

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

| Pool |  |  |  |
| :---: | :---: | :---: | :---: |
| Portfolio Outstanding |  | Number of Loans | Units |
| 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 |  |  |


|  | Number of Loans | Amount - ${ }^{\text {a }}$ | 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\% |


| Defaults | Number of loans | Potential Redemption Amount | R |
| :---: | :---: | :---: | :---: |
| Cumulative write offs on Participating Assets start of quarter | 18,787,459.90 | Aggregate Principal Amount of all Notes Outstanding on Determination date | 410,714,000.00 |
| Current quarter write offs | 2,461,283.33 | Less Principal Balance of all Performing assets | 316,659,351.02 |
| Cumulative write offs on Participating Assets end of quarter | 21,248,743.23 | Less Cash Reserve Required Amount following int repayment date | 19,999,708.30 |
| Cumulative Principal Loss Ratio | 0.99\% | Total | 74,054,940.68 |
| Classified as potentially uncollectible | 76 11,637,148.24 |  |  |
| Cumulative recoveries on Participating Assets start of quarter | 1,165,407.12 | Permitted Investments (General Reserve) | R |
| Recovery Amount in the current period | 248,100.86 | At begining of period | 63,038,837.87 |
| Cumulative recoveries on Participating Assets end of quarter | 1,413,507.98 | Interest Earned during collections period | 1,351,186.45 |
|  |  | Amount transferred to General reserve following IPD | 3,378,357.14 |
| Collections | R |  |  |
| Instalments | 61,013,737.62 |  |  |
| Early Settlements \& Prepayments | 24,200,443.10 | Monies Available to the Waterfall | R |
| Additional assets | -1,498,051.54 | Opening cash balance | 63,038,837.87 |
| Other Collections (Including Recoveries) | 469,816.43 | Collections (Including Recoveries) | 84,185,945.61 |
| Interest on collections account | 121,881.07 | Swap Income |  |
| Total | 84,307,826.68 | Accounts Draws and Surpluses | 19,999,708.30 |
|  |  | Interest income | 1,730,765.52 |
| Cash Reserve Required Amount | R | Income from NCA fees (early settlement) | 230,156.77 |
| On Issue Date, the cash reserve required requirement amount is equal to: |  | Income from NCA fees | 832,659.00 |
| $3 \%$ of Asset Balance on issue date | 60,000,000.00 | VAT Collected: Wesbank |  |
| Thereafter on any Interest Payment Date, if Performance Criteria are satisfied, the greater of: |  | Tax adjustment: prior period over-provision | 470,255.36 |
| $3 \%$ of the Aggregate Principal Balance of the Participating Assets | 9,957,834.93 | Total | 170,488,328.44 |
| 1\% of linitial Asset Balance | 19,999,708.30 |  |  |
| At End of period | 19,999,708.30 | Monies Allocated | R |
|  |  | Expenses (tems 1-5) | 995,606.37 |
| Cash Reserve | R | Swap Expense | 1,024,628.75 |
| At Beginning of Period | 19,999,708.30 | Interest on Notes A and B | 2,698,796.58 |
| Plus: Interest Earned on cash reserve | 257,698.00 | Capital on Notes A and B | 74,054,000.00 |
| Plus: Amounts Transferred In | 19,999,708.30 | Interest on Notes C | 1,951,408.22 |
| Less: Amounts Transferred Out (Reduce Required Amount) | -20,257,406.30 | Capital on Notes C |  |
|  |  | Build Cash Reserve | 19,999,708.30 |
| At End of period | 19,999,708.30 | Interest On Class D | 1,813,181.37 |
|  |  | Capital On Class D |  |
| Assets and Liabilities Test | R | Interest On Class E | 1,533,803.84 |
| Assets | 418,344,734.44 | Capital On Class E |  |
| Liabilities | 336,660,000.00 | Residual Beneficiary payment | - |
| Assets/Liabilities Ratio | 124.26\% | Residual profit year to date | 66,417,195.01 |
| Asset Quality Test | R | Total | 170,488,328.44 |
| Assets - non-defaulted | 336,659,059.32 |  |  |
| Liabilites Assets - non-defaulted/ Liabilities Ratio | 336,660,000.00 <br> 100.00\% |  |  |
|  |  | Excess Spread |  |
| Credit Enhancement |  | Excess Spread Amount in current quarter | 3,378,357.14 |
| Feature Details of credit enhancement provided to each of the noteholders | Current value of credit enhancement | Excess spread in quarter \% pa | 3.2809\% |
| Excess spread The first loss credit enhancement is provided by available excess spread. | 66,417,195.01 | Excess spread in prior quarter \% | 1.1572\% |
| Cash Reserve $\quad$Available excess spread will be allocated to the Cash Reserve up to the Cash Reserve Required Amount <br> subject to funds being available in accordance with the Priority of Payments. | 19,999,708.30 | Excess spread in 2nd prior quarter \% | 4.2263\% |
| Subordination The third level of credit enhancement is the allocation of losses firstly to the Class E Notes. | 60,000,000.00 | 3 A Average excess spread \% | 2.8881\% |





