



Nitro Programme (RF) Limited - Nitro 7

Investor Report 13 June 2022

| Domestic Date and Rate Information | | | |
|--------------------------------------|--|------------------------------------|-------------|
| Name of Transaction: | Nitro Programme (RF) Limited - Transaction 7 | Prior interest Date: | 22-Mar-2022 |
| Maximum programme size: | ZAR 2,060,000,000.00 | Reporting Date: | 13-Jun-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-May-2022 |
| Originator, Seller and Servicer: | WesBank, a division of FirstRand Bank Limited | Interest Payment Date (Quarterly): | 20-Jun-2022 |
| Issuer: | Nitro Programme (RF) Limited | Prior Interest Payment Date: | 22-Mar-2022 |
| Administrator: | Rand Merchant Bank, a division of FirstRand Bank Limited | Fixing Date JIBAR : | 22-Mar-2022 |
| Security SPV: | Nitro Programme Transaction 7 Security SPV Trust | 3 Month JIBAR: | 4.292% |
| Hedge Counterparty: | FirstRand Bank Limited | Begin of Interest accrual date: | 22-Mar-2022 |
| Credit rating of Hedge Counterparty: | ST: P-1.za/ LT: Aa1.za | End of Interest: | 20-Jun-2022 |
| 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 | 257 037 000.00 | 86 323 000.00 | 170 714 000.00 | 20/03/2023 | 20/06/2025 | 1.33% | 3 563 166.61 | 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% | 1 748 712.33 | 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% | 1 645 545.21 | 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% | 1 404 295.89 | Unrated | Class E | |
| Total Note | | 2 060 000 000.00 | 497 037 000.00 | 86 323 000.00 | 410 714 000.00 | | | | 8 361 720.03 | | | |

| 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 | 497 520 733.46 | Number of ISA's at the beginning of the period | 5 761 |
| Principal Payments (Scheduled) | -56 089 176.31 | Number of ISA's closed as a result of early settlement | -460 |
| Principal Payments (Unscheduled) | -31 947 672.83 | Number of ISA's closed according contractual maturity | -52 |
| Finance charges Accrued | 11 018 757.47 | Number of ISA's written off during this period | -28 |
| Finance charges Collected | -10 949 895.75 | Number of ISA's repurchased by the seller | - |
| Write offs | -2 782 014.54 | Number of ISA's purchased | - |
| Repurchase of assets by Wesbank | - | Number of ISA's at the end of the period | 5 221 |
| Value added products (VAPs) | 1 756 693.26 | | |
| Portfolio at the determination date: | 408 527 424.76 | | |

| Portfolio Delinquencies | | | |
|-------------------------|-----------------|-----------------------|--|
| | Number of Loans | Amount - R | Total Outstanding/Current Loan Balance |
| Not Delinquent | 4 818 | 366 795 757.25 | 89.78% |
| 31-60 days overdue | 179 | 16 704 168.84 | 4.09% |
| 61 - 90 days overdue | 84 | 7 213 837.23 | 1.77% |
| 91-120 days overdue | 27 | 2 446 159.38 | 0.60% |
| 120+ days overdue | 24 | 3 778 483.56 | 0.92% |
| Classified | 89 | 11 589 018.50 | 2.84% |
| Total Accounts | 5 221 | 408 527 424.76 | 100.00% |

| Defaults | Number of loans | R |
|--|-----------------|---------------|
| Cumulative write offs on Participating Assets start of quarter | | 16 326 176.57 |
| Current quarter write offs | | 2 782 014.54 |
| Cumulative write offs on Participating Assets end of quarter | | 19 108 191.11 |
| Cumulative Principal Loss Ratio | | 0.90% |
| Classified as potentially uncollectible | 89 | 11 589 018.50 |
| Cumulative recoveries on Participating Assets start of quarter | | 917 306.26 |
| Recovery Amount in the current period | | 154 071.51 |
| Cumulative recoveries on Participating Assets end of quarter | | 1 071 377.77 |

| Collections | R |
|--|----------------------|
| Instalments | 67 039 072.06 |
| Early Settlements & Prepayments | 31 947 672.83 |
| Additional assets | -1 756 693.26 |
| Other Collections (Including Recoveries) | 395 776.61 |
| Interest on collections account | 124 759.80 |
| Total | 97 750 588.04 |

| 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 | 12 255 822.74 |
| 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 | 215 454.19 |
| Plus: Amounts Transferred In | 19 999 708.30 |
| Less: Amounts Transferred Out (Reduce Required Amount) | -20 215 162.49 |
| At End of period | 19 999 708.30 |

| Assets and Liabilities Test | R |
|-----------------------------|----------------|
| Assets | 491 565 970.94 |
| Liabilities | 410 714 000.00 |
| Assets/Liabilities Ratio | 119.69% |

| Asset Quality Test | R |
|---|----------------|
| Assets - non-defaulted | 410 713 471.62 |
| Liabilities | 410 714 000.00 |
| 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. | 63 038 837.87 |
| 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 | 497 037 000.00 |
| Less Principal Balance of all Performing assets | 390 713 763.32 |
| Less Cash Reserve Required Amount following Int repayment date | 19 999 708.30 |
| Total | 86 323 528.38 |

