



Nitro Programme (RF) Limited - Nitro 7

Investor Report - 15 June 2021

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	23-Mar-2021
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	14-Jun-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:	31-May-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	21-Jun-2021
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	23-Mar-2021
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	23-Mar-2021
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR:	3.692%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	23-Mar-2021
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	21-Jun-2021
Type of Hedge:	Interest rate swap	Interest Days:	90
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	689 082 000.00	124 546 000.00	564 536 000.00	20/12/2021	20/06/2025	1.33%	8 532 911.85	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%	1 600 767.12	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%	1 527 189.04	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%	1 315 528.77	Unrated	Class E
Total Note		2 060 000 000.00	929 082 000.00	124 546 000.00	804 536 000.00				12 976 396.78		

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	935 481 934.44	Number of ISA's at the beginning of the period	7 833
Principal Payments (Scheduled)	-74 907 671.36	Number of ISA's closed as a result of early settlement	-482
Principal Payments (Unscheduled)	-48 850 646.44	Number of ISA's closed according contractual maturity	-17
Finance charges Accrued	20 080 336.71	Number of ISA's written off during this period	-20
Finance charges Collected	-19 989 574.89	Number of ISA's repurchased by the seller	-
Write offs	-1 608 520.43	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	7 314
Value added products (VAPs)	2 589 355.26		
Portfolio at the determination date:	812 795 213.29		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	6 754	734 577 564.82	90.38%
31-60 days overdue	235	32 335 715.68	3.98%
61 - 90 days overdue	111	13 238 199.67	1.63%
91-120 days overdue	45	6 279 083.29	0.77%
120+ days overdue	98	15 149 990.65	1.86%
Classified	71	11 214 659.18	1.38%
Total Accounts	7 314	812 795 213.29	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		7 595 683.55
Current quarter write offs		1 608 520.43
Cumulative write offs on Participating Assets end of quarter		9 204 203.98
Cumulative Principal Loss Ratio		0.44%
Classified as potentially uncollectible	71	11 214 659.18
Cumulative recoveries on Participating Assets start of quarter		290 796.09
Recovery Amount in the current period		76 189.44
Cumulative recoveries on Participating Assets end of quarter		366 985.53

Collections	R
Instalments	94 897 246.25
Early Settlements & Prepayments	48 850 646.44
Additional assets	-2 589 355.26
Other Collections (Including Recoveries)	292 691.20
Interest on collections account	155 910.91
Total	141 607 139.54

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	24 383 856.40
1% of Initial Asset Balance	19 999 708.30
At End of period	24 383 856.40

Cash Reserve	R
At Beginning of Period	28 064 458.03
Plus: Interest Earned on cash reserve	256 971.19
Plus: Amounts Transferred In	24 383 856.40
Less: Amounts Transferred Out (Reduce Required Amount)	-28 321 429.22
At End of period	24 383 856.40

Assets and Liabilities Test	R
Assets	877 694 472.85
Liabilities	804 536 000.00
Assets/Liabilities Ratio	109.09%

Asset Quality Test	R
Assets - non-defaulted	804 535 336.57
Liabilities	804 536 000.00
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.	40 515 403.16
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.	24 383 856.40
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	929 082 000.00
Less Principal Balance of all Performing assets	780 151 480.17
Less Cash Reserve Required Amount following Int repayment date	24 383 856.40
Total	124 546 663.43

