



Nitro Programme (RF) Limited - Nitro 7

Investor Report - 15 March 2021

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	21-Dec-2020
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	15-Mar-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:	28-Feb-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	23-Mar-2021
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	21-Dec-2020
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	21-Dec-2020
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR:	3.633%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	21-Dec-2020
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	23-Mar-2021
Type of Hedge:	Interest rate swap	Interest Days:	92
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	Target 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	817 363 000.00	128 281 000.00	689 082 000.00	20/12/2021	20/06/2025	1.33%	10 224 785.65	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%	1 621 468.49	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%	1 549 229.59	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%	1 335 840.00	Unrated	Class E
<b>Total Note</b>		<b>2 060 000 000.00</b>	<b>1 057 363 000.00</b>	<b>128 281 000.00</b>	<b>929 082 000.00</b>				<b>14 731 323.74</b>		

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	1 062 034 368.12	Number of ISA's at the beginning of the period	8 336
Principal Payments (Scheduled)	-75 896 343.93	Number of ISA's closed as a result of early settlement	-463
Principal Payments (Unscheduled)	-50 207 880.31	Number of ISA's closed according contractual maturity	-12
Finance charges Accrued	22 574 554.04	Number of ISA's written off during this period	-28
Finance charges Collected	-22 459 665.92	Number of ISA's repurchased by the seller	-
Write offs	-3 294 558.65	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	<b>Number of ISA's at the end of the period</b>	<b>7 833</b>
Value added products (VAPs)	2 731 461.09		
<b>Portfolio at the determination date:</b>	<b>935 481 934.44</b>		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	7 205	845 813 785.86	90.41%
31-60 days overdue	273	36 979 229.77	3.95%
61 - 90 days overdue	139	18 224 455.70	1.95%
91-120 days overdue	50	7 751 661.18	0.83%
120+ days overdue	110	18 568 419.28	1.98%
Classified	56	8 144 382.65	0.87%
<b>Total Accounts</b>	<b>7 833</b>	<b>935 481 934.44</b>	<b>100.00%</b>

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		4 301 124.90
Current quarter write offs		3 294 558.65
Cumulative write offs on Participating Assets end of quarter		7 595 683.55
Cumulative Principal Loss Ratio		0.37%
Classified as potentially uncollectible	56	8 144 382.65
Cumulative recoveries on Participating Assets start of quarter		217 850.24
Recovery Amount in the current period		72 945.85
Cumulative recoveries on Participating Assets end of quarter		290 796.09

Collections	R
Instalments	98 356 009.85
Early Settlements & Prepayments	50 207 880.31
Additional assets	-2 731 461.09
Other Collections (Including Recoveries)	251 283.67
Interest on collections account	147 052.12
<b>Total</b>	<b>146 230 764.86</b>

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	28 064 458.03
1% of Initial Asset Balance	19 999 708.30
<b>At End of period</b>	<b>28 064 458.03</b>

Cash Reserve	R
At Beginning of Period	31 861 031.04
Plus: Interest Earned on cash reserve	284 664.25
Plus: Amounts Transferred In	28 064 458.03
Less: Amounts Transferred Out (Reduce Required Amount)	-32 145 695.29
<b>At End of period</b>	<b>28 064 458.03</b>

Assets and Liabilities Test	R
Assets	998 752 916.09
Liabilities	929 082 000.00
Assets/Liabilities Ratio	107.50%

Asset Quality Test	R
Assets - non-defaulted	929 081 929.36
Liabilities	929 082 000.00
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.	35 206 523.62
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.	28 064 458.03
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	1 057 363 000.00
Less Principal Balance of all Performing assets	901 017 471.33
Less Cash Reserve Required Amount following Int repayment date	28 064 458.03
<b>Total</b>	<b>128 281 070.64</b>

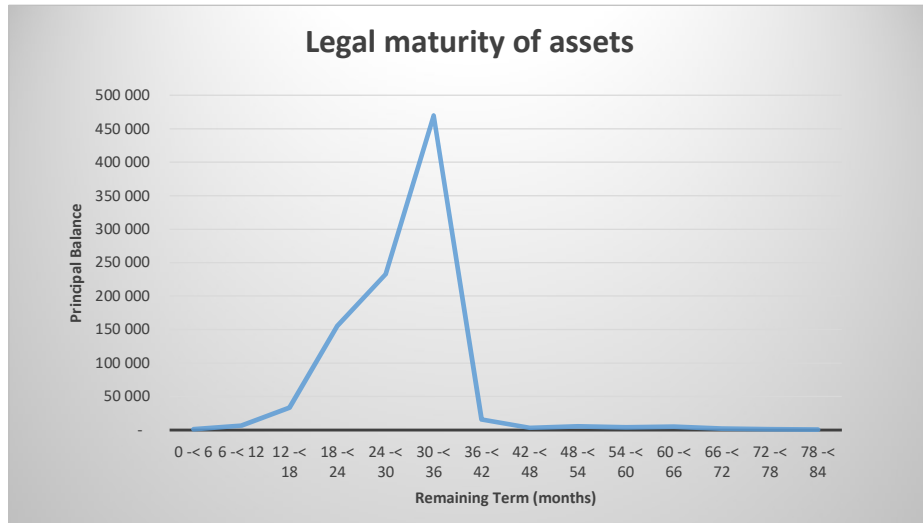
Permitted Investments (General Reserve)	R
At beginning of period	25 471 659.43
Interest Earned during collections period	860 172.72
Amount transferred to General reserve following IPD	9 734 864.19