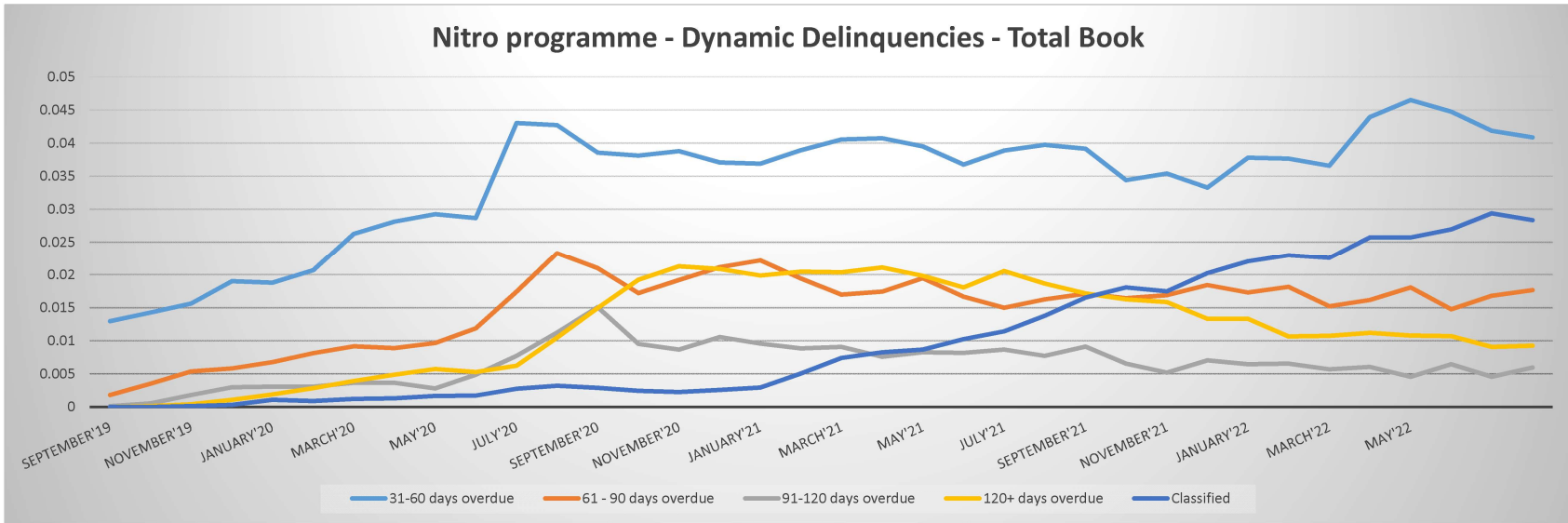
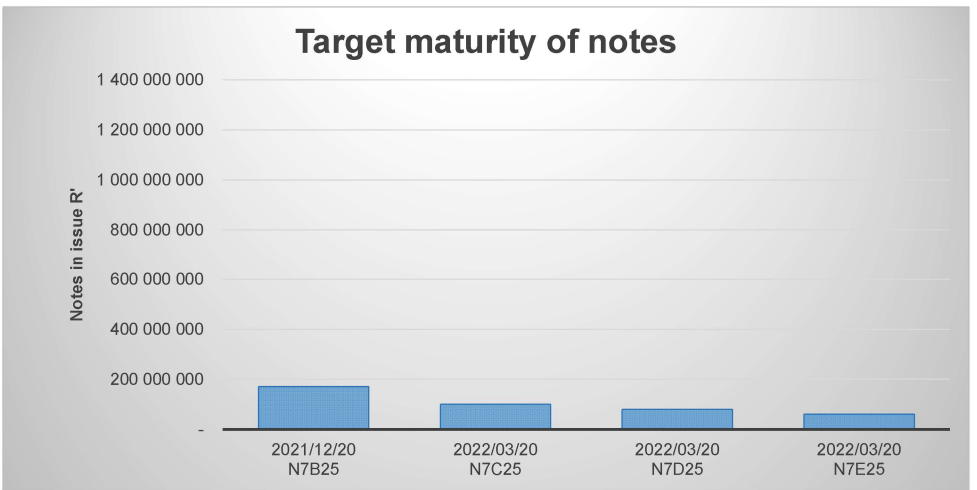
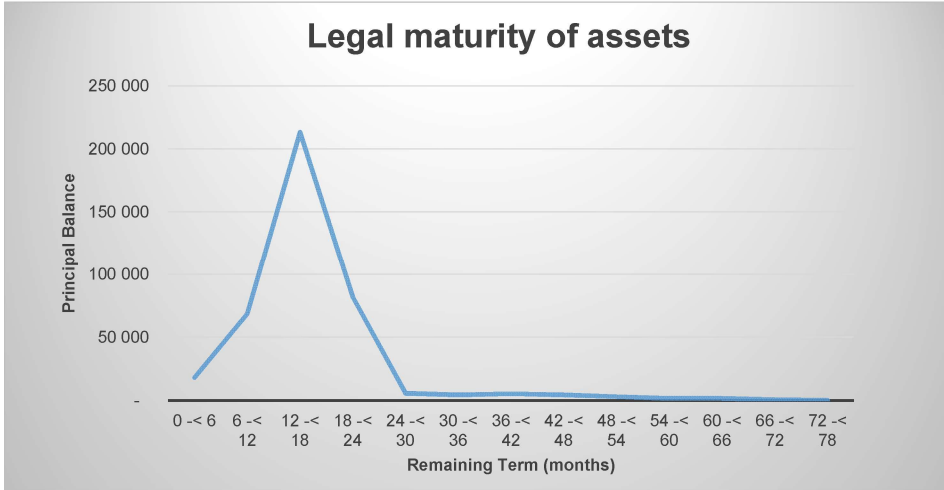
| Permitted Investments (General Reserve) | R |
|---|---------------|
| At beginning of period | 61 619 220.08 |
| Interest Earned during collections period | 1 176 415.79 |
| Amount transferred to General reserve following IPD | 1 419 617.79 |

