



Nitro Programme (RF) Limited - Nitro 7

Investor 13 December 2021

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	20-Sep-2021
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	13-Dec-2021
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:	30-Nov-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	20-Dec-2021
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	20-Sep-2021
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	20-Sep-2021
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR:	3.675%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	20-Sep-2021
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	20-Dec-2021
Type of Hedge:	Interest rate swap	Interest Days:	91
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	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	452 519 000.00	105 447 000.00	347 072 000.00	20/12/2022	20/06/2025	1.33%	5 646 631.26	Baa1(sf)/Aaa.za(sf)	Class B
N7C25	ZAG000159047	100 000 000.00	100 000 000.00	-	100 000 000.00	20/03/2023	20/06/2025	2.80%	1 614 315.07	B2(sf)/Ba1.za(sf)	Class C
N7D25	ZAG000159054	80 000 000.00	80 000 000.00	-	80 000 000.00	20/03/2023	20/06/2025	4.05%	1 540 767.12	Caa2(sf)/Caa1.za(sf)	Class D
N7E25	ZAG000159062	60 000 000.00	60 000 000.00	-	60 000 000.00	20/03/2023	20/06/2025	5.20%	1 327 602.74	Unrated	Class E
Total Note		2 060 000 000.00	692 519 000.00	105 447 000.00	587 072 000.00				10 129 316.20		

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	698 447 867.17	Number of ISA's at the beginning of the period	6 821
Principal Payments (Scheduled)	-68 753 279.71	Number of ISA's closed as a result of early settlement	-470
Principal Payments (Unscheduled)	-39 314 196.25	Number of ISA's closed according contractual maturity	-38
Finance charges Accrued	14 679 657.70	Number of ISA's written off during this period	-31
Finance charges Collected	-14 494 539.28	Number of ISA's repurchased by the seller	-
Write offs	-1 827 748.89	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	6 282
Value added products (VAPs)	2 090 263.32		
Portfolio at the determination date:	590 828 024.06		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	5 820	534 071 917.45	90.39%
31-60 days overdue	209	22 272 704.31	3.77%
61 - 90 days overdue	90	10 726 970.43	1.82%
91-120 days overdue	29	3 871 926.77	0.66%
120+ days overdue	41	6 301 187.25	1.07%
Classified	93	13 583 317.85	2.30%
Total Accounts	6 282	590 828 024.06	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		12 430 041.59
Current quarter write offs		1 827 748.89
Cumulative write offs on Participating Assets end of quarter		14 257 790.48
Cumulative Principal Loss Ratio		0.67%
Classified as potentially uncollectible	93	13 583 317.85
Cumulative recoveries on Participating Assets start of quarter		522 624.20
Recovery Amount in the current period		262 676.56
Cumulative recoveries on Participating Assets end of quarter		785 300.76

Collections	R
Instalments	83 247 818.99
Early Settlements & Prepayments	39 314 196.25
Additional assets	-2 090 263.32
Other Collections (Including Recoveries)	372 570.31
Interest on collections account	125 247.34
Total	120 969 569.57

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	17 724 840.72
1% of Initial Asset Balance	19 999 708.30
At End of period	19 999 708.30

Cash Reserve	R
At Beginning of Period	20 953 436.02
Plus: Interest Earned on cash reserve	191 799.20
Plus: Amounts Transferred In	19 999 708.30
Less: Amounts Transferred Out (Reduce Required Amount)	-21 145 235.22
At End of period	19 999 708.30

Assets and Liabilities Test	R
Assets	666 153 119.27
Liabilities	587 072 000.00
Assets/Liabilities Ratio	113.47%

Asset Quality Test	R
Assets - non-defaulted	587 071 300.49
Liabilities	587 072 000.00
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.	55 325 386.90
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	692 519 000.00
Less Principal Balance of all Performing assets	567 071 592.19
Less Cash Reserve Required Amount following Int repayment date	19 999 708.30
Total	105 447 699.51

