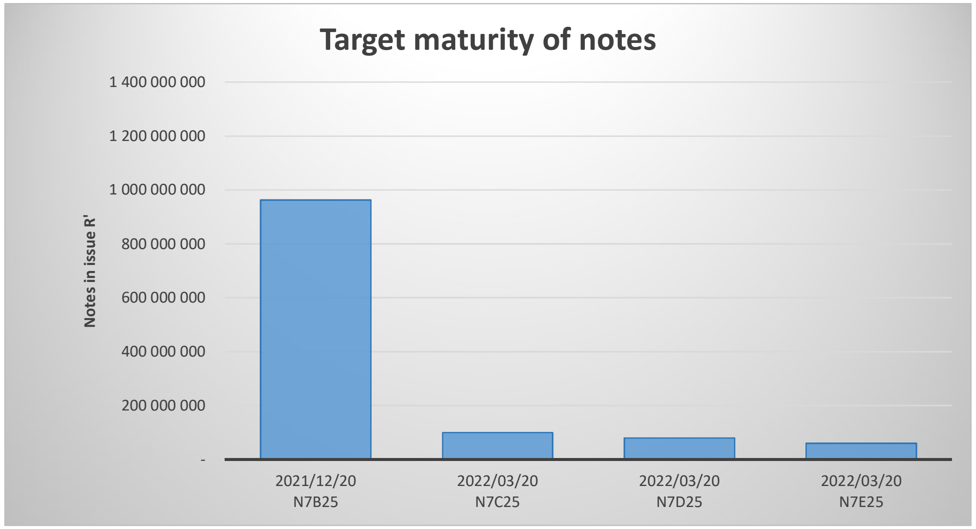
Monies Available to the Waterfall	R
Opening cash balance	13 264 285.90
Collections (Including Recoveries)	173 518 603.89
Swap Income	-
Accounts Draws and Surpluses	40 478 055.04
Interest income	1 386 356.09
Income from NCA fees (early settlement)	561 999.24
Income from NCA fees	1 640 950.00
VAT Collected: Wesbank	190 202.04
Total	**231 040 452.20**

Monies Allocated	R
Expenses (Items 1-5)	2 312 610.54
Swap Expense	507 657.65
Interest on Notes A and B	14 600 435.60
Capital on Notes A and B	153 615 000.00
Interest on Notes C	1 674 649.32
Capital on Notes C	-
Build Cash Reserve	36 154 438.29
Interest On Class D	1 589 034.52
Capital On Class D	-
Interest On Class E	1 363 803.29
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	19 222 822.99
Total	**231 040 452.20**

Excess Spread	
Excess Spread Amount in current quarter	5 958 537.09
Excess spread in quarter % pa	1.7713%
Excess spread in prior quarter %	-2.3592%
Excess spread in 2nd prior quarter %	0.2529%
3Q Average excess spread %	-0.1117%

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:

Administrator Contact Information:

