

Nitro Programme (RF) Limited - Nitro 7

Investor Report 13 September 2022

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	20-Jun-2022
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	13-Sep-2022
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-2022
		Interest Payment Date (Quarterly):	20-Sep-2022
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Prior Interest Payment Date:	20-Jun-2022
Issuer:	Nitro Programme (RF) Limited	Fixing Date JIBAR:	20-Jun-2022
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	3 Month JIBAR:	4.942%
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	Begin of Interest accrual date:	20-Jun-2022
Hedge Counterparty:	FirstRand Bank Limited	End of Interest	20-Sep-2022
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	Interest Days:	92
Type of Hedge	Interest rate swap		
Rating Agency:	Moody's Investor Services		

Note and Sub	o loan Information										
Bond Code	ISIN	Initial Nominal Principal - Prior ZAR	r 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%	<u> </u>	P-3(SF)/P-1.za(sf)	Class A
N7B25	ZAG000159039	1,400,000,000.00	170,714,000.00	74,054,000.00	96,660,000.00	20/03/2023	20/06/2025	1.33%	2,698,796.58	Baa1(sf)/Aaa.za(sf)	Class B
N7C25	ZAG000159047	100,000,000.00	100,000,000.00	-	100,000,000.00	20/09/2023	20/06/2025	2.80%	1,951,408.22	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%	1,813,181.37	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%	1,533,803.84	Unrated	Class E
Total Note		2,060,000,000.00	410,714,000.00	74,054,000.00	336,660,000.00				7,997,190.00		

Comment

The Class B Notes are currently scheduled to be fully redeemed in March 2023 (with an expected outstanding principal balance of R34,660,000.00 at December 2023 IPD).

The potential optional redemption date (Clean-up call date) and therefore the redemption of the Class C, D and E Notes have been revised to September 2023, in line with the projected cash flow models. Please see the memo for additional information

<u>Pool</u>			
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	408,527,424.76	Number of ISA's at the beginning of the period	5,221
Principal Payments (Scheduled)	-51,609,640.61	Number of ISA's closed as a result of early settlement	-407
Principal Payments (Unscheduled)	-24,200,443.10	Number of ISA's closed according contractual maturity	-218
Finance charges Accrued	9,577,818.87	Number of ISA's written off during this period	-35
Finance charges Collected	-9,404,097.01	Number of ISA's repurchased by the seller	-
Write offs	-2,461,283.33	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	4,561
Value added products (VAPs)	1,498,051.54		
Portfolio at the determination date:	331 927 831 12		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	4,228	298,888,112.32	90.05%
31-60 days overdue	152	11,823,582.96	3.56%
61 - 90 days overdue	63	5,947,655.74	1.79%
91-120 days overdue	20	1,361,937.75	0.41%
120+ days overdue	22	2,269,394.11	0.68%
Classified	76	11,637,148.24	3.51%
Total Accounts	4,561	331,927,831.12	100.00%

<u>Defaults</u>	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		18,787,459.90
Current quarter write offs		2,461,283.33
Cumulative write offs on Participating Assets end of quarter		21,248,743.23
Cumulative Principal Loss Ratio		0.99%
Classified as potentially uncollectible	76	11,637,148.24
Cumulative recoveries on Participating Assets start of quarter		1,165,407.12
Recovery Amount in the current period		248,100.86
Cumulative recoveries on Participating Assets end of quarter		1,413,507.98

Collections	R
Instalments	61,013,737.62
Early Settlements & Prepayments	24,200,443.10
Additional assets	-1,498,051.54
Other Collections (Including Recoveries)	469,816.43
Interest on collections account	121,881.07
Total	84,307,826.68

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	9,957,834.93
1% of Initial Asset Balance	19,999,708.30
At End of period	19,999,708.30

Cash Reserve	R
At Beginning of Period	19,999,708.30
Plus: Interest Earned on cash reserve	257,698.00
Plus: Amounts Transferred In	19,999,708.30
Less: Amounts Transferred Out (Reduce Required Amount)	-20,257,406.30
At End of period	19,999,708.30

Assets and Liabilities Test	R
Assets	418,344,734.44
Liabilities	336,660,000.00
Assets/Liabilities Ratio	124.26%
Asset Quality Test	R
Assets - non-defaulted	336,659,059.32
Liabilities	336,660,000.00
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.	66,417,195.01
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	410,714,000.00
Less Principal Balance of all Performing assets	316,659,351.02
Less Cash Reserve Required Amount following Int repayment date	19,999,708.30
Total	74,054,940.68