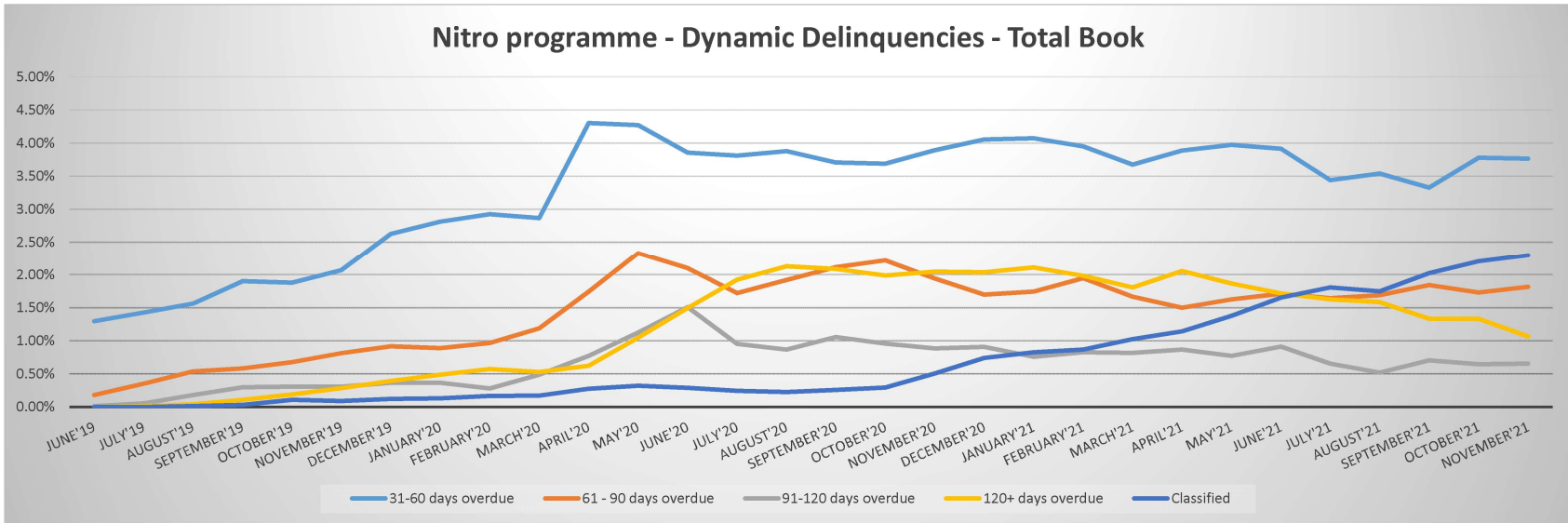
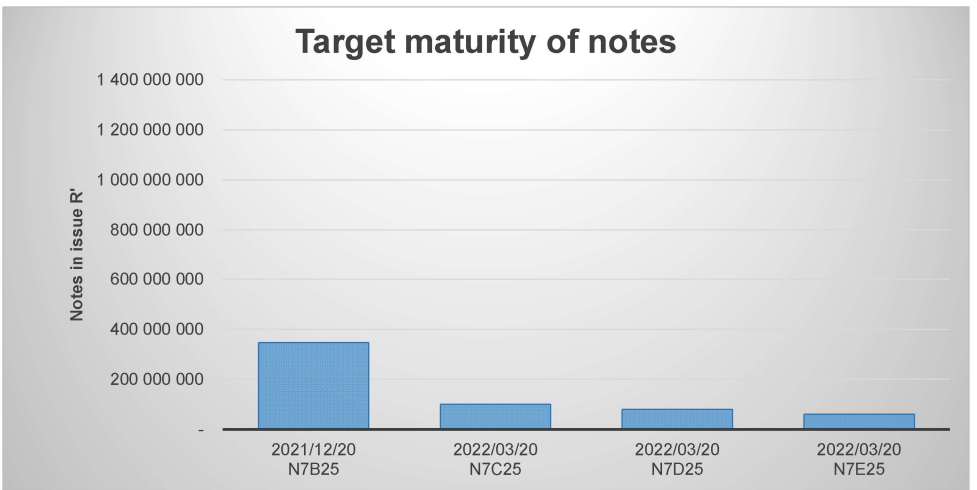
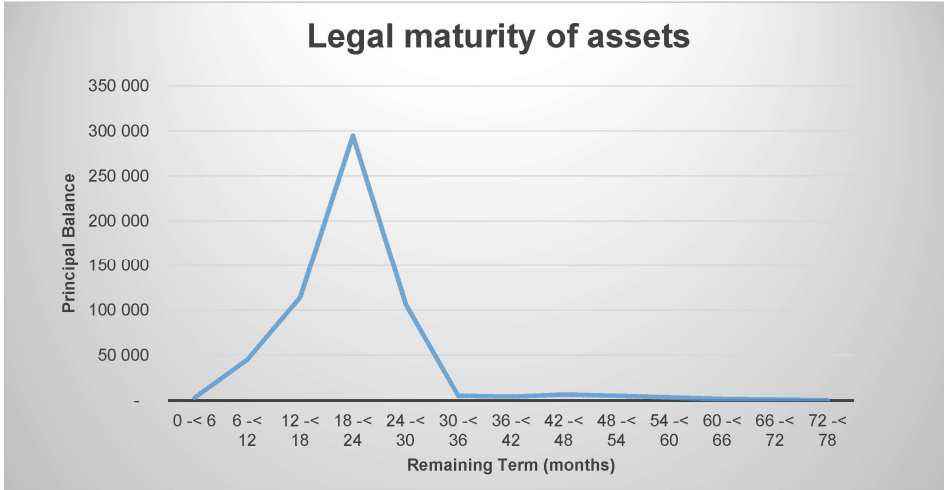
Permitted Investments (General Reserve)	R
At beginning of period	50 096 534.63
Interest Earned during collections period	935 384.21
Amount transferred to General reserve following IPD	5 228 852.27