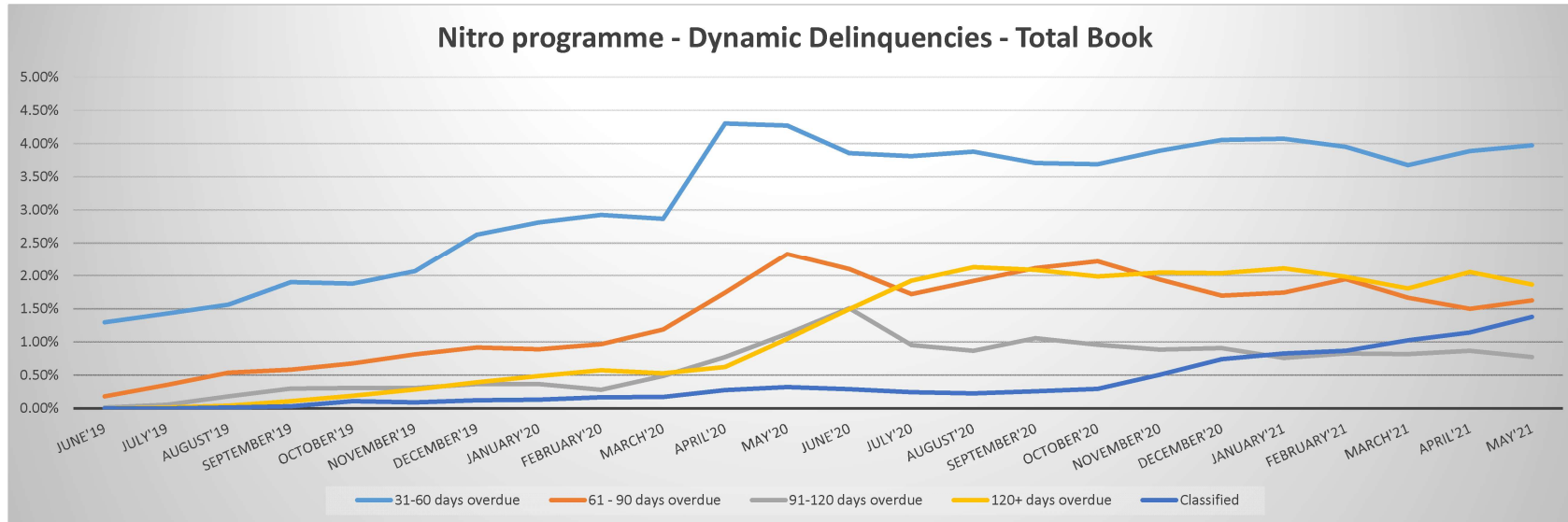
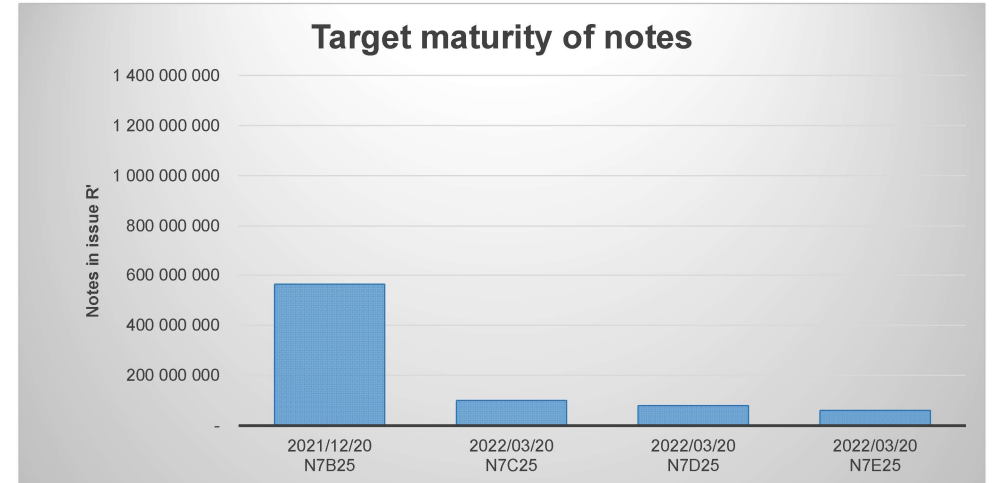
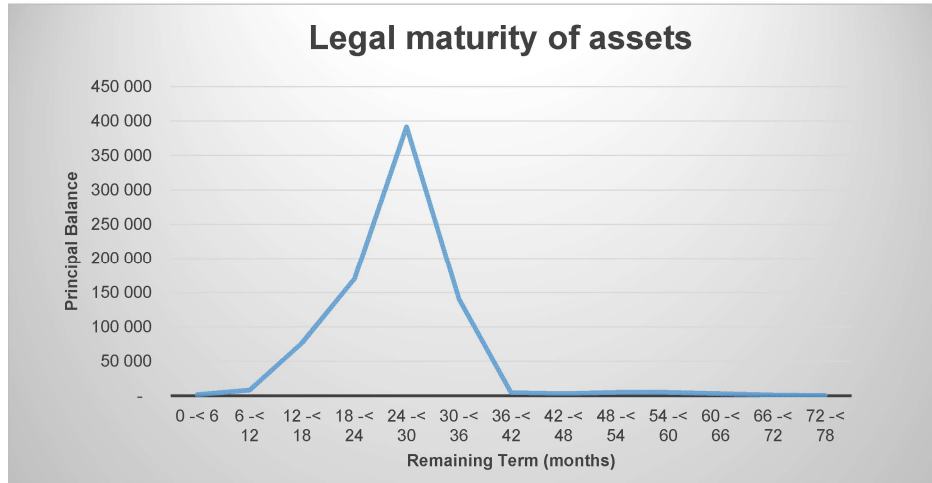
Permitted Investments (General Reserve)	R
At beginning of period	35 206 523.62
Interest Earned during collections period	928 565.20
Amount transferred to General reserve following IPD	5 308 879.54