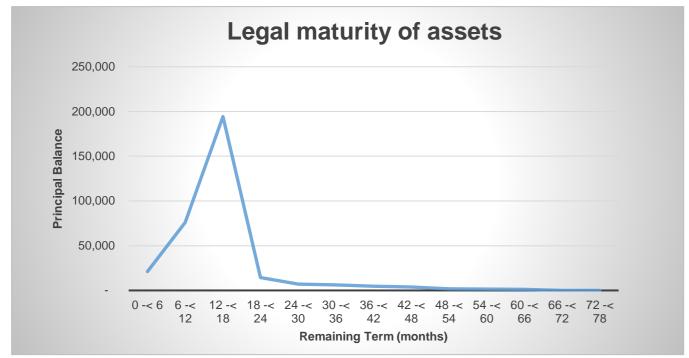
Permitted Investments (General Reserve)	R
At beginning of period	63,038,837.87
Interest Earned during collections period	1,351,186.45
Amount transferred to General reserve following IPD	3,378,357.14

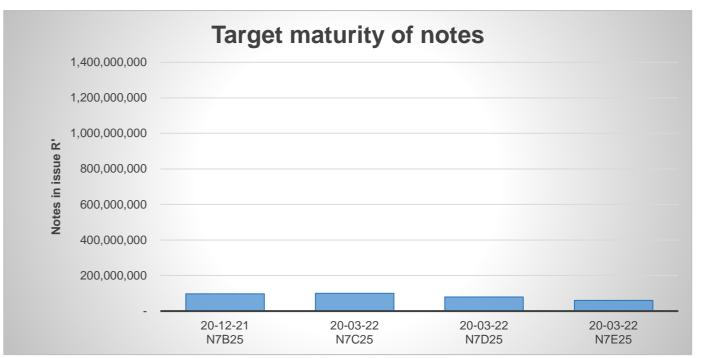
Monies Available to the Waterfall	R
Opening cash balance	63,038,837.87
Collections (Including Recoveries)	84,185,945.61
Swap Income	-
Accounts Draws and Surpluses	19,999,708.30
Interest income	1,730,765.52
Income from NCA fees (early settlement)	230,156.77
Income from NCA fees	832,659.00
VAT Collected: Wesbank	-
Tax adjustment: prior period over-provision	470,255.36
Total	170,488,328.44

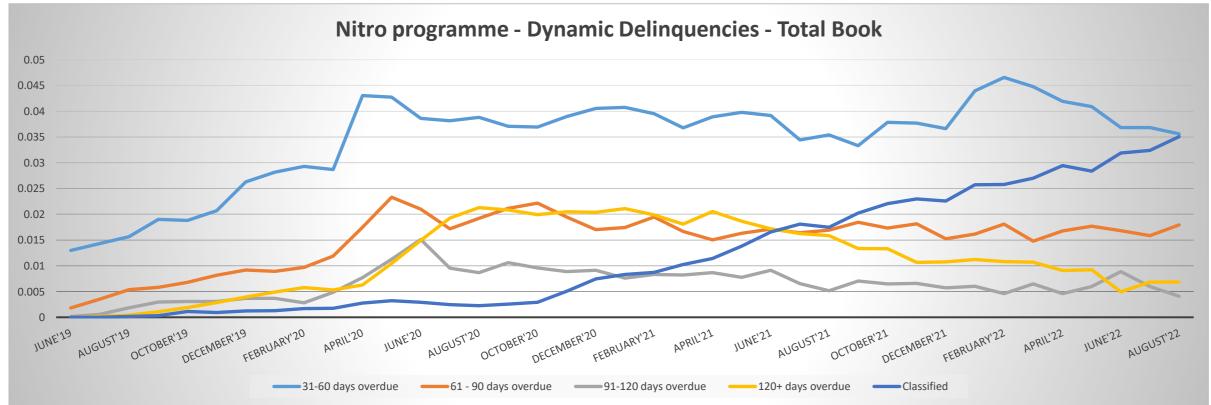
Monies Allocated	R
Expenses (Items 1-5)	995,606.37
Swap Expense	1,024,628.75
Interest on Notes A and B	2,698,796.58
Capital on Notes A and B	74,054,000.00
Interest on Notes C	1,951,408.22
Capital on Notes C	-
Build Cash Reserve	19,999,708.30
Interest On Class D	1,813,181.37
Capital On Class D	-
Interest On Class E	1,533,803.84
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	66,417,195.01
Total	170,488,328.44