| Monies Available to the Waterfall | R |
|---|-----------------------|
| Opening cash balance | 61 619 220.08 |
| Collections (Including Recoveries) | 97 625 828.24 |
| Swap Income | - |
| Accounts Draws and Surpluses | 19 999 708.30 |
| Interest income | 1 516 629.78 |
| Income from NCA fees (early settlement) | 323 930.29 |
| Income from NCA fees | 946 890.00 |
| VAT Collected: Wesbank | 1 216.42 |
| Over provision of Tax | - |
| Total | 182 033 423.12 |

| Monies Allocated | R |
|------------------------------|-----------------------|
| Expenses (Items 1-5) | 3 762 611.49 |
| Swap Expense | 547 545.42 |
| Interest on Notes A and B | 3 563 166.61 |
| Capital on Notes A and B | 86 323 000.00 |
| Interest on Notes C | 1 748 712.33 |
| Capital on Notes C | - |
| Build Cash Reserve | 19 999 708.30 |
| Interest On Class D | 1 645 545.21 |
| Capital On Class D | - |
| Interest On Class E | 1 404 295.89 |
| Capital On Class E | - |
| Residual Beneficiary payment | - |
| Residual profit year to date | 63 038 837.87 |
| Total | 182 033 423.12 |

| Excess Spread | |
|---|--------------|
| Excess Spread Amount in current quarter | 1 419 617.79 |
| Excess spread in quarter % pa | 1.1572% |
| Excess spread in prior quarter % | 4.2263% |
| Excess spread in 2nd prior quarter % | 3.0028% |
| 3Q Average excess spread % | 2.7954% |

| 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 Mqaga
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 Phone: +27 87 320 5087

Appendix 1

| | 2022/05/31 (Non Covid Impacted Accounts) | | | 2022/05/31 (Covid Impacted Accounts) | | | 2022/05/31 (Total Book) | | |
|---------------------------|--|-----------------------|-------------|--------------------------------------|----------------------|-------------|-------------------------|-----------------------|-------------|
| Delinquencies | Number of loans | Outstanding Balance | Rand % | Number of loans | Outstanding Balance | Rand % | Number of Loans | Outstanding balance | Rand % |
| Not delinquent | 3 815 | 286 283 926 | 91.8% | 1 003 | 80 511 832 | 83.2% | 4 818 | 366 795 757.25 | 89.78% |
| 31-60 days overdue | 115 | 10471967.03 | 3.4% | 64 | 6232201.81 | 6.4% | 179 | 16 704 168.84 | 4.09% |
| 61-90 days overdue | 46 | 3788551.56 | 1.2% | 38 | 3425285.67 | 3.5% | 84 | 7 213 837.23 | 1.77% |
| 91-120 days overdue | 11 | 1146104.35 | 0.4% | 16 | 1300055.03 | 1.3% | 27 | 2 446 159.38 | 0.60% |
| 120+ days overdue | 15 | 2098039.84 | 0.7% | 9 | 1680443.72 | 1.7% | 24 | 3 778 483.56 | 0.92% |
| Potentially uncollectible | 58 | 7912982.99 | 2.5% | 31 | 3676035.51 | 3.8% | 89 | 11 589 018.50 | 2.84% |
| Total Accounts | 4 060 | 311 701 571.36 | 100% | 1 161 | 96 825 853.40 | 100% | 5 221 | 408 527 424.76 | 100% |