Monies Available to the Waterfall	R
Opening cash balance	50 096 534.63
Collections (Including Recoveries)	120 844 322.23
Swap Income	-
Accounts Draws and Surpluses	20 953 436.02
Interest income	1 252 430.75
Income from NCA fees (early settlement)	371 081.92
Income from NCA fees	1 140 440.00
VAT Collected: Wesbank	-
Over provision of Tax	-
Total	194 658 245.55

Monies Allocated	R
Expenses (Items 1-5)	3 077 426.16
Swap Expense	679 407.99
Interest on Notes A and B	5 646 631.26
Capital on Notes A and B	105 447 000.00
Interest on Notes C	1 614 315.07
Capital on Notes C	-
Build Cash Reserve	19 999 708.30
Interest On Class D	1 540 767.12
Capital On Class D	-
Interest On Class E	1 327 602.74
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	55 325 386.90
Total	194 658 245.55

Excess Spread	
Excess Spread Amount in current quarter	5 228 852.27
Excess spread in quarter % pa	3.0028%
Excess spread in prior quarter %	4.7281%
Excess spread in 2nd prior quarter %	2.3015%
3Q Average excess spread %	3.3441%

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:
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Appendix 1

	2021/11/30 (Non Covid Impacted Accounts)			2021/11/30 (Covid Impacted Accounts)			2021/11/30 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	4 618	416 121 522.22	92.6%	1 202	117 950 395.23	83.5%	5 820	534 071 917.45	90.39%
31-60 days overdue	120	12 614 808.40	2.8%	89	9 657 895.91	6.8%	209	22 272 704.31	3.77%
61-90 days overdue	44	5 283 384.92	1.2%	46	5 443 585.51	3.9%	90	10 726 970.43	1.82%
91-120 days overdue	18	2 412 493.34	0.5%	11	1 459 433.43	1.0%	29	3 871 926.77	0.66%
120+ days overdue	20	3 266 482.42	0.7%	21	3 034 704.83	2.1%	41	6 301 187.25	1.07%
Potentially uncollectible	72	9 918 725.33	2.2%	21	3 664 592.52	2.6%	93	13 583 317.85	2.30%
Total Accounts	4 892	449 617 416.63	100%	1 390	141 210 607.43	100%	6 282	590 828 024.06	100%