Excess Spread	
Excess Spread Amount in current quarter	3,378,357.14
Excess spread in quarter % pa	3.2809%
Excess spread in prior quarter %	1.1572%
Excess spread in 2nd prior quarter %	4.2263%
3Q Average excess spread %	2.8881%

<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:

Email:

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Stratification Report - NITRO7: 31 August 22

Summary Information			
Outstanding Balance	331,927,831.12		
Number of receivables	4,561		
Average Balance	73,843.79		
Weighted Average Effective Rate	10.85%		
Weighted Average Original LTV	95.51%		
Weighted Average Remaining Term	14.46		
Weighted Average Seasoning	59.58		
Largest single Borrower Concentration (% Outstanding Balance)	0.1519%		
Largest 20 Borrower Concentration (% Outstanding Balance)	2.1567%		

		Accounts		Principa	
Description	Range	Number	Percent	Balance	Percent
Account Type	IS	4,561.00	100.00%	331,927,831.12	100.00%
Account Type	Total	4,561	100.00%	331,927,831.12	100.00%

		Acco	unts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	= 0.00%	2,795.00	61.28%	118,503,026.50	35.70%
	5.00 % -< 10.00 %	7.00	0.15%	593,018.22	0.18%
	10.00 % -< 15.00 %	15.00	0.33%	1,374,255.40	0.41%
Balloon %	15.00 % -< 20.00 %	65.00	1.43%	5,749,766.39	1.73%
Dalloon %	20.00 % -< 25.00 %	202.00	4.43%	20,019,066.80	6.03%
	25.00 % -< 30.00 %	792.00	17.36%	92,037,338.33	27.73%
	30.00 % -< 40.00 %	685.00	15.02%	93,651,359.48	28.21%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	0.00%
Max	39.97%
Weighted Average	19.23%

		Acco	unts	Principa	nl .
Description	Range	Number	Percent	Balance	Percent
	= 0.00	2,795.00	61.28%	118,503,026.50	35.70%
	10,000.00 -< 20,000.00	4.00	0.09%	135,183.81	0.04%
	20,000.00 -< 30,000.00	36.00	0.79%	1,691,488.41	0.51%
	30,000.00 -< 40,000.00	169.00	3.71%	9,618,524.81	2.90%
	40,000.00 -< 50,000.00	255.00	5.59%	16,850,069.22	5.08%
	50,000.00 -< 60,000.00	190.00	4.17%	15,047,348.95	4.53%
	60,000.00 -< 70,000.00	176.00	3.86%	17,165,505.74	5.17%
Balloon Amount	70,000.00 -< 80,000.00	177.00	3.88%	19,305,401.31	5.82%
	80,000.00 -< 90,000.00	148.00	3.24%	18,117,935.36	5.46%
	90,000.00 -< 100,000.00	137.00	3.00%	18,996,640.00	5.72%
	100,000.00 -< 150,000.00	321.00	7.04%	57,297,401.91	17.26%
	150,000.00 -< 200,000.00	123.00	2.70%	30,286,478.25	9.12%
	200,000.00 -< 250,000.00	27.00	0.59%	7,975,444.18	2.40%
	250,000.00 -< 300,000.00	3.00	0.07%	937,382.67	0.28%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	0.00
Max	268,775.94
Weighted Average	67,321.46

		Acco	unts	Principa	ıl .
Description	Range	Number	Percent	Balance	Percent
	< 0.00	66.00	1.45%	(83,448.10)	-0.03%
	0.00 -< 50,000.00	2,080.00	45.60%	51,608,042.11	15.55%
	50,000.00 -< 100,000.00	1,237.00	27.12%	88,372,407.25	26.62%
	100,000.00 -< 150,000.00	633.00	13.88%	78,003,628.84	23.50%
	150,000.00 -< 200,000.00	288.00	6.31%	49,172,690.91	14.81%
Capital Palanca	200,000.00 -< 250,000.00	143.00	3.14%	31,735,893.09	9.56%
Capital Balance	250,000.00 -< 300,000.00	82.00	1.80%	22,275,186.62	6.71%
	300,000.00 -< 350,000.00	26.00	0.57%	8,319,361.91	2.51%
	350,000.00 -< 400,000.00	3.00	0.07%	1,107,166.15	0.33%
	450,000.00 -< 500,000.00	2.00	0.04%	912,462.22	0.27%
	500,000.00 -< 550,000.00	1.00	0.02%	504,440.12	0.15%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	-17,767.49
Max	504,440.12
Weighted Average	130,506.34