FirstRand

Collateral Stratification Report - NITRO7

Date: 31-May-22

| Summary Information | |
|---|----------------|
| Outstanding Balance | 408,527,424.76 |
| Number of receivables | 5,221.00 |
| Average Balance | 78,246.97 |
| Weighted Average Effective Rate | 10.32% |
| Weighted Average Original LTV | 95.16% |
| Weighted Average Remaining Term | 15.83 |
| Weighted Average Seasoning | 57.59 |
| Largest single Borrower Concentration (% Outstanding Balance) | 0.1199% |
| Largest 20 Borrower Concentration (% Outstanding Balance) | 1.8395% |

| Description | Range | Accounts | | Principal | |
|--------------|-------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Account Type | IS | 5,221.00 | 100.00% | 408,527,424.76 | 100.00% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|-------------|--------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Balloon % | = 0.00% | 3,193.00 | 61.16% | 148,342,383.15 | 36.31% |
| | 5.00 % -< 10.00 % | 8.00 | 0.15% | 730,546.15 | 0.18% |
| | 10.00 % -< 15.00 % | 18.00 | 0.34% | 1,746,094.18 | 0.43% |
| | 15.00 % -< 20.00 % | 82.00 | 1.57% | 7,679,573.30 | 1.88% |
| | 20.00 % -< 25.00 % | 250.00 | 4.79% | 26,395,695.73 | 6.46% |
| | 25.00 % -< 30.00 % | 911.00 | 17.45% | 113,580,551.51 | 27.80% |
| | 30.00 % -< 40.00 % | 759.00 | 14.54% | 110,052,580.74 | 26.94% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|--------|
| Min | 0.00% |
| Max | 39.97% |
| Weighted Average | 18.93% |

| Description | Range | Accounts | | Principal | |
|-----------------------|--------------------------|----------|--------------|----------------|-----------------------|
| | | Number | Percent | Balance | Percent |
| Balloon Amount | = 0.00 | 3,193.00 | 61.16% | 148,342,383.15 | 36.31% |
| | 10,000.00 -< 20,000.00 | 5.00 | 0.10% | 181,971.30 | 0.04% |
| | 20,000.00 -< 30,000.00 | 50.00 | 0.96% | 2,522,871.56 | 0.62% |
| | 30,000.00 -< 40,000.00 | 213.00 | 4.08% | 13,041,553.71 | 3.19% |
| | 40,000.00 -< 50,000.00 | 288.00 | 5.52% | 20,932,024.35 | 5.12% |
| | 50,000.00 -< 60,000.00 | 221.00 | 4.23% | 19,122,014.23 | 4.68% |
| | 60,000.00 -< 70,000.00 | 198.00 | 3.79% | 20,469,526.32 | 5.01% |
| | 70,000.00 -< 80,000.00 | 193.00 | 3.70% | 22,972,016.43 | 5.62% |
| | 80,000.00 -< 90,000.00 | 168.00 | 3.22% | 21,956,247.33 | 5.37% |
| | 90,000.00 -< 100,000.00 | 151.00 | 2.89% | 22,243,562.58 | 5.44% |
| | 100,000.00 -< 150,000.00 | 362.00 | 6.93% | 68,875,161.56 | 16.86% |
| | 150,000.00 -< 200,000.00 | 141.00 | 2.70% | 36,265,220.78 | 8.88% |
| | 200,000.00 -< 250,000.00 | 33.00 | 0.63% | 10,026,044.02 | 2.45% |
| | 250,000.00 -< 300,000.00 | 5.00 | 0.10% | 1,576,827.44 | 0.39% |
| | Total | | 5,221 | 100.00% | 408,527,424.76 |

| | |
|-------------------------|------------|
| Min | 0.00 |
| Max | 273,299.36 |
| Weighted Average | 66,420.14 |