FirstRand

Collateral Stratification Report - NITRO7

Date: 30-November-21

Summary Information	
Outstanding Balance	590,828,024.06
Number of receivables	6,282.00
Average Balance	95,126.07
Weighted Average Effective Rate	9.42%
Weighted Average Original LTV	95.13%
Weighted Average Remaining Term	20.69
Weighted Average Seasoning	51.66
Largest single Borrower Concentration (% Outstanding Balance)	0.1038%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.4366%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	6,282.00	100.00%	590,828,024.06	100.00%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	3,916.00	62.34%	242,107,049.16	40.98%
	5.00 % -< 10.00 %	10.00	0.16%	1,171,585.25	0.20%
	10.00 % -< 15.00 %	19.00	0.30%	2,316,820.17	0.39%
	15.00 % -< 20.00 %	94.00	1.50%	10,448,596.85	1.77%
	20.00 % -< 25.00 %	299.00	4.76%	37,961,193.28	6.43%
	25.00 % -< 30.00 %	1,068.00	17.00%	152,077,821.03	25.74%
	30.00 % -< 40.00 %	876.00	13.94%	144,744,958.32	24.50%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	0.00%
Max	39.97%
Weighted Average	17.47%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	3,916.00	62.34%	242,107,049.16	40.98%
	10,000.00 -< 20,000.00	6.00	0.10%	285,993.80	0.05%
	20,000.00 -< 30,000.00	62.00	0.99%	3,903,760.86	0.66%
	30,000.00 -< 40,000.00	245.00	3.90%	17,513,553.74	2.96%
	40,000.00 -< 50,000.00	325.00	5.17%	27,327,240.91	4.63%
	50,000.00 -< 60,000.00	259.00	4.12%	26,264,052.77	4.45%
	60,000.00 -< 70,000.00	233.00	3.71%	27,817,993.91	4.71%
	70,000.00 -< 80,000.00	222.00	3.53%	29,845,912.47	5.05%
	80,000.00 -< 90,000.00	203.00	3.23%	30,716,076.18	5.20%
	90,000.00 -< 100,000.00	181.00	2.88%	29,511,259.97	4.99%
	100,000.00 -< 150,000.00	416.00	6.62%	89,223,139.84	15.10%
	150,000.00 -< 200,000.00	166.00	2.64%	49,463,629.93	8.37%
	200,000.00 -< 250,000.00	42.00	0.67%	14,621,643.45	2.47%
	250,000.00 -< 300,000.00	6.00	0.10%	2,226,717.07	0.38%
	Total		6,282	100.00%	590,828,024.06

Min	0.00
Max	273,299.36
Weighted Average	61,725.14

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	< 0.00	70.00	1.11%	(363,882.16)	-0.06%
	0.00 -< 50,000.00	1,950.00	31.04%	61,253,234.22	10.37%
	50,000.00 -< 100,000.00	2,090.00	33.27%	152,214,362.75	25.76%
	100,000.00 -< 150,000.00	1,050.00	16.71%	128,536,738.27	21.76%
	150,000.00 -< 200,000.00	548.00	8.72%	93,869,455.69	15.89%
	200,000.00 -< 250,000.00	275.00	4.38%	61,308,800.84	10.38%
	250,000.00 -< 300,000.00	144.00	2.29%	39,650,500.42	6.71%
	300,000.00 -< 350,000.00	87.00	1.38%	28,203,654.06	4.77%
	350,000.00 -< 400,000.00	53.00	0.84%	19,649,420.66	3.33%
	400,000.00 -< 450,000.00	12.00	0.19%	4,954,890.05	0.84%
	450,000.00 -< 500,000.00	2.00	0.03%	937,556.99	0.16%
	600,000.00 -< 650,000.00	1.00	0.02%	613,292.27	0.10%
	Total		6,282	100.00%	590,828,024.06