	Accounts		Principal		
Description	Range	Number	Percent	Balance	Percent
	COVID-19 – DEBIT ORDERS	15.00	0.33%	918,930.25	0.28%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.04%	320,970.61	0.10%
	COVID-19 FNB BANKED APPROVED	303.00	6.64%	23,368,566.52	7.04%
Covid Status	COVID-19 NON FNB BANK APPROVED	423.00	9.27%	32,789,358.49	9.88%
	COVID-19 RINGFENCE	287.00	6.29%	21,462,253.91	6.47%
	Not Impacted	3,531.00	77.42%	253,067,751.34	76.24%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Acco	unts	Principal	
Description	Range	Number	Percent	Balance	Percent
	4.00 % -< 6.00 %	48.00	1.05%	4,688,564.97	1.41%
	6.00 % -< 8.00 %	186.00	4.08%	25,444,378.38	7.67%
	8.00 % -< 10.00 %	489.00	10.72%	52,394,799.58	15.78%
Commont Effective Date	10.00 % -< 12.00 %	2,328.00	51.04%	175,096,682.49	52.75%
Current Effective Rate	12.00 % -< 14.00 %	1,164.00	25.52%	60,770,663.77	18.31%
Original -	14.00 % -< 16.00 %	237.00	5.20%	9,806,632.99	2.95%
	16.00 % -< 18.00 %	101.00	2.21%	3,379,224.15	1.02%
	18.00 % -< 20.00 %	8.00	0.18%	346,884.79	0.10%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	4.77%
Max	18.74%
Weighted Average	10.85%

		Acco	unts	Principa	I
Description	Range	Number	Percent	Balance	Percent
	PRIVATE INDIVIDUAL	3,971.00	87.06%	288,316,732.32	86.86%
Customer Type	SELF-EMPLOYED PRIVATE INDIVIDUAL	590.00	12.94%	43,611,098.80	13.14%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Accounts		Principal		
Description	Range	Number	Percent	Balance	Percent	
	0 -< 40,000	3,789.00	83.07%	274,600,852.06	82.73%	
	40,000 -< 80,000	530.00	11.62%	36,289,781.94	10.93%	
	80,000 -< 120,000	139.00	3.05%	11,331,994.65	3.41%	
	120,000 -< 160,000	58.00	1.27%	4,960,351.40	1.49%	
Deposit	160,000 -< 200,000	14.00	0.31%	815,784.82	0.25%	
	200,000 -< 400,000	29.00	0.64%	3,883,029.97	1.17%	
	400,000 -< 600,000	1.00	0.02%	39,523.97	0.01%	
	1,200,000 -< 1,400,000	1.00	0.02%	6,512.31	0.00%	
	Total	4,561	100.00%	331,927,831.12	100.00%	

Min	0.00
Max	1,340,600.00
Weighted Average	31,880.24

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Fixed/Linked	LINKED	4,561.00	100.00%	331,927,831.12	100.00%
agreements	Total	4,561	100.00%	331,927,831.12	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Group staff indicator	N	4,550.00	99.76%	331,301,503.32	99.81%
	Υ	11.00	0.24%	626,327.80	0.19%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Acco	unts	Principal	
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 1,000.00	11.00	0.24%	207,721.46	0.06%
	1,000.00 -< 2,000.00	348.00	7.63%	7,383,387.16	2.22%
	2,000.00 -< 3,000.00	1,166.00	25.56%	45,181,683.94	13.61%
	3,000.00 -< 4,000.00	1,140.00	24.99%	66,806,228.65	20.13%
	4,000.00 -< 5,000.00	743.00	16.29%	57,564,912.22	17.34%
Instalment amount	5,000.00 -< 10,000.00	1,029.00	22.56%	129,175,259.19	38.92%
instaiment amount	10,000.00 -< 15,000.00	117.00	2.57%	24,678,409.05	7.43%
	15,000.00 -< 65,000.00	3.00	0.07%	97,730.65	0.03%
	65,000.00 -< 115,000.00	2.00	0.04%	182,133.32	0.05%
	165,000.00 -< 215,000.00	1.00	0.02%	193,527.64	0.06%
	>= 215,000.00	1.00	0.02%	456,837.84	0.14%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	265.20
Max	220,000.00
Weighted Average	6,158.53