Monies Available to the Waterfall	R
Opening cash balance	25 471 659.43
Collections (Including Recoveries)	146 083 712.74
Swap Income	-
Accounts Draws and Surpluses	31 861 031.04
Interest income	1 291 889.09
Income from NCA fees (early settlement)	394 309.67
Income from NCA fees	1 430 220.00
VAT Collected: Wesbank	46 094.48
Over provision of Tax	1 488 358.38
<b>Total</b>	<b>208 067 274.84</b>

Monies Allocated	R
Expenses (Items 1-5)	855 082.19
Swap Expense	928 887.26
Interest on Notes A and B	10 224 785.65
Capital on Notes A and B	128 281 000.00
Interest on Notes C	1 621 468.49
Capital on Notes C	-
Build Cash Reserve	28 064 458.03
Interest On Class D	1 549 229.59
Capital On Class D	-
Interest On Class E	1 335 840.00
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	35 206 523.62
<b>Total</b>	<b>208 067 274.84</b>

Excess Spread	
Excess Spread Amount in current quarter	9 734 864.19
Excess spread in quarter % pa	3.6366%
Excess spread in prior quarter %	2.0797%
Excess spread in 2nd prior quarter %	1.7713%
3Q Average excess spread %	2.4959%

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 Mqaqa  
 Email: [nomonde.mqaga@firstrand.co.za](mailto:nomonde.mqaga@firstrand.co.za)  
 Phone: +27 87 320 5087

Appendix 1

	2021/02/28 (Non Covid Impacted Accounts)			2021/02/28 (Covid Impacted Accounts)			2021/02/28 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	5751	659 738 332.65	93.0%	1454	186 075 453.21	82.3%	7205	845 813 785.86	90.41%
31-60 days overdue	152	19 444 468.08	2.7%	121	17 534 761.69	7.8%	273	36 979 229.77	3.95%
61-90 days overdue	75	9 929 871.18	1.4%	64	8 294 584.52	3.7%	139	18 224 455.70	1.95%
91-120 days overdue	24	3 671 883.83	0.5%	26	4 079 777.35	1.8%	50	7 751 661.18	0.83%
120+ days overdue	61	9 137 248.24	1.3%	49	9 431 171.04	4.2%	110	18 568 419.28	1.98%
Potentially uncollectible	50	7 373 973.20	1.0%	6	770 409.45	0.3%	56	8 144 382.65	0.87%
<b>Total Accounts</b>	<b>6 113</b>	<b>709 295 777.18</b>	<b>100%</b>	<b>1 720</b>	<b>226 186 157.26</b>	<b>100%</b>	<b>7 833</b>	<b>935 481 934.44</b>	<b>100%</b>