Min	-54,524.15
Max	613,292.27
Weighted Average	151,616.84

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	18.00	0.29%	1,410,919.56	0.24%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.03%	393,086.39	0.07%
	COVID-19 - EXT GRAN 3 MNTH	4.00	0.06%	343,235.10	0.06%
	COVID-19 FNB BANKED APPROVED	418.00	6.65%	42,522,525.04	7.20%
	COVID-19 NON FNB BANK APPROVED	539.00	8.58%	56,887,510.76	9.63%
	COVID-19 RINGFENCE	409.00	6.51%	39,653,330.58	6.71%
	Not Impacted	4,892.00	77.87%	449,617,416.63	76.10%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	4.00 % -< 6.00 %	238.00	3.79%	36,386,626.32	6.16%
	6.00 % -< 8.00 %	418.00	6.65%	59,076,232.03	10.00%
	8.00 % -< 10.00 %	2,956.00	47.06%	299,840,429.49	50.75%
	10.00 % -< 12.00 %	2,052.00	32.66%	156,750,632.93	26.53%
	12.00 % -< 14.00 %	434.00	6.91%	28,112,313.68	4.76%
	14.00 % -< 16.00 %	162.00	2.58%	9,523,480.96	1.61%
	16.00 % -< 18.00 %	21.00	0.33%	1,026,511.75	0.17%
	18.00 % -< 20.00 %	1.00	0.02%	111,796.90	0.02%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	4.21%
Max	18.49%
Weighted Average	9.42%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	5,417.00	86.23%	505,615,981.07	85.58%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	865.00	13.77%	85,212,042.99	14.42%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	5,177.00	82.41%	486,212,530.01	82.29%
	40,000 -< 80,000	741.00	11.80%	64,849,094.47	10.98%
	80,000 -< 120,000	212.00	3.37%	20,876,823.71	3.53%
	120,000 -< 160,000	82.00	1.31%	10,009,068.61	1.69%
	160,000 -< 200,000	21.00	0.33%	2,120,020.76	0.36%
	200,000 -< 400,000	45.00	0.72%	6,389,960.17	1.08%
	400,000 -< 600,000	1.00	0.02%	59,826.39	0.01%
	1,200,000 -< 1,400,000	3.00	0.05%	310,699.94	0.05%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	0.00
Max	1,340,600.00
Weighted Average	33,044.84

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	6,282.00	100.00%	590,828,024.06	100.00%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator	N	6,267.00	99.76%	589,694,652.49	99.81%
	Y	15.00	0.24%	1,133,371.57	0.19%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	17.00	0.27%	365,562.46	0.06%
	1,000.00 -< 2,000.00	537.00	8.55%	16,511,787.84	2.79%
	2,000.00 -< 3,000.00	1,683.00	26.79%	90,419,985.21	15.30%
	3,000.00 -< 4,000.00	1,588.00	25.28%	126,889,152.58	21.48%
	4,000.00 -< 5,000.00	957.00	15.23%	97,899,586.54	16.57%
	5,000.00 -< 10,000.00	1,342.00	21.36%	217,526,268.35	36.82%
	10,000.00 -< 15,000.00	155.00	2.47%	40,690,396.32	6.89%
	15,000.00 -< 65,000.00	2.00	0.03%	167,638.82	0.03%
	>= 215,000.00	1.00	0.02%	357,645.94	0.06%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	0.01
Max	230,000.00
Weighted Average	5,672.46

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
New/Used	D	122.00	1.94%	18,792,192.76	3.18%
	N	1,609.00	25.61%	231,232,170.62	39.14%
	U	4,551.00	72.45%	340,803,660.68	57.68%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	5.00	0.08%	84,240.54	0.01%
	50 -< 60	22.00	0.35%	273,645.58	0.05%
	60 -< 70	288.00	4.58%	16,050,009.65	2.72%
	70 -< 80	5,967.00	94.99%	574,420,128.29	97.22%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	48.00
Max	73.00
Weighted Average	72.18