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	D	95.00	2.08%	11,010,649.36	3.32%
	N	1,331.00	29.18%	153,567,004.50	46.27%
	U	3,135.00	68.73%	167,350,177.26	50.42%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Acco	unts	Principa	ı
Description	Range	Number	Percent	Balance	Percent
Number of Rentals	50 -< 60	1.00	0.02%	6,261.34	0.00%
	60 -< 70	122.00	2.67%	4,204,720.90	1.27%
	70 -< 80	4,438.00	97.30%	327,716,848.88	98.73%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	59.00
Max	73.00
Weighted Average	72.35

	Accounts		Principa	ıl .	
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 100,000.00	6.00	0.13%	47,138.58	0.01%
	100,000.00 -< 200,000.00	615.00	13.48%	13,064,783.79	3.94%
	200,000.00 -< 300,000.00	1,458.00	31.97%	59,241,327.38	17.85%
	300,000.00 -< 400,000.00	1,078.00	23.64%	70,489,819.20	21.24%
	400,000.00 -< 500,000.00	589.00	12.91%	53,841,725.37	16.22%
Original Capital	500,000.00 -< 600,000.00	332.00	7.28%	41,571,516.98	12.52%
Balance	600,000.00 -< 800,000.00	280.00	6.14%	46,711,730.68	14.07%
	800,000.00 -< 1,000,000.00	129.00	2.83%	29,476,861.35	8.88%
	1,000,000.00 -< 1,200,000.00	65.00	1.43%	15,390,735.97	4.64%
	1,200,000.00 -< 1,400,000.00	8.00	0.18%	2,085,679.51	0.63%
	1,400,000.00 -< 1,600,000.00	1.00	0.02%	6,512.31	0.00%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	55,476.00
Max	1,476,230.60
Weighted Average	504,049.37

	Accounts		Principa	al .	
Description	Range	Number	Percent	Balance	Percent
	0.00 % -< 10.00 %	1.00	0.02%	6,512.31	0.00%
	20.00 % -< 30.00 %	8.00	0.18%	139,160.12	0.04%
	30.00 % -< 40.00 %	15.00	0.33%	223,728.21	0.07%
	40.00 % -< 50.00 %	39.00	0.86%	752,988.82	0.23%
	50.00 % -< 60.00 %	89.00	1.95%	2,423,337.69	0.73%
Original LTV	60.00 % -< 70.00 %	202.00	4.43%	9,231,465.16	2.78%
	70.00 % -< 80.00 %	425.00	9.32%	25,244,972.20	7.61%
	80.00 % -< 90.00 %	694.00	15.22%	51,246,430.41	15.44%
	90.00 % -< 100.00 %	1,075.00	23.57%	80,542,247.01	24.26%
	100.00 % -< 120.00 %	2,013.00	44.14%	162,116,989.19	48.84%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	7.81%
Max	109.99%
Weighted Average	95.51%

		Accounts		Principa	I
Description	Range	Number	Percent	Balance	Percent
	CASH	765.00	16.77%	64,852,550.41	19.54%
Doymont mothed	DEBIT ORDER	3,795.00	83.21%	267,055,879.53	80.46%
Payment method	STOP ORDER	1.00	0.02%	19,401.18	0.01%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Acco	unts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	0 -< 6	814.00	17.85%	21,020,935.87	6.33%
	6 -< 12	1,303.00	28.57%	75,961,476.31	22.88%
	12 -< 18	2,047.00	44.88%	194,270,785.01	58.53%
	18 -< 24	172.00	3.77%	14,396,934.72	4.34%
	24 -< 30	78.00	1.71%	7,151,153.06	2.15%
Pamaining nayments	30 -< 36	57.00	1.25%	6,177,672.86	1.86%
Remaining payments	36 -< 42	33.00	0.72%	4,772,077.48	1.44%
	42 -< 48	29.00	0.64%	3,751,220.92	1.13%
	48 -< 54	13.00	0.29%	1,779,944.21	0.54%
	54 -< 60	8.00	0.18%	1,450,699.06	0.44%
	60 -< 66	7.00	0.15%	1,194,931.62	0.36%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	0.00
Max	63.00
Weighted Average	14.46