| Description | Range | Accounts | | Principal | |
|------------------------|--------------------------|----------|--------------|----------------|-----------------------|
| | | Number | Percent | Balance | Percent |
| Capital Balance | < 0.00 | 35.00 | 0.67% | (89,086.04) | -0.02% |
| | 0.00 -< 50,000.00 | 2,201.00 | 42.16% | 57,078,031.00 | 13.97% |
| | 50,000.00 -< 100,000.00 | 1,557.00 | 29.82% | 111,445,199.10 | 27.28% |
| | 100,000.00 -< 150,000.00 | 729.00 | 13.96% | 90,299,950.45 | 22.10% |
| | 150,000.00 -< 200,000.00 | 350.00 | 6.70% | 59,783,595.10 | 14.63% |
| | 200,000.00 -< 250,000.00 | 179.00 | 3.43% | 39,587,742.81 | 9.69% |
| | 250,000.00 -< 300,000.00 | 102.00 | 1.95% | 27,732,468.78 | 6.79% |
| | 300,000.00 -< 350,000.00 | 56.00 | 1.07% | 17,944,091.90 | 4.39% |
| | 350,000.00 -< 400,000.00 | 8.00 | 0.15% | 2,957,438.92 | 0.72% |
| | 400,000.00 -< 450,000.00 | 3.00 | 0.06% | 1,298,105.09 | 0.32% |
| | 450,000.00 -< 500,000.00 | 1.00 | 0.02% | 489,887.65 | 0.12% |
| | Total | | 5,221 | 100.00% | 408,527,424.76 |

| | |
|-------------------------|------------|
| Min | -14,542.26 |
| Max | 489,887.65 |
| Weighted Average | 136,443.72 |

| Description | Range | Accounts | | Principal | |
|---------------------|-----------------------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Covid Status | COVID-19 – DEBIT ORDERS | 15.00 | 0.29% | 1,066,617.75 | 0.26% |
| | COVID-19 - EXT GRAN 2 Mnth | 2.00 | 0.04% | 345,418.15 | 0.08% |
| | COVID-19 - EXT GRAN 3 Mnth | 1.00 | 0.02% | 46,681.10 | 0.01% |
| | COVID-19 FNB BANKED APPROVED | 341.00 | 6.53% | 29,182,041.09 | 7.14% |
| | COVID-19 NON FNB BANK APPROVED | 466.00 | 8.93% | 39,890,347.31 | 9.76% |
| | COVID-19 RINGFENCE | 336.00 | 6.44% | 26,294,748.00 | 6.44% |
| | Not Impacted | 4,060.00 | 77.76% | 311,701,571.36 | 76.30% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|--|--------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Current Effective Rate Original | 4.00 % -< 6.00 % | 104.00 | 1.99% | 12,650,330.75 | 3.10% |
| | 6.00 % -< 8.00 % | 226.00 | 4.33% | 30,630,047.22 | 7.50% |
| | 8.00 % -< 10.00 % | 928.00 | 17.77% | 102,454,994.77 | 25.08% |
| | 10.00 % -< 12.00 % | 3,037.00 | 58.17% | 215,991,318.65 | 52.87% |
| | 12.00 % -< 14.00 % | 674.00 | 12.91% | 34,712,214.25 | 8.50% |
| | 14.00 % -< 16.00 % | 187.00 | 3.58% | 9,550,019.08 | 2.34% |
| | 16.00 % -< 18.00 % | 63.00 | 1.21% | 2,436,634.73 | 0.60% |
| | 18.00 % -< 20.00 % | 2.00 | 0.04% | 101,865.31 | 0.02% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|--------|
| Min | 4.77% |
| Max | 18.74% |
| Weighted Average | 10.32% |

| Description | Range | Accounts | | Principal | |
|---------------|----------------------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Customer Type | PRIVATE INDIVIDUAL | 4,527.00 | 86.71% | 353,162,238.06 | 86.45% |
| | SELF-EMPLOYED PRIVATE INDIVIDUAL | 694.00 | 13.29% | 55,365,186.70 | 13.55% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|-------------|------------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Deposit | 0 -< 40,000 | 4,321.00 | 82.76% | 336,866,933.23 | 82.46% |
| | 40,000 -< 80,000 | 610.00 | 11.68% | 44,534,730.49 | 10.90% |
| | 80,000 -< 120,000 | 167.00 | 3.20% | 14,215,367.00 | 3.48% |
| | 120,000 -< 160,000 | 72.00 | 1.38% | 6,794,327.76 | 1.66% |
| | 160,000 -< 200,000 | 18.00 | 0.34% | 1,413,373.73 | 0.35% |
| | 200,000 -< 400,000 | 30.00 | 0.57% | 4,639,070.60 | 1.14% |
| | 400,000 -< 600,000 | 1.00 | 0.02% | 46,403.06 | 0.01% |
| | 1,200,000 -< 1,400,000 | 2.00 | 0.04% | 17,218.89 | 0.00% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|--------------|
| Min | 0.00 |
| Max | 1,340,600.00 |
| Weighted Average | 32,221.57 |