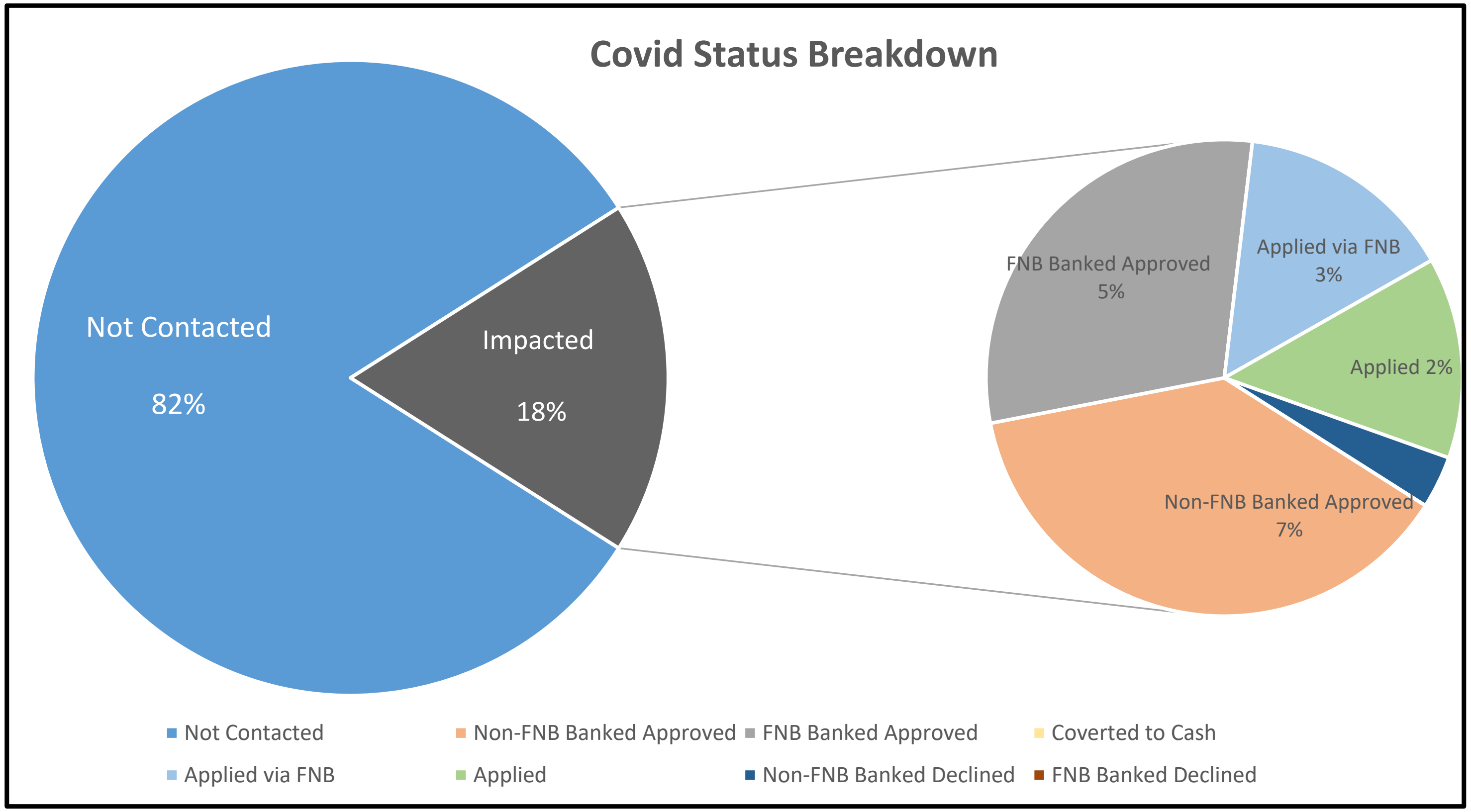
Name:	Nomonde Mgaga
Email:	nomonde.mgaga@firstrand.co.za
Phone:	+27 87 320 5087

Appendix A.1

Covid 19 Imapcted Accounts included in Delinquencies	Number of Loans	Number of Loans %	Amount - R	Total Outstanding/ Current Loan Balance
Not Delinquent	1 632	83%	237 419 543.70	81.19%
31-60 days overdue	166	8%	25 476 646.18	10.00%
61 - 90 days overdue	88	4%	13 028 459.12	5.99%
91-120 days overdue	29	1%	5 669 942.03	2.28%
120+ days overdue	60	3%	10 126 219.49	0.34%
Classified	1	0%	60 280.27	0.20%
Total Accounts	**1 976**	**100%**	**291 781 091**	**100%**

	Category	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	Approved FNB Banked customer - Successful	610	6.84%	90 995 453.43	7.55%
	Approved NonFNB Banked customer - Successful	733	8.22%	107 503 207.35	8.92%
	COVID Impacted - applied for relief	261	2.93%	37 632 727.12	3.12%
	COVID Impacted - applied for relief via FNB	272	3.05%	40 242 137.83	3.34%
	Customers converted to cash from debit order	25	0.28%	3 540 943.42	0.29%
	Declined NonFNB Banked customer - Unsuccessful	75	0.84%	11 866 621.64	0.98%
	Not Impacted	6 942	77.84%	913 366 852.08	75.79%
	Total	**8 918**	**100.00%**	**1 205 147 942.87**	**100.00%**

Appendix A.2


Covid Status Breakdown
Not Contacted
82%
Impacted
18%
FNB Banked Approved
5%
Applied via FNB
3%
Applied 2%
Non-FNB Banked Approved
7%
Not Contacted
Non-FNB Banked Approved
FNB Banked Approved
Coverted to Cash
Applied via FNB
Applied
Non-FNB Banked Declined
FNB Banked Declined