## Stratification Report – Nitro Programme (Nitro 7)

**Date: 28-Feb-21**

Summary Information	
Outstanding Balance	935,481,934.44
Number of receivables	7,833
Average Balance	120,350.18
Weighted Average Effective Rate	9.25%
Weighted Average Original LTV	94.48%
Weighted Average Remaining Term	28.50
Weighted Average Seasoning	43.02
Largest single Borrower Concentration (% Outstanding Balance)	0.0598%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.0360%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Account Type</b>	IS	7,833.00	100.00%	935,481,934.44	100.00%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon %</b>	= 0.00%	5,014.00	64.01%	433,935,478.70	46.39%
	0.00 % -< 5.00 %	1.00	0.01%	72,864.05	0.01%
	5.00 % -< 10.00 %	10.00	0.13%	1,515,124.75	0.16%
	10.00 % -< 15.00 %	25.00	0.32%	3,956,895.05	0.42%
	15.00 % -< 20.00 %	119.00	1.52%	16,631,443.47	1.78%
	20.00 % -< 25.00 %	341.00	4.35%	53,042,285.94	5.67%
	25.00 % -< 30.00 %	1,274.00	16.26%	223,980,816.50	23.94%
	30.00 % -< 40.00 %	1,049.00	13.39%	202,347,025.98	21.63%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	0.00%
<b>Max</b>	39.97%
<b>Weighted Average</b>	15.81%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon Amount</b>	= 0.00	5,014.00	64.01%	433,935,478.70	46.39%
	0.00 -< 10,000.00	1.00	0.01%	72,864.05	0.01%
	10,000.00 -< 20,000.00	7.00	0.09%	486,894.03	0.05%
	20,000.00 -< 30,000.00	72.00	0.92%	5,678,169.60	0.61%
	30,000.00 -< 40,000.00	294.00	3.75%	25,964,663.98	2.78%
	40,000.00 -< 50,000.00	380.00	4.85%	39,046,494.84	4.17%
	50,000.00 -< 60,000.00	309.00	3.94%	38,404,249.03	4.11%
	60,000.00 -< 70,000.00	269.00	3.43%	38,642,128.63	4.13%
	70,000.00 -< 80,000.00	277.00	3.54%	45,224,768.46	4.83%
	80,000.00 -< 90,000.00	239.00	3.05%	42,942,009.54	4.59%
	90,000.00 -< 100,000.00	213.00	2.72%	42,476,945.63	4.54%
	100,000.00 -< 150,000.00	493.00	6.29%	125,772,311.91	13.44%
	150,000.00 -< 200,000.00	210.00	2.68%	74,290,625.38	7.94%
	200,000.00 -< 250,000.00	49.00	0.63%	19,900,185.21	2.13%
	250,000.00 -< 300,000.00	6.00	0.08%	2,644,145.45	0.28%
<b>Total</b>		<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	273,299.36
<b>Weighted Average</b>	55,928.08

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Capital Balance</b>	0.00 -< 50,000.00	1,219.00	15.68%	42,198,013.21	4.51%
	50,000.00 -< 100,000.00	2,797.00	35.98%	209,439,089.70	22.38%
	100,000.00 -< 150,000.00	1,730.00	22.26%	211,542,506.16	22.61%
	150,000.00 -< 200,000.00	900.00	11.58%	154,577,225.22	16.52%
	200,000.00 -< 250,000.00	488.00	6.28%	107,747,220.10	11.52%
	250,000.00 -< 300,000.00	271.00	3.49%	73,835,977.54	7.89%
	300,000.00 -< 350,000.00	146.00	1.88%	47,535,768.31	5.08%
	350,000.00 -< 400,000.00	123.00	1.58%	45,729,084.64	4.89%
	400,000.00 -< 450,000.00	74.00	0.95%	31,082,382.35	3.32%
	450,000.00 -< 500,000.00	20.00	0.26%	9,311,321.97	1.00%
	500,000.00 -< 550,000.00	4.00	0.05%	2,095,941.44	0.22%
	550,000.00 -< 600,000.00	1.00	0.01%	559,461.64	0.06%
	<b>Total</b>		<b>7,773</b>	<b>100.00%</b>	<b>935,653,992.28</b>

<b>Min</b>	1.81
<b>Max</b>	559,461.64
<b>Weighted Average</b>	177,703.14



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Covid Status</b>	COVID-19 – DEBIT ORDERS	19.00	0.24%	1,997,530.49	0.21%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.03%	462,190.91	0.05%
	COVID-19 - EXT GRAN 3 MNTH	7.00	0.09%	805,717.04	0.09%
	COVID-19 FNB BANKED APPROVED	528.00	6.74%	70,636,960.75	7.55%
	COVID-19 NON FNB BANK APPROVED	653.00	8.34%	86,559,096.75	9.25%
	COVID-19 RINGFENCE	511.00	6.52%	65,724,661.32	7.03%
	Not Impacted	6,113.00	78.04%	709,295,777.18	75.82%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Current Effective Rate Original</b>	2.00 % -< 4.00 %	1.00	0.01%	200,658.67	0.02%
	4.00 % -< 6.00 %	264.00	3.37%	49,611,528.76	5.30%
	6.00 % -< 8.00 %	734.00	9.37%	124,782,919.00	13.34%
	8.00 % -< 10.00 %	3,992.00	50.96%	494,555,574.61	52.87%
	10.00 % -< 12.00 %	2,160.00	27.58%	207,010,804.30	22.13%
	12.00 % -< 14.00 %	482.00	6.15%	43,076,870.43	4.60%
	14.00 % -< 16.00 %	180.00	2.30%	14,940,783.29	1.60%
	16.00 % -< 18.00 %	19.00	0.24%	1,188,266.63	0.13%
	18.00 % -< 20.00 %	1.00	0.01%	114,528.75	0.01%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	3.96%
<b>Max</b>	18.49%
<b>Weighted Average</b>	9.25%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
<b>Customer Type</b>	PRIVATE INDIVIDUAL	6,732.00	85.94%	796,069,625.48	85.10%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	1,101.00	14.06%	139,412,308.96	14.90%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Deposit</b>	0 -< 40,000	6,377.00	81.41%	763,902,638.11	81.66%
	40,000 -< 80,000	954.00	12.18%	106,239,132.93	11.36%
	80,000 -< 120,000	296.00	3.78%	34,701,925.19	3.71%
	120,000 -< 160,000	104.00	1.33%	15,066,638.41	1.61%
	160,000 -< 200,000	32.00	0.41%	3,962,997.60	0.42%
	200,000 -< 400,000	63.00	0.80%	10,697,110.51	1.14%
	400,000 -< 600,000	2.00	0.03%	289,610.73	0.03%
	600,000 -< 800,000	2.00	0.03%	119,574.86	0.01%
	1,200,000 -< 1,400,000	3.00	0.04%	502,306.10	0.05%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	1,340,600.00
<b>Weighted Average</b>	33,694.35