| Description | Range | Accounts | | Principal | |
|-------------------------|--------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Fixed/Linked agreements | LINKED | 5,221.00 | 100.00% | 408,527,424.76 | 100.00% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|-----------------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Group staff indicator | N | 5,206.00 | 99.71% | 407,656,290.09 | 99.79% |
| | Y | 15.00 | 0.29% | 871,134.67 | 0.21% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|-------------------|--------------------------|----------|--------------|----------------|-----------------------|
| | | Number | Percent | Balance | Percent |
| Instalment amount | 0.00 -< 1,000.00 | 18.00 | 0.34% | 418,416.77 | 0.10% |
| | 1,000.00 -< 2,000.00 | 418.00 | 8.01% | 9,841,246.10 | 2.41% |
| | 2,000.00 -< 3,000.00 | 1,399.00 | 26.80% | 60,527,020.41 | 14.82% |
| | 3,000.00 -< 4,000.00 | 1,318.00 | 25.24% | 85,712,477.74 | 20.98% |
| | 4,000.00 -< 5,000.00 | 821.00 | 15.72% | 69,852,468.48 | 17.10% |
| | 5,000.00 -< 10,000.00 | 1,113.00 | 21.32% | 151,867,152.02 | 37.17% |
| | 10,000.00 -< 15,000.00 | 126.00 | 2.41% | 29,070,865.35 | 7.12% |
| | 15,000.00 -< 65,000.00 | 3.00 | 0.06% | 350,332.77 | 0.09% |
| | 65,000.00 -< 115,000.00 | 3.00 | 0.06% | 312,533.05 | 0.08% |
| | 165,000.00 -< 215,000.00 | 1.00 | 0.02% | 198,397.74 | 0.05% |
| | >= 215,000.00 | 1.00 | 0.02% | 376,514.33 | 0.09% |
| | Total | | 5,221 | 100.00% | 408,527,424.76 |

| | |
|-------------------------|------------|
| Min | 0.00 |
| Max | 230,000.00 |
| Weighted Average | 5,960.67 |

| Description | Range | Accounts | | Principal | |
|-----------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| New/Used | D | 104.00 | 1.99% | 13,420,435.25 | 3.29% |
| | N | 1,426.00 | 27.31% | 178,353,247.18 | 43.66% |
| | U | 3,691.00 | 70.70% | 216,753,742.33 | 53.06% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|-------------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Number of Rentals | 50 -< 60 | 2.00 | 0.04% | 10,918.00 | 0.00% |
| | 60 -< 70 | 187.00 | 3.58% | 7,700,010.94 | 1.88% |
| | 70 -< 80 | 5,032.00 | 96.38% | 400,816,495.82 | 98.11% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|-------|
| Min | 55.00 |
| Max | 73.00 |
| Weighted Average | 72.27 |

| Description | Range | Accounts | | Principal | |
|--------------------------|------------------------------|----------|--------------|----------------|-----------------------|
| | | Number | Percent | Balance | Percent |
| Original Capital Balance | 0.00 -< 100,000.00 | 10.00 | 0.19% | 88,240.05 | 0.02% |
| | 100,000.00 -< 200,000.00 | 766.00 | 14.67% | 18,576,029.85 | 4.55% |
| | 200,000.00 -< 300,000.00 | 1,699.00 | 32.54% | 77,489,258.47 | 18.97% |
| | 300,000.00 -< 400,000.00 | 1,206.00 | 23.10% | 86,787,679.71 | 21.24% |
| | 400,000.00 -< 500,000.00 | 640.00 | 12.26% | 64,830,879.96 | 15.87% |
| | 500,000.00 -< 600,000.00 | 365.00 | 6.99% | 50,177,396.83 | 12.28% |
| | 600,000.00 -< 800,000.00 | 310.00 | 5.94% | 54,535,006.08 | 13.35% |
| | 800,000.00 -< 1,000,000.00 | 142.00 | 2.72% | 34,805,332.56 | 8.52% |
| | 1,000,000.00 -< 1,200,000.00 | 73.00 | 1.40% | 18,933,810.09 | 4.63% |
| | 1,200,000.00 -< 1,400,000.00 | 8.00 | 0.15% | 2,286,572.27 | 0.56% |
| | 1,400,000.00 -< 1,600,000.00 | 1.00 | 0.02% | 12,834.15 | 0.00% |
| | >= 2,000,000.00 | 1.00 | 0.02% | 4,384.74 | 0.00% |
| | Total | | 5,221 | 100.00% | 408,527,424.76 |