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	12.00	0.19%	157,683.45	0.03%
	100,000.00 -< 200,000.00	968.00	15.41%	31,543,171.58	5.34%
	200,000.00 -< 300,000.00	2,030.00	32.31%	116,965,595.24	19.80%
	300,000.00 -< 400,000.00	1,438.00	22.89%	126,896,996.48	21.48%
	400,000.00 -< 500,000.00	768.00	12.23%	93,386,490.90	15.81%
	500,000.00 -< 600,000.00	441.00	7.02%	71,338,433.93	12.07%
	600,000.00 -< 800,000.00	359.00	5.71%	73,835,567.54	12.50%
	800,000.00 -< 1,000,000.00	169.00	2.69%	46,916,996.18	7.94%
	1,000,000.00 -< 1,200,000.00	86.00	1.37%	26,753,890.48	4.53%
	1,200,000.00 -< 1,400,000.00	8.00	0.13%	2,722,498.34	0.46%
	1,400,000.00 -< 1,600,000.00	1.00	0.02%	25,096.94	0.00%
	1,800,000.00 -< 2,000,000.00	1.00	0.02%	211,883.73	0.04%
	>= 2,000,000.00	1.00	0.02%	73,719.27	0.01%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	55,476.00
Max	2,226,231.20
Weighted Average	485,614.85

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.02%	25,096.94	0.00%
	10.00 % -< 20.00 %	1.00	0.02%	26,907.02	0.00%
	20.00 % -< 30.00 %	11.00	0.18%	272,332.02	0.05%
	30.00 % -< 40.00 %	30.00	0.48%	1,156,658.22	0.20%
	40.00 % -< 50.00 %	67.00	1.07%	2,316,834.72	0.39%
	50.00 % -< 60.00 %	132.00	2.10%	5,720,275.91	0.97%
	60.00 % -< 70.00 %	302.00	4.81%	20,637,475.25	3.49%
	70.00 % -< 80.00 %	612.00	9.74%	47,874,404.98	8.10%
	80.00 % -< 90.00 %	980.00	15.60%	91,021,230.87	15.41%
	90.00 % -< 100.00 %	1,496.00	23.81%	144,461,116.22	24.45%
	100.00 % -< 120.00 %	2,650.00	42.18%	277,315,691.91	46.94%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	7.81%
Max	109.99%
Weighted Average	95.13%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	968.00	15.41%	99,982,575.60	16.92%
	DEBIT ORDER	5,313.00	84.57%	490,807,837.64	83.07%
	STOP ORDER	1.00	0.02%	37,610.82	0.01%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	104.00	1.66%	2,798,274.75	0.47%
	6 -< 12	944.00	15.03%	45,349,959.36	7.68%
	12 -< 18	1,619.00	25.77%	114,221,522.67	19.33%
	18 -< 24	2,632.00	41.90%	294,963,191.61	49.92%
	24 -< 30	787.00	12.53%	107,030,723.11	18.12%
	30 -< 36	57.00	0.91%	5,243,522.91	0.89%
	36 -< 42	35.00	0.56%	4,120,772.24	0.70%
	42 -< 48	40.00	0.64%	6,274,553.05	1.06%
	48 -< 54	31.00	0.49%	5,164,452.10	0.87%
	54 -< 60	19.00	0.30%	3,141,848.29	0.53%
	60 -< 66	9.00	0.14%	1,464,411.33	0.25%
	66 -< 72	4.00	0.06%	927,419.97	0.16%
	72 -< 78	1.00	0.02%	127,372.67	0.02%
	Total		6,282	100.00%	590,828,024.06

Min	0.00
Max	72.00
Weighted Average	20.69

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	42 -< 48	614.00	9.77%	85,303,605.80	14.44%
	48 -< 54	3,025.00	48.15%	335,497,636.20	56.78%
	54 -< 60	1,710.00	27.22%	122,083,245.98	20.66%
	60 -< 66	878.00	13.98%	45,538,942.02	7.71%
	66 -< 72	55.00	0.88%	2,404,594.06	0.41%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	44.00
Max	70.00
Weighted Average	51.66