## Comments:

| Administrator Contact Information: |  |
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## Stratification Report - NITRO7: 31 August 22 FirstRand

| 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 |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Account Type | IS | $4,561.00$ | $100.00 \%$ | $331,927,831.12$ | $100.00 \%$ |
|  | Total | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Balloon \% | = 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\% |
|  | 15.00 \% - < 20.00 \% | 65.00 | 1.43\% | 5,749,766.39 | 1.73\% |
|  | 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\% |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Balloon Amount | $=0.00$ | 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\% |
|  | 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 |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Capital Balance | < 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\% |
|  | 200,000.00->250,000.00 | 143.00 | 3.14\% | 31,735,893.09 | 9.56\% |
|  | 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 |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Covid Status | COVID-19- DEBIT ORDERS | 15.00 | 0.33\% | 918,930.25 | 0.28\% |
|  | COVID-19 - EXT GRAN 2 <br> 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-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\% |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Current Effective Rate Original | 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\% |
|  | 10.00 \% -< 12.00 \% | 2,328.00 | 51.04\% | 175,096,682.49 | 52.75\% |
|  | 12.00 \% -< 14.00 \% | 1,164.00 | 25.52\% | 60,770,663.77 | 18.31\% |
|  | 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\% |  |  |  |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Customer Type | PRIVATE INDIVIDUAL | $3,971.00$ | $87.06 \%$ | $288,316,732.32$ | $86.86 \%$ |
|  | SELF-EMPLOYED PRIVATE <br> INDIVIDUAL | 590.00 | $12.94 \%$ | $43,611,098.80$ | $13.14 \%$ |
|  | Total | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Deposit | $0-<40,000$ | 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\% |
|  | 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 <br> agreements | LINKED |  | $4,561.00$ | $100.00 \%$ | $331,927,831.12$ |$⿻$| $100.00 \%$ |
| :---: |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Group staff indicator | N | $4,550.00$ | $99.76 \%$ | $331,301,503.32$ | $99.81 \%$ |
|  | Y | 11.00 | $0.24 \%$ | $626,327.80$ | $0.19 \%$ |
|  | Total | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Instalment amount | 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\% |
|  | 5,000.00-< 10,000.00 | 1,029.00 | 22.56\% | 129,175,259.19 | 38.92\% |
|  | 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 | $3,135.00$ | $68.73 \%$ | $167,350,177.26$ | $50.42 \%$ |
|  |  | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 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 |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Original Capital Balance | 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\% |
|  | 500,000.00-<600,000.00 | 332.00 | 7.28\% | 41,571,516.98 | 12.52\% |
|  | 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 |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Original LTV | 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\% |
|  | 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 |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
| Payment method | CASH | 765.00 | $16.77 \%$ | $64,852,550.41$ | $19.54 \%$ |
|  | DEBIT ORDER | $3,795.00$ | $83.21 \%$ | $267,055,879.53$ | $80.46 \%$ |
|  | STOP ORDER | 1.00 | $0.02 \%$ | $19,401.18$ | $0.01 \%$ |
|  | Total | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Remaining payments | $0-<6$ | 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\% |
|  | $30-<36$ | 57.00 | 1.25\% | 6,177,672.86 | 1.86\% |
|  | $36-<42$ | 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 |  |  |  |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Number | Percent | Balance | Percent |
| Seasoning | $48-<54$ | 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\% |
|  | $66->72$ | 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 |  |  |  |


|  |  | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Description | Range | Number | Percent | Balance | Percent |
|  | $0-<6$ | 1,418.00 | 31.09\% | 166,903,397.09 | 50.28\% |
|  | $6-<12$ | 2,915.00 | 63.91\% | 158,818,485.08 | 47.85\% |
|  | $12-18$ | 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 |
|  | COMM. VEHICLES:LIGHT <br> 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 | $\mathbf{4 , 5 6 1}$ | $\mathbf{1 0 0 . 0 0 \%}$ | $\mathbf{3 3 1 , 9 2 7 , 8 3 1 . 1 2}$ | $\mathbf{1 0 0 . 0 0 \%}$ |


| Description | Range | Accounts |  | Principal |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 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\% |


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