| | |
|-------------------------|--------------|
| Min | 55,476.00 |
| Max | 2,226,231.20 |
| Weighted Average | 495,708.37 |

| Description | Range | Accounts | | Principal | |
|--------------|----------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Original LTV | 0.00 % -< 10.00 % | 1.00 | 0.02% | 12,834.15 | 0.00% |
| | 20.00 % -< 30.00 % | 10.00 | 0.19% | 186,316.83 | 0.05% |
| | 30.00 % -< 40.00 % | 21.00 | 0.40% | 362,674.07 | 0.09% |
| | 40.00 % -< 50.00 % | 49.00 | 0.94% | 1,234,916.10 | 0.30% |
| | 50.00 % -< 60.00 % | 106.00 | 2.03% | 3,367,600.48 | 0.82% |
| | 60.00 % -< 70.00 % | 246.00 | 4.71% | 12,793,476.62 | 3.13% |
| | 70.00 % -< 80.00 % | 506.00 | 9.69% | 31,863,360.21 | 7.80% |
| | 80.00 % -< 90.00 % | 800.00 | 15.32% | 62,884,572.43 | 15.39% |
| | 90.00 % -< 100.00 % | 1,249.00 | 23.92% | 100,859,720.31 | 24.69% |
| | 100.00 % -< 120.00 % | 2,233.00 | 42.77% | 194,961,953.56 | 47.72% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|---------|
| Min | 7.81% |
| Max | 109.99% |
| Weighted Average | 95.16% |

| Description | Range | Accounts | | Principal | |
|----------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Payment method | CASH | 832.00 | 15.94% | 74,646,450.59 | 18.27% |
| | DEBIT ORDER | 4,388.00 | 84.05% | 333,854,897.27 | 81.72% |
| | STOP ORDER | 1.00 | 0.02% | 26,076.90 | 0.01% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Range | Accounts | | Principal | |
|--------------------|--------------|----------|--------------|----------------|-----------------------|
| | | Number | Percent | Balance | Percent |
| Remaining payments | 0 -< 6 | 675.00 | 12.93% | 18,043,527.72 | 4.42% |
| | 6 -< 12 | 1,314.00 | 25.17% | 68,734,670.49 | 16.82% |
| | 12 -< 18 | 2,288.00 | 43.82% | 213,515,703.91 | 52.26% |
| | 18 -< 24 | 720.00 | 13.79% | 81,855,716.63 | 20.04% |
| | 24 -< 30 | 73.00 | 1.40% | 5,637,882.48 | 1.38% |
| | 30 -< 36 | 41.00 | 0.79% | 4,437,695.26 | 1.09% |
| | 36 -< 42 | 39.00 | 0.75% | 5,344,971.38 | 1.31% |
| | 42 -< 48 | 30.00 | 0.57% | 4,470,552.73 | 1.09% |
| | 48 -< 54 | 20.00 | 0.38% | 2,889,749.74 | 0.71% |
| | 54 -< 60 | 10.00 | 0.19% | 1,475,714.32 | 0.36% |
| | 60 -< 66 | 9.00 | 0.17% | 1,605,844.49 | 0.39% |
| | 66 -< 72 | 2.00 | 0.04% | 515,395.61 | 0.13% |
| | Total | | 5,221 | 100.00% | 408,527,424.76 |

| | |
|-------------------------|-------|
| Min | 0.00 |
| Max | 66.00 |
| Weighted Average | 15.83 |

| Description | Range | Accounts | | Principal | |
|-------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Seasoning | 48 -< 54 | 527.00 | 10.09% | 63,497,174.53 | 15.54% |
| | 54 -< 60 | 2,603.00 | 49.86% | 243,935,427.29 | 59.71% |
| | 60 -< 66 | 1,377.00 | 26.37% | 76,497,095.56 | 18.73% |
| | 66 -< 72 | 680.00 | 13.02% | 22,960,277.02 | 5.62% |
| | 72 -< 78 | 34.00 | 0.65% | 1,637,450.36 | 0.40% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|-------|
| Min | 50.00 |
| Max | 75.00 |
| Weighted Average | 57.59 |

| Description | Range | Accounts | | Principal | |
|-------------|--------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Vehicle Age | 0 -< 6 | 1,509.00 | 28.90% | 193,462,308.73 | 47.36% |
| | 6 -< 12 | 3,423.00 | 65.56% | 205,315,133.45 | 50.26% |
| | 12 -< 18 | 289.00 | 5.54% | 9,749,982.58 | 2.39% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| | |
|-------------------------|-------|
| Min | 4.00 |
| Max | 12.00 |
| Weighted Average | 6.69 |