FirstRand

Collateral Stratification Report - NITRO7
Date: 31-Aug-20

Summary Information	
Outstanding Balance	1,205,147,942.87
Number of receivables	8,865.00
Average Balance	135,944.49
Weighted Average Effective Rate	9.30%
Weighted Average Original LTV	94.20%
Weighted Average Remaining Term	33.84
Weighted Average Seasoning	37.16
Largest single Borrower Concentration (% Outstanding Balance)	0.0525%
Largest 20 Borrower Concentration (% Outstanding Balance)	0.8746%

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Account Type	IS	8,918.00	100.00%	1,205,147,942.87	100.00%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Balloon %	= 0.00%	5,774.00	64.75%	590,107,901.94	48.97%
	0.00 % -< 5.00 %	1.00	0.01%	91,002.91	0.01%
	5.00 % -< 10.00 %	12.00	0.13%	2,090,835.98	0.17%
	10.00 % -< 15.00 %	29.00	0.33%	5,082,481.73	0.42%
	15.00 % -< 20.00 %	137.00	1.54%	21,810,553.36	1.81%
	20.00 % -< 25.00 %	383.00	4.29%	67,138,219.33	5.57%
	25.00 % -< 30.00 %	1,430.00	16.03%	278,807,108.63	23.13%
	30.00 % -< 40.00 %	1,152.00	12.92%	240,019,838.99	19.92%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	0.00%
Max	39.97%
Weighted Average	14.97%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Balloon Amount	= 0.00	5,774.00	64.75%	590,107,901.94	48.97%
	0.00 -< 10,000.00	1.00	0.01%	91,002.91	0.01%
	10,000.00 -< 20,000.00	10.00	0.11%	715,782.97	0.06%
	20,000.00 -< 30,000.00	79.00	0.89%	7,220,539.20	0.60%
	30,000.00 -< 40,000.00	319.00	3.58%	31,576,657.70	2.62%
	40,000.00 -< 50,000.00	426.00	4.78%	48,347,924.67	4.01%
	50,000.00 -< 60,000.00	349.00	3.91%	47,750,029.49	3.96%
	60,000.00 -< 70,000.00	309.00	3.46%	48,844,323.71	4.05%
	70,000.00 -< 80,000.00	307.00	3.44%	54,998,230.15	4.56%
	80,000.00 -< 90,000.00	271.00	3.04%	54,875,651.89	4.55%
	90,000.00 -< 100,000.00	226.00	2.53%	49,732,058.10	4.13%
	100,000.00 -< 150,000.00	549.00	6.16%	151,658,838.32	12.58%
	150,000.00 -< 200,000.00	237.00	2.66%	92,638,830.46	7.69%
	200,000.00 -< 250,000.00	53.00	0.59%	23,267,044.93	1.93%
	250,000.00 -< 300,000.00	8.00	0.09%	3,323,126.43	0.28%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	0.00
Max	273,299.36
Weighted Average	53,068.26

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Capital Balance	0.00 -< 50,000.00	880.00	9.93%	31,239,100.52	2.59%
	50,000.00 -< 100,000.00	2,896.00	32.67%	220,569,342.03	18.30%
	100,000.00 -< 150,000.00	2,250.00	25.38%	275,572,310.29	22.86%
	150,000.00 -< 200,000.00	1,267.00	14.29%	218,737,150.70	18.15%
	200,000.00 -< 250,000.00	645.00	7.28%	143,919,845.37	11.94%
	250,000.00 -< 300,000.00	360.00	4.06%	98,388,751.47	8.16%
	300,000.00 -< 350,000.00	220.00	2.48%	71,060,902.39	5.90%
	350,000.00 -< 400,000.00	137.00	1.55%	51,461,476.14	4.27%
	400,000.00 -< 450,000.00	123.00	1.39%	52,203,134.17	4.33%
	450,000.00 -< 500,000.00	64.00	0.72%	30,153,647.09	2.50%
	500,000.00 -< 550,000.00	21.00	0.24%	10,838,371.66	0.90%
	550,000.00 -< 600,000.00	1.00	0.01%	575,758.75	0.05%
	600,000.00 -< 650,000.00	1.00	0.01%	633,783.82	0.05%
	Total	**8,865**	**100.00%**	**1,205,353,574.40**	**100.00%**