Monies Available to the Waterfall	R
Opening cash balance	35 206 523.62
Collections (Including Recoveries)	141 451 228.63
Swap Income	-
Accounts Draws and Surpluses	28 064 458.03
Interest income	1 341 447.30
Income from NCA fees (early settlement)	348 208.66
Income from NCA fees	1 331 430.00
VAT Collected: Wesbank	116 566.05
Over provision of Tax	-
Total	207 859 862.29

Monies Allocated	R
Expenses (Items 1-5)	4 773 885.63
Swap Expense	664 320.32
Interest on Notes A and B	8 532 911.85
Capital on Notes A and B	124 546 000.00
Interest on Notes C	1 600 767.12
Capital on Notes C	-
Build Cash Reserve	24 383 856.40
Interest On Class D	1 527 189.04
Capital On Class D	-
Interest On Class E	1 315 528.77
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	40 515 403.16
Total	207 859 862.29

Excess Spread	
Excess Spread Amount in current quarter	5 308 879.54
Excess spread in quarter % pa	2.3015%
Excess spread in prior quarter %	3.6366%
Excess spread in 2nd prior quarter %	2.0797%
3Q Average excess spread %	2.6726%

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

	2021/05/31 (Non Covid Impacted Accounts)			2021/05/31 (Covid Impacted Accounts)			2021/05/31 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	5 366	571 584 953.86	92.7%	1 388	162 992 610.96	83.2%	6 754	734 577 564.82	90.38%
31-60 days overdue	140	17 812 057.84	2.9%	95	14 523 657.84	7.4%	235	32 335 715.68	3.98%
61-90 days overdue	52	6 381 743.05	1.0%	59	6 856 456.62	3.5%	111	13 238 199.67	1.63%
91-120 days overdue	30	3 997 375.17	0.6%	15	2 281 708.12	1.2%	45	6 279 083.29	0.77%
120+ days overdue	60	8 767 760.98	1.4%	38	6 382 229.67	3.3%	98	15 149 990.65	1.86%
Potentially uncollectible	57	8 278 415.33	1.3%	14	2 936 243.85	1.5%	71	11 214 659.18	1.38%
Total Accounts	5 705	616 822 306.23	100%	1 609	195 972 907.06	100%	7 314	812 795 213.29	100%