| Description | Range | Accounts | | Principal | |
|------------------|-------------------------------|--------------|----------------|-----------------------|----------------|
| | | Number | Percent | Balance | Percent |
| Vehicle category | COMM. VEHICLES:LIGHT < 1500KG | 700.00 | 13.41% | 57,217,665.16 | 14.01% |
| | PASSENGER VEHICLES | 4,521.00 | 86.59% | 351,309,759.60 | 85.99% |
| | Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

| Description | Accounts | | Principal | |
|---------------|--------------|----------------|-----------------------|----------------|
| | Range | Number | Percent | Balance |
| ALFA ROMEO | 12.00 | 0.23% | 769,870.59 | 0.19% |
| AUDI | 122.00 | 2.34% | 7,244,758.96 | 1.77% |
| BMW | 265.00 | 5.08% | 27,788,572.31 | 6.80% |
| CHERY | 6.00 | 0.11% | 61,295.44 | 0.02% |
| CHEVROLET | 261.00 | 5.00% | 12,170,987.51 | 2.98% |
| CHRYSLER | 5.00 | 0.10% | 355,774.59 | 0.09% |
| CITROËN | 12.00 | 0.23% | 643,675.28 | 0.16% |
| DAIHATSU | 9.00 | 0.17% | 217,041.87 | 0.05% |
| DATSUN | 114.00 | 2.18% | 7,005,102.19 | 1.71% |
| DEFAULT | 1.00 | 0.02% | 308,258.90 | 0.08% |
| DODGE | 15.00 | 0.29% | 716,321.90 | 0.18% |
| FIAT | 35.00 | 0.67% | 1,788,404.15 | 0.44% |
| FORD | 522.00 | 10.00% | 42,675,234.71 | 10.45% |
| FOTON | 1.00 | 0.02% | 16,336.15 | 0.00% |
| GWM | 28.00 | 0.54% | 1,236,990.13 | 0.30% |
| HAVAL | 9.00 | 0.17% | 1,086,323.95 | 0.27% |
| HONDA | 103.00 | 1.97% | 6,797,858.19 | 1.66% |
| HYUNDAI | 686.00 | 13.14% | 57,127,646.42 | 13.98% |
| INFINITI | 5.00 | 0.10% | 824,972.15 | 0.20% |
| ISUZU | 104.00 | 1.99% | 10,337,698.38 | 2.53% |
| JAGUAR | 24.00 | 0.46% | 4,942,303.33 | 1.21% |
| JEEP | 85.00 | 1.63% | 10,361,919.80 | 2.54% |
| JMC | 3.00 | 0.06% | 82,649.45 | 0.02% |
| KIA | 337.00 | 6.45% | 23,099,516.06 | 5.65% |
| LAND ROVER | 74.00 | 1.42% | 11,285,613.09 | 2.76% |
| LEXUS | 10.00 | 0.19% | 624,742.31 | 0.15% |
| MAHINDRA | 21.00 | 0.40% | 1,382,831.61 | 0.34% |
| MAZDA | 242.00 | 4.64% | 28,181,039.94 | 6.90% |
| MERCEDES-BENZ | 272.00 | 5.21% | 30,065,270.99 | 7.36% |
| MG | 5.00 | 0.10% | 141,496.53 | 0.03% |
| MINI | 20.00 | 0.38% | 1,426,560.49 | 0.35% |
| MITSUBISHI | 54.00 | 1.03% | 4,996,297.23 | 1.22% |
| NISSAN | 369.00 | 7.07% | 27,148,486.65 | 6.65% |
| OPEL | 54.00 | 1.03% | 4,045,831.63 | 0.99% |
| PEUGEOT | 43.00 | 0.82% | 3,531,361.62 | 0.86% |
| PORSCHE | 4.00 | 0.08% | 298,587.08 | 0.07% |
| RENAULT | 414.00 | 7.93% | 30,723,049.36 | 7.52% |
| SSANGYONG | 4.00 | 0.08% | 155,644.89 | 0.04% |
| SUBARU | 13.00 | 0.25% | 1,224,173.16 | 0.30% |
| SUZUKI | 81.00 | 1.55% | 4,699,301.10 | 1.15% |
| TATA | 20.00 | 0.38% | 348,232.85 | 0.09% |
| TOYOTA | 340.00 | 6.51% | 17,997,403.52 | 4.41% |
| VOLKSWAGEN | 382.00 | 7.32% | 19,268,777.27 | 4.72% |
| VOLVO | 34.00 | 0.65% | 3,306,752.13 | 0.81% |
| ZOTYE | 1.00 | 0.02% | 16,458.90 | 0.00% |
| Total | 5,221 | 100.00% | 408,527,424.76 | 100.00% |

Vehicle manufacturer