Min	1.57
Max	633,783.82
Weighted Average	194,753.72

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Covid Status	Approved FNB Banked customer - Successful	610.00	6.84%	90,995,453.43	7.55%
	Approved NonFNB Banked customer - Successful	733.00	8.22%	107,503,207.35	8.92%
	COVID Impacted - applied for relief	261.00	2.93%	37,632,727.12	3.12%
	COVID Impacted - applied for relief via FNB	272.00	3.05%	40,242,137.83	3.34%
	Customers converted to cash from debit order	25.00	0.28%	3,540,943.42	0.29%
	Declined NonFNB Banked customer - Unsuccessful	75.00	0.84%	11,866,621.64	0.98%
	Not Impacted	6,942.00	77.84%	913,366,852.08	75.79%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Current Effective Rate Original	2.00 % -< 4.00 %	2.00	0.02%	263,790.93	0.02%
	4.00 % -< 6.00 %	260.00	2.92%	54,377,972.51	4.51%
	6.00 % -< 8.00 %	846.00	9.49%	158,856,920.12	13.18%
	8.00 % -< 10.00 %	4,595.00	51.53%	645,732,665.12	53.58%
	10.00 % -< 12.00 %	2,439.00	27.35%	268,028,518.85	22.24%
	12.00 % -< 14.00 %	546.00	6.12%	56,802,584.96	4.71%
	14.00 % -< 16.00 %	208.00	2.33%	19,459,690.83	1.61%
	16.00 % -< 18.00 %	21.00	0.24%	1,509,525.63	0.13%
	18.00 % -< 20.00 %	1.00	0.01%	116,273.92	0.01%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	3.84%
Max	18.49%
Weighted Average	9.29%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	7,657.00	85.86%	1,024,717,902.78	85.03%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	1,261.00	14.14%	180,430,040.09	14.97%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Deposit	0 -< 40,000	7,238.00	81.16%	982,041,519.53	81.49%
	40,000 -< 80,000	1,099.00	12.32%	137,636,428.26	11.42%
	80,000 -< 120,000	336.00	3.77%	46,066,635.55	3.82%
	120,000 -< 160,000	120.00	1.35%	18,774,276.37	1.56%
	160,000 -< 200,000	41.00	0.46%	5,253,978.51	0.44%
	200,000 -< 400,000	75.00	0.84%	13,828,915.47	1.15%
	400,000 -< 600,000	2.00	0.02%	367,504.65	0.03%
	600,000 -< 800,000	4.00	0.04%	565,552.18	0.05%
	1,200,000 -< 1,400,000	3.00	0.03%	613,132.35	0.05%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	0.00
Max	1,340,600.00
Weighted Average	34,217.76

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Fixed/Linked agreements	LINKED	8,918.00	100.00%	1,205,147,942.87	100.00%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Group staff indicator		1.00	0.01%	71,608.43	0.01%
	N	8,915.00	99.97%	1,204,942,915.84	99.98%
	Y	2.00	0.02%	133,418.60	0.01%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Instalment amount	0.00 -< 1,000.00	20.00	0.22%	566,165.01	0.05%
	1,000.00 -< 2,000.00	785.00	8.80%	37,058,719.23	3.08%
	2,000.00 -< 3,000.00	2,370.00	26.58%	187,008,271.11	15.52%
	3,000.00 -< 4,000.00	2,273.00	25.49%	260,936,271.86	21.65%
	4,000.00 -< 5,000.00	1,356.00	15.21%	201,981,687.40	16.76%
	5,000.00 -< 10,000.00	1,874.00	21.01%	427,066,763.33	35.44%
	10,000.00 -< 15,000.00	236.00	2.65%	89,713,400.71	7.44%
	15,000.00 -< 65,000.00	4.00	0.04%	816,664.22	0.07%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	143.32
Max	16,624.39
Weighted Average	5,532.09

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
New/Used	D	156.00	1.75%	33,958,497.38	2.82%
	N	2,057.00	23.07%	402,230,059.11	33.38%
	U	6,705.00	75.19%	768,959,386.38	63.81%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Number of Rentals	30 -< 40	28.00	0.31%	281,151.88	0.02%
	40 -< 50	84.00	0.94%	4,340,205.27	0.36%
	50 -< 60	69.00	0.77%	3,833,843.76	0.32%
	60 -< 70	525.00	5.89%	51,757,165.53	4.29%
	70 -< 80	8,212.00	92.08%	1,144,935,576.43	95.00%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	36.00
Max	73.00
Weighted Average	71.37