Collateral Stratification Report - NITRO7

Date: 31-May-21

Summary Information	
Outstanding Balance	812,626,367.91
Number of receivables	7,312.00
Average Balance	112,163.75
Weighted Average Effective Rate	9.24%
Weighted Average Original LTV	94.73%
Weighted Average Remaining Term	25.82
Weighted Average Seasoning	45.91
Largest single Borrower Concentration (% Outstanding Balance)	0.0714%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.1418%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	7,312.00	100.00%	812,626,367.91	100.00%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	4,638.00	63.43%	362,324,620.00	44.59%
	0.00 % -< 5.00 %	1.00	0.01%	63,648.36	0.01%
	5.00 % -< 10.00 %	10.00	0.14%	1,415,607.11	0.17%
	10.00 % -< 15.00 %	25.00	0.34%	3,570,955.10	0.44%
	15.00 % -< 20.00 %	114.00	1.56%	14,889,987.46	1.83%
	20.00 % -< 25.00 %	325.00	4.44%	47,624,666.23	5.86%
	25.00 % -< 30.00 %	1,209.00	16.53%	199,085,929.82	24.50%
	30.00 % -< 40.00 %	990.00	13.54%	183,650,953.83	22.60%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	0.00%
Max	39.97%
Weighted Average	16.35%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	4,638.00	63.43%	362,324,620.00	44.59%
	0.00 -< 10,000.00	1.00	0.01%	63,648.36	0.01%
	10,000.00 -< 20,000.00	7.00	0.10%	461,886.35	0.06%
	20,000.00 -< 30,000.00	71.00	0.97%	5,118,874.37	0.63%
	30,000.00 -< 40,000.00	281.00	3.84%	23,061,116.17	2.84%
	40,000.00 -< 50,000.00	358.00	4.90%	34,573,781.67	4.25%
	50,000.00 -< 60,000.00	297.00	4.06%	35,085,742.39	4.32%
	60,000.00 -< 70,000.00	253.00	3.46%	34,758,648.33	4.28%
	70,000.00 -< 80,000.00	261.00	3.57%	39,779,780.89	4.90%
	80,000.00 -< 90,000.00	224.00	3.06%	38,546,276.82	4.74%
	90,000.00 -< 100,000.00	200.00	2.74%	37,540,211.14	4.62%
	100,000.00 -< 150,000.00	469.00	6.41%	113,693,050.74	13.99%
	150,000.00 -< 200,000.00	198.00	2.71%	66,546,668.64	8.19%
	200,000.00 -< 250,000.00	48.00	0.66%	18,567,642.45	2.28%
	250,000.00 -< 300,000.00	6.00	0.08%	2,504,419.59	0.31%
	Total		7,312	100.00%	812,626,367.91

Min	0.00
Max	273,299.36
Weighted Average	57,987.58

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	0.00 -< 50,000.00	1,429.00	19.72%	48,337,899.32	5.95%
	50,000.00 -< 100,000.00	2,690.00	37.12%	199,602,401.09	24.56%
	100,000.00 -< 150,000.00	1,447.00	19.97%	177,971,337.05	21.89%
	150,000.00 -< 200,000.00	782.00	10.79%	135,262,275.65	16.64%
	200,000.00 -< 250,000.00	388.00	5.35%	86,306,455.31	10.62%
	250,000.00 -< 300,000.00	211.00	2.91%	57,392,317.43	7.06%
	300,000.00 -< 350,000.00	141.00	1.95%	45,700,400.83	5.62%
	350,000.00 -< 400,000.00	100.00	1.38%	37,288,038.59	4.59%
	400,000.00 -< 450,000.00	49.00	0.68%	20,608,831.05	2.54%
	450,000.00 -< 500,000.00	6.00	0.08%	2,803,842.79	0.34%
	500,000.00 -< 550,000.00	2.00	0.03%	1,023,494.37	0.13%
	550,000.00 -< 600,000.00	1.00	0.01%	580,479.57	0.07%
	Total		7,246	100.00%	812,877,773.05