		Acco	unts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	48 -< 54	1.00	0.02%	115,717.77	0.03%
	54 -< 60	2,154.00	47.23%	205,379,297.32	61.87%
	60 -< 66	1,411.00	30.94%	89,027,934.46	26.82%
Seasoning	66 -< 72	859.00	18.83%	30,884,737.20	9.30%
	72 -< 78	135.00	2.96%	6,481,417.16	1.95%
	78 -< 84	1.00	0.02%	38,727.21	0.01%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	53.00
Max	78.00
Weighted Average	59.58

		Acco	unts	Principa	l
Description	Range	Number	Percent	Balance	Percent
	0 -< 6	1,418.00	31.09%	166,903,397.09	50.28%
Vohiolo Ago	6 -< 12	2,915.00	63.91%	158,818,485.08	47.85%
Vehicle Age	12 -< 18	228.00	5.00%	6,205,948.95	1.87%
	Total	4,561	100.00%	331,927,831.12	100.00%

Min	4.00
Max	12.00
Weighted Average	6.55

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	612.00	13.42%	47,053,651.21	14.18%
	PASSENGER VEHICLES	3,949.00	86.58%	284,874,179.91	85.82%
	Total	4,561	100.00%	331,927,831.12	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	12.00	0.26%	680,115.10	0.20%
	AUDI	103.00	2.26%	5,431,603.35	1.64%
	BMW	215.00	4.71%	20,770,644.24	6.26%
	CHERY	4.00	0.09%	34,694.41	0.01%
	CHEVROLET	217.00	4.76%	9,534,976.54	2.87%
	CHRYSLER	5.00	0.11%	263,989.40	0.08%
	CITROEN	12.00	0.26%	580,390.90	0.17%
	DAIHATSU	8.00	0.18%	158,806.82	0.05%
	DATSUN	106.00	2.32%	5,669,467.16	1.71%
	DEFAULT	1.00	0.02%	284,767.75	0.09%
	DODGE	13.00	0.29%	588,616.47	0.18%

Vehicle manufacturer	FIAT	34.00	0.75%	1,402,590.38	0.42%
	FORD	449.00	9.84%	35,203,934.42	10.61%
	FOTON	1.00	0.02%	7,395.24	0.00%
	GWM	23.00	0.50%	967,125.12	0.29%
	HAVAL	9.00	0.20%	983,244.70	0.30%
	HONDA	89.00	1.95%	5,419,672.63	1.63%
	HYUNDAI	602.00	13.20%	47,021,979.36	14.17%
	INFINITI	5.00	0.11%	716,823.22	0.22%
	ISUZU	98.00	2.15%	8,563,465.35	2.58%
	JAGUAR	20.00	0.44%	4,378,924.48	1.32%
	JEEP	75.00	1.64%	7,942,826.16	2.39%
	JMC	3.00	0.07%	62,740.05	0.02%

Vehicle manufacturer	KIA	297.00	6.51%	18,722,714.19	5.64%
	LAND ROVER	62.00	1.36%	8,775,811.70	2.64%
	LEXUS	8.00	0.18%	514,392.11	0.15%
	MAHINDRA	19.00	0.42%	1,055,270.31	0.32%
	MAZDA	228.00	5.00%	24,952,418.65	7.52%
	MERCEDES-BENZ	240.00	5.26%	24,627,274.51	7.42%
	MG	4.00	0.09%	110,867.27	0.03%
	MINI	19.00	0.42%	1,095,919.83	0.33%
	MITSUBISHI	49.00	1.07%	4,148,822.62	1.25%
	NISSAN	324.00	7.10%	22,498,439.56	6.78%
	OPEL	52.00	1.14%	3,550,552.66	1.07%
	PEUGEOT	37.00	0.81%	3,028,153.08	0.91%

	Total	4,561	100.00%	331,927,831.12	100.00%
Vehicle manufacturer	VOLVO	30.00	0.66%	2,745,022.51	0.83%
	VOLKSWAGEN	318.00	6.97%	14,489,969.93	4.37%
	ТОУОТА	289.00	6.34%	13,570,518.16	4.09%
	TATA	14.00	0.31%	242,946.20	0.07%
	SUZUKI	72.00	1.58%	3,843,496.45	1.16%
	SUBARU	12.00	0.26%	1,042,713.33	0.31%
	SSANGYONG	3.00	0.07%	92,079.11	0.03%
	RENAULT	378.00	8.29%	25,909,217.38	7.81%
	PORSCHE	2.00	0.04%	242,438.31	0.07%