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Original Capital Balance	0.00 -< 100,000.00	28.00	0.31%	555,765.70	0.05%
	100,000.00 -< 200,000.00	1,482.00	16.62%	79,191,697.51	6.57%
	200,000.00 -< 300,000.00	2,909.00	32.62%	259,126,000.56	21.50%
	300,000.00 -< 400,000.00	1,976.00	22.16%	261,521,959.13	21.70%
	400,000.00 -< 500,000.00	1,071.00	12.01%	187,949,774.46	15.60%
	500,000.00 -< 600,000.00	608.00	6.82%	136,714,715.00	11.34%
	600,000.00 -< 800,000.00	465.00	5.21%	132,738,272.10	11.01%
	800,000.00 -< 1,000,000.00	246.00	2.76%	93,215,526.92	7.73%
	1,000,000.00 -< 1,200,000.00	116.00	1.30%	48,360,672.65	4.01%
	1,200,000.00 -< 1,400,000.00	12.00	0.13%	4,880,214.09	0.40%
	1,400,000.00 -< 1,600,000.00	2.00	0.02%	261,393.51	0.02%
	1,600,000.00 -< 1,800,000.00	1.00	0.01%	72,567.66	0.01%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	335,103.90	0.03%
	>= 2,000,000.00	1.00	0.01%	224,279.68	0.02%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	55,476.00
Max	2,226,231.20
Weighted Average	469,548.61

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	53,748.77	0.00%
	10.00 % -< 20.00 %	4.00	0.04%	136,616.72	0.01%
	20.00 % -< 30.00 %	15.00	0.17%	635,878.64	0.05%
	30.00 % -< 40.00 %	58.00	0.65%	3,622,219.82	0.30%
	40.00 % -< 50.00 %	134.00	1.50%	7,639,055.22	0.63%
	50.00 % -< 60.00 %	238.00	2.67%	17,904,659.30	1.49%
	60.00 % -< 70.00 %	471.00	5.28%	47,726,284.74	3.96%
	70.00 % -< 80.00 %	892.00	10.00%	101,880,182.20	8.45%
	80.00 % -< 90.00 %	1,454.00	16.30%	191,467,563.85	15.89%
	90.00 % -< 100.00 %	2,116.00	23.73%	300,272,708.73	24.92%
	100.00 % -< 120.00 %	3,535.00	39.64%	533,809,024.88	44.29%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	7.81%
Max	109.99%
Weighted Average	93.82%

		Accounts		Principal	
Description	**Range**	**Number**	**Percent**	**Balance**	**Percent**
Payment method	CASH	770.00	8.63%	106,816,205.28	8.86%
	DEBIT ORDER	8,147.00	91.35%	1,098,271,437.20	91.13%
	STOP ORDER	1.00	0.01%	60,300.39	0.01%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Remaining payments	0 -< 6	41.00	0.46%	443,686.68	0.04%
	6 -< 12	59.00	0.66%	2,508,842.79	0.21%
	12 -< 18	178.00	2.00%	11,555,628.27	0.96%
	18 -< 24	558.00	6.26%	48,040,620.53	3.99%
	24 -< 30	2,100.00	23.55%	217,702,857.08	18.06%
	30 -< 36	2,414.00	27.07%	306,845,649.81	25.46%
	36 -< 42	3,409.00	38.23%	588,941,974.21	48.87%
	42 -< 48	76.00	0.85%	14,831,828.76	1.23%
	48 -< 54	19.00	0.21%	2,312,189.56	0.19%
	54 -< 60	19.00	0.21%	2,765,042.38	0.23%
	60 -< 66	15.00	0.17%	3,057,960.39	0.25%
	66 -< 72	18.00	0.20%	3,831,675.98	0.32%
	72 -< 78	9.00	0.10%	1,733,899.00	0.14%
	78 -< 84	2.00	0.02%	386,892.33	0.03%
	84 -< 90	1.00	0.01%	189,195.10	0.02%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	0.00
Max	86.00
Weighted Average	34.15

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Seasoning	24 -< 30	1.00	0.01%	169,044.38	0.01%
	30 -< 36	3,776.00	42.34%	631,006,305.92	52.36%
	36 -< 42	2,642.00	29.63%	329,761,000.56	27.36%
	42 -< 48	2,016.00	22.61%	200,517,519.82	16.64%
	48 -< 54	478.00	5.36%	43,347,635.94	3.60%
	54 -< 60	5.00	0.06%	346,436.25	0.03%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	29.00
Max	55.00
Weighted Average	36.79