Min	0.00
Max	580,479.57
Weighted Average	168,609.14

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	18.00	0.25%	1,717,803.58	0.21%
	COVID-19 - EXT GRAN 2 Mnth	2.00	0.03%	440,081.45	0.05%
	COVID-19 - EXT GRAN 3 Mnth	6.00	0.08%	597,629.39	0.07%
	COVID-19 FNB BANKED APPROVED	496.00	6.78%	61,119,502.67	7.52%
	COVID-19 NON FNB BANK APPROVED	609.00	8.33%	76,566,321.26	9.42%
	COVID-19 RINGFENCE	477.00	6.52%	55,435,860.86	6.82%
	Not Impacted	5,704.00	78.01%	616,749,168.70	75.90%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	2.00 % -< 4.00 %	1.00	0.01%	192,019.71	0.02%
	4.00 % -< 6.00 %	261.00	3.57%	46,046,801.11	5.67%
	6.00 % -< 8.00 %	679.00	9.29%	106,972,201.84	13.16%
	8.00 % -< 10.00 %	3,695.00	50.53%	429,710,066.31	52.88%
	10.00 % -< 12.00 %	2,032.00	27.79%	179,094,316.70	22.04%
	12.00 % -< 14.00 %	453.00	6.20%	36,443,512.12	4.48%
	14.00 % -< 16.00 %	171.00	2.34%	12,953,306.76	1.59%
	16.00 % -< 18.00 %	19.00	0.26%	1,100,457.87	0.14%
	18.00 % -< 20.00 %	1.00	0.01%	113,685.49	0.01%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	3.96%
Max	18.49%
Weighted Average	9.24%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	6,298.00	86.13%	694,932,304.08	85.52%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	1,014.00	13.87%	117,694,063.83	14.48%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	5,982.00	81.81%	666,107,287.28	81.97%
	40,000 -< 80,000	884.00	12.09%	90,256,316.06	11.11%
	80,000 -< 120,000	263.00	3.60%	30,247,923.15	3.72%
	120,000 -< 160,000	94.00	1.29%	12,957,511.23	1.59%
	160,000 -< 200,000	25.00	0.34%	3,125,057.26	0.38%
	200,000 -< 400,000	58.00	0.79%	9,177,346.47	1.13%
	400,000 -< 600,000	2.00	0.03%	249,710.55	0.03%
	600,000 -< 800,000	1.00	0.01%	65,606.85	0.01%
	1,200,000 -< 1,400,000	3.00	0.04%	439,609.06	0.05%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	0.00
Max	1,340,600.00
Weighted Average	33,459.66

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	7,312.00	100.00%	812,626,367.91	100.00%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator	N	7,294.00	99.75%	810,995,567.23	99.80%
	Y	18.00	0.25%	1,630,800.68	0.20%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	22.00	0.30%	533,569.77	0.07%
	1,000.00 -< 2,000.00	614.00	8.40%	23,255,796.00	2.86%
	2,000.00 -< 3,000.00	1,950.00	26.67%	125,107,577.43	15.40%
	3,000.00 -< 4,000.00	1,856.00	25.38%	174,927,487.39	21.53%
	4,000.00 -< 5,000.00	1,098.00	15.02%	132,424,389.54	16.30%
	5,000.00 -< 10,000.00	1,587.00	21.70%	299,632,121.46	36.87%
	10,000.00 -< 15,000.00	181.00	2.48%	56,271,480.97	6.92%
	15,000.00 -< 65,000.00	4.00	0.05%	473,945.35	0.06%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	0.01
Max	52,470.00
Weighted Average	5,554.00

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
New/Used	D	142.00	1.94%	25,898,179.97	3.19%
	N	1,788.00	24.45%	296,927,510.55	36.54%
	U	5,382.00	73.61%	489,800,677.39	60.27%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	43.00	0.59%	1,210,471.65	0.15%
	50 -< 60	45.00	0.62%	1,363,976.15	0.17%
	60 -< 70	388.00	5.31%	27,340,745.17	3.36%
	70 -< 80	6,836.00	93.49%	782,711,174.94	96.32%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	48.00
Max	73.00
Weighted Average	72.05