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age (Years)	0 -< 6	2,134.00	33.97%	308,953,707.70	52.29%
	6 -< 12	4,148.00	66.03%	281,874,316.36	47.71%
	Total	6,282	100.00%	590,828,024.06	100.00%

Min	3.00
Max	11.00
Weighted Average	6.15

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	844.00	13.44%	83,694,459.20	14.17%
	PASSENGER VEHICLES	5,438.00	86.56%	507,133,564.86	85.83%
	Total	6,282	100.00%	590,828,024.06	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	17.00	0.27%	1,143,290.31	0.19%
	AUDI	154.00	2.45%	12,640,080.35	2.14%
	BMW	344.00	5.48%	43,653,760.54	7.39%
	CHANA - CHANGAN	1.00	0.02%	2,627.66	0.00%
	CHERY	8.00	0.13%	125,759.26	0.02%
	CHEVROLET	300.00	4.78%	17,642,121.75	2.99%
	CHRYSLER	5.00	0.08%	526,482.74	0.09%
	CITROEN	17.00	0.27%	911,357.23	0.15%
	DAIHATSU	10.00	0.16%	338,900.17	0.06%
	DATSUN	126.00	2.01%	8,893,793.23	1.51%
	DEFAULT	1.00	0.02%	354,241.27	0.06%

Vehicle manufacturer	DODGE	21.00	0.33%	1,172,656.52	0.20%
	FERRARI	1.00	0.02%	211,883.73	0.04%
	FIAT	39.00	0.62%	2,343,155.31	0.40%
	FORD	631.00	10.04%	62,243,182.83	10.53%
	FOTON	2.00	0.03%	76,732.74	0.01%
	GEELY	1.00	0.02%	14,225.83	0.00%
	GWM	39.00	0.62%	1,986,394.89	0.34%
	HAVAL	9.00	0.14%	1,246,188.99	0.21%
	HONDA	138.00	2.20%	10,796,787.72	1.83%
	HYUNDAI	804.00	12.80%	77,321,214.53	13.09%
	INFINITI	6.00	0.10%	1,299,330.01	0.22%
	ISUZU	120.00	1.91%	14,769,422.44	2.50%

Vehicle manufacturer	JAGUAR	25.00	0.40%	6,502,037.59	1.10%
	JEEP	99.00	1.58%	14,711,112.58	2.49%
	JMC	3.00	0.05%	123,520.77	0.02%
	KIA	405.00	6.45%	33,226,844.71	5.62%
	LAND ROVER	91.00	1.45%	16,831,404.73	2.85%
	LEXUS	11.00	0.18%	979,107.19	0.17%
	MAHINDRA	28.00	0.45%	2,583,064.16	0.44%
	MAZDA	272.00	4.33%	35,346,872.53	5.98%
	MERCEDES-BENZ	342.00	5.44%	46,313,801.13	7.84%
	MG	7.00	0.11%	245,751.75	0.04%
	MINI	22.00	0.35%	1,866,872.74	0.32%
	mitsubishi	64.00	1.02%	7,036,067.34	1.19%

Vehicle manufacturer	NISSAN	437.00	6.96%	38,403,483.23	6.50%
	OPEL	66.00	1.05%	5,698,729.49	0.96%
	PEUGEOT	48.00	0.76%	4,796,500.27	0.81%
	PORSCHE	6.00	0.10%	455,024.71	0.08%
	RENAULT	483.00	7.69%	41,890,502.83	7.09%
	SSANGYONG	4.00	0.06%	220,383.05	0.04%
	SUBARU	17.00	0.27%	1,669,096.69	0.28%
	SUZUKI	98.00	1.56%	6,929,087.67	1.17%
	TATA	22.00	0.35%	634,817.93	0.11%
	TOYOTA	426.00	6.78%	29,906,886.61	5.06%
	VOLKSWAGEN	466.00	7.42%	29,987,661.11	5.08%
	VOLVO	45.00	0.72%	4,728,802.39	0.80%

Vehicle manufacturer	ZOTYE	1.00	0.02%	27,000.81	0.00%
	Total	6,282	100.00%	590,828,024.06	100.00%