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	3,370.00	37.79%	632,379,603.87	52.47%
	6 -< 12	5,548.00	62.21%	572,768,339.00	47.53%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

Min	2.00
Max	10.00
Weighted Average	5.64

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	1,213.00	13.60%	175,053,384.35	14.53%
	PASSENGER VEHICLES	7,705.00	86.40%	1,030,094,558.52	85.47%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle manufacturer	ABARTH	1.00	0.01%	171,981.69	0.01%
	ALFA ROMEO	23.00	0.26%	2,344,585.87	0.19%
	AUDI	228.00	2.56%	29,648,940.44	2.46%
	BMW	477.00	5.35%	84,647,466.86	7.02%
	CHANA - CHANGAN	1.00	0.01%	20,476.25	0.00%
	CHERY	10.00	0.11%	412,137.56	0.03%
	CHEVROLET	456.00	5.11%	40,010,722.95	3.32%
	CHRYSLER	8.00	0.09%	1,215,996.37	0.10%
	CITROEN	21.00	0.24%	1,590,289.84	0.13%
	DAIHATSU	14.00	0.16%	884,416.58	0.07%
	DATSUN	136.00	1.53%	12,714,942.73	1.06%

Vehicle manufacturer	DEFAULT	1.00	0.01%	462,754.36	0.04%
	DODGE	30.00	0.34%	3,563,701.19	0.30%
	FERRARI	1.00	0.01%	335,103.90	0.03%
	FIAT	61.00	0.68%	5,302,736.25	0.44%
	FORD	936.00	10.50%	131,098,363.07	10.88%
	FOTON	2.00	0.02%	139,584.94	0.01%
	GEELY	1.00	0.01%	34,319.05	0.00%
	GWM	61.00	0.68%	5,767,448.35	0.48%
	HAVAL	14.00	0.16%	2,592,652.55	0.22%
	HONDA	205.00	2.30%	23,760,128.97	1.97%
	HYUNDAI	1,088.00	12.20%	144,934,175.83	12.03%
	INFINITI	7.00	0.08%	2,160,370.79	0.18%

Vehicle manufacturer	ISUZU	156.00	1.75%	26,533,022.53	2.20%
	JAGUAR	43.00	0.48%	13,394,623.93	1.11%
	JEEP	126.00	1.41%	26,079,489.94	2.16%
	JMC	3.00	0.03%	207,402.81	0.02%
	KIA	577.00	6.47%	66,311,671.47	5.50%
	LAND ROVER	154.00	1.73%	37,422,374.55	3.11%
	LEXUS	11.00	0.12%	1,593,400.37	0.13%
	MAHINDRA	40.00	0.45%	5,155,991.45	0.43%
	MAZDA	365.00	4.09%	64,374,837.14	5.34%
	MERCEDES-BENZ	479.00	5.37%	95,430,018.43	7.92%
	MG	9.00	0.10%	613,760.75	0.05%
	MINI	34.00	0.38%	4,522,335.21	0.38%

Vehicle manufacturer	MITSUBISHI	106.00	1.19%	16,518,697.04	1.37%
	NISSAN	629.00	7.05%	79,493,635.58	6.60%
	OPEL	98.00	1.10%	11,740,812.44	0.97%
	PEUGEOT	64.00	0.72%	7,993,914.68	0.66%
	PORSCHE	15.00	0.17%	3,819,763.81	0.32%
	RENAULT	653.00	7.32%	77,116,616.03	6.40%
	SSANGYONG	5.00	0.06%	491,073.95	0.04%
	SUBARU	31.00	0.35%	4,230,690.50	0.35%
	SUZUKI	145.00	1.63%	14,511,890.52	1.20%
	TATA	30.00	0.34%	1,644,383.90	0.14%
	TOYOTA	590.00	6.62%	70,617,215.09	5.86%
	VOLKSWAGEN	694.00	7.78%	69,253,002.33	5.75%

Vehicle manufacturer	VOLVO	78.00	0.87%	12,225,545.88	1.01%
	ZOTYE	1.00	0.01%	38,476.15	0.00%
	Total	**8,918**	**100.00%**	**1,205,147,942.87**	**100.00%**