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	15.00	0.21%	250,864.59	0.03%
	100,000.00 -< 200,000.00	1,170.00	16.00%	48,443,712.02	5.96%
	200,000.00 -< 300,000.00	2,361.00	32.29%	166,470,272.59	20.49%
	300,000.00 -< 400,000.00	1,648.00	22.54%	174,699,579.59	21.50%
	400,000.00 -< 500,000.00	889.00	12.16%	127,325,468.25	15.67%
	500,000.00 -< 600,000.00	515.00	7.04%	95,845,371.24	11.79%
	600,000.00 -< 800,000.00	408.00	5.58%	97,393,909.80	11.99%
	800,000.00 -< 1,000,000.00	199.00	2.72%	64,794,952.81	7.97%
	1,000,000.00 -< 1,200,000.00	94.00	1.29%	33,586,104.08	4.13%
	1,200,000.00 -< 1,400,000.00	9.00	0.12%	3,310,917.03	0.41%
	1,400,000.00 -< 1,600,000.00	2.00	0.03%	102,502.30	0.01%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	262,470.69	0.03%
	>= 2,000,000.00	1.00	0.01%	140,242.92	0.02%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	55,476.00
Max	2,226,231.20
Weighted Average	478,242.99

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	36,895.45	0.00%
	10.00 % -< 20.00 %	2.00	0.03%	66,768.69	0.01%
	20.00 % -< 30.00 %	12.00	0.16%	364,571.25	0.04%
	30.00 % -< 40.00 %	39.00	0.53%	1,940,284.89	0.24%
	40.00 % -< 50.00 %	92.00	1.26%	3,830,733.63	0.47%
	50.00 % -< 60.00 %	164.00	2.24%	9,385,047.03	1.15%
	60.00 % -< 70.00 %	370.00	5.06%	30,149,165.75	3.71%
	70.00 % -< 80.00 %	724.00	9.90%	67,777,480.84	8.34%
	80.00 % -< 90.00 %	1,174.00	16.06%	127,385,758.41	15.68%
	90.00 % -< 100.00 %	1,739.00	23.78%	200,447,198.53	24.67%
	100.00 % -< 120.00 %	2,995.00	40.96%	371,242,463.44	45.68%
	Total		7,312	100.00%	812,626,367.91

Min	7.81%
Max	109.99%
Weighted Average	94.73%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	888.00	12.14%	103,023,242.57	12.68%
	DEBIT ORDER	6,423.00	87.84%	709,555,227.54	87.32%
	STOP ORDER	1.00	0.01%	47,897.80	0.01%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	80.00	1.09%	1,767,968.72	0.22%
	6 -< 12	172.00	2.35%	8,481,689.19	1.04%
	12 -< 18	1,132.00	15.48%	76,742,451.05	9.44%
	18 -< 24	1,896.00	25.93%	169,441,932.70	20.85%
	24 -< 30	2,991.00	40.91%	391,938,015.62	48.23%
	30 -< 36	881.00	12.05%	140,521,828.80	17.29%
	36 -< 42	46.00	0.63%	4,710,663.78	0.58%
	42 -< 48	27.00	0.37%	3,552,988.15	0.44%
	48 -< 54	34.00	0.46%	5,173,412.77	0.64%
	54 -< 60	25.00	0.34%	4,992,143.86	0.61%
	60 -< 66	18.00	0.25%	3,281,429.24	0.40%
	66 -< 72	7.00	0.10%	1,388,527.11	0.17%
	72 -< 78	3.00	0.04%	633,316.92	0.08%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	0.00
Max	77.00
Weighted Average	25.82

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	36 -< 42	712.00	9.74%	113,304,816.76	13.94%
	42 -< 48	3,452.00	47.21%	444,814,522.21	54.74%
	48 -< 54	2,018.00	27.60%	178,478,359.49	21.96%
	54 -< 60	1,055.00	14.43%	71,259,614.45	8.77%
	60 -< 66	75.00	1.03%	4,769,055.00	0.59%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	38.00
Max	64.00
Weighted Average	45.91

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age (Years)	0 -< 6	2,382.00	32.58%	399,858,624.83	49.21%
	6 -< 12	4,930.00	67.42%	412,767,743.08	50.79%
	Total	7,312	100.00%	812,626,367.91	100.00%

Min	3.00
Max	11.00
Weighted Average	6.29

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	1,001.00	13.69%	118,115,327.61	14.54%
	PASSENGER VEHICLES	6,311.00	86.31%	694,511,040.30	85.46%
	Total	7,312	100.00%	812,626,367.91	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	19.00	0.26%	1,637,507.31	0.20%
	AUDI	182.00	2.49%	18,706,520.92	2.30%
	BMW	389.00	5.32%	57,624,706.62	7.09%
	CHANA - CHANGAN	1.00	0.01%	10,156.99	0.00%
	CHERY	8.00	0.11%	205,170.85	0.03%
	CHEVROLET	361.00	4.94%	24,654,401.20	3.03%
	CHRYSLER	5.00	0.07%	690,339.70	0.08%
	CITROEN	19.00	0.26%	1,180,771.60	0.15%
	DAIHATSU	13.00	0.18%	616,986.77	0.08%
	DATSUN	132.00	1.81%	10,669,324.37	1.31%
	DEFAULT	1.00	0.01%	398,721.64	0.05%

Vehicle manufacturer	DODGE	25.00	0.34%	1,969,758.02	0.24%
	FERRARI	1.00	0.01%	262,470.69	0.03%
	FIAT	50.00	0.68%	3,280,251.54	0.40%
	FORD	754.00	10.31%	87,082,169.00	10.72%
	FOTON	2.00	0.03%	102,582.51	0.01%
	GEELY	1.00	0.01%	22,758.92	0.00%
	GWM	50.00	0.68%	3,552,151.36	0.44%
	HAVAL	10.00	0.14%	1,541,497.50	0.19%
	HONDA	170.00	2.32%	16,646,803.90	2.05%
	HYUNDAI	927.00	12.68%	104,828,393.04	12.90%
	INFINITI	7.00	0.10%	1,691,596.47	0.21%
	ISUZU	135.00	1.85%	19,139,019.46	2.36%

Vehicle manufacturer	JAGUAR	33.00	0.45%	8,700,899.49	1.07%
	JEEP	109.00	1.49%	18,697,626.89	2.30%
	JMC	3.00	0.04%	155,436.22	0.02%
	KIA	472.00	6.46%	45,104,851.27	5.55%
	LAND ROVER	114.00	1.56%	22,575,039.84	2.78%
	LEXUS	11.00	0.15%	1,232,959.92	0.15%
	MAHINDRA	32.00	0.44%	3,415,653.24	0.42%
	MAZDA	301.00	4.12%	45,675,516.08	5.62%
	MERCEDES-BENZ	405.00	5.54%	64,752,412.53	7.97%
	MG	8.00	0.11%	451,948.71	0.06%
	MINI	24.00	0.33%	2,297,776.82	0.28%
	mitsubishi	80.00	1.09%	10,112,470.20	1.24%

Vehicle manufacturer	NISSAN	504.00	6.89%	53,796,151.31	6.62%
	OPEL	83.00	1.14%	8,432,992.24	1.04%
	PEUGEOT	51.00	0.70%	5,918,235.87	0.73%
	PORSCHE	10.00	0.14%	1,919,247.81	0.24%
	RENAULT	550.00	7.52%	54,326,518.22	6.69%
	SSANGYONG	4.00	0.05%	282,502.19	0.03%
	SUBARU	19.00	0.26%	2,387,396.41	0.29%
	SUZUKI	115.00	1.57%	9,590,754.92	1.18%
	TATA	25.00	0.34%	1,065,779.36	0.13%
	TOYOTA	492.00	6.73%	44,129,347.48	5.43%
	VOLKSWAGEN	547.00	7.48%	43,979,801.40	5.41%
	VOLVO	57.00	0.78%	7,078,755.73	0.87%

Vehicle manufacturer	ZOTYE	1.00	0.01%	32,233.38	0.00%
	Total	7,312	100.00%	812,626,367.91	100.00%