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Fixed/Linked agreements</b>	LINKED	7,833.00	100.00%	935,481,934.44	100.00%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Group staff indicator</b>		1.00	0.01%	60,936.44	0.01%
	N	7,809.00	99.69%	933,438,481.46	99.78%
	Y	23.00	0.29%	1,982,516.54	0.21%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	19.00	0.24%	624,957.77	0.07%
	1,000.00 -< 2,000.00	675.00	8.62%	27,577,750.22	2.95%
	2,000.00 -< 3,000.00	2,088.00	26.66%	144,825,073.50	15.48%
	3,000.00 -< 4,000.00	1,998.00	25.51%	203,322,435.59	21.73%
	4,000.00 -< 5,000.00	1,177.00	15.03%	154,506,444.22	16.52%
	5,000.00 -< 10,000.00	1,679.00	21.43%	339,705,073.98	36.31%
	10,000.00 -< 15,000.00	194.00	2.48%	64,367,459.34	6.88%
	15,000.00 -< 65,000.00	3.00	0.04%	552,739.82	0.06%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	131.49
<b>Max</b>	16,894.03
<b>Weighted Average</b>	5,517.13

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>New/Used</b>	D	149.00	1.90%	28,775,555.97	3.08%
	N	1,882.00	24.03%	331,999,682.05	35.49%
	U	5,802.00	74.07%	574,706,696.42	61.43%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	30 -< 40	1.00	0.01%	4,067.46	0.00%
	40 -< 50	55.00	0.70%	1,980,832.47	0.21%
	50 -< 60	58.00	0.74%	2,064,500.85	0.22%
	60 -< 70	437.00	5.58%	34,593,522.83	3.70%
	70 -< 80	7,282.00	92.97%	896,839,010.83	95.87%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	37.00
<b>Max</b>	73.00
<b>Weighted Average</b>	71.50

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Original Capital Balance</b>	0.00 -< 100,000.00	17.00	0.22%	330,102.22	0.04%
	100,000.00 -< 200,000.00	1,258.00	16.06%	57,295,824.87	6.12%
	200,000.00 -< 300,000.00	2,544.00	32.48%	194,961,170.94	20.84%
	300,000.00 -< 400,000.00	1,762.00	22.49%	203,680,715.64	21.77%
	400,000.00 -< 500,000.00	951.00	12.14%	145,736,304.53	15.58%
	500,000.00 -< 600,000.00	545.00	6.96%	108,928,480.13	11.64%
	600,000.00 -< 800,000.00	429.00	5.48%	108,651,704.76	11.61%
	800,000.00 -< 1,000,000.00	215.00	2.74%	74,202,506.03	7.93%
	1,000,000.00 -< 1,200,000.00	98.00	1.25%	37,524,978.88	4.01%
	1,200,000.00 -< 1,400,000.00	10.00	0.13%	3,554,025.83	0.38%
	1,400,000.00 -< 1,600,000.00	2.00	0.03%	156,430.90	0.02%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	287,066.38	0.03%
	>= 2,000,000.00	1.00	0.01%	172,623.33	0.02%
	<b>Total</b>		<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>

<b>Min</b>	55,476.00
<b>Max</b>	2,226,231.20
<b>Weighted Average</b>	474,564.32

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	42,616.39	0.00%
	10.00 % -< 20.00 %	3.00	0.04%	90,248.56	0.01%
	20.00 % -< 30.00 %	13.00	0.17%	449,589.92	0.05%
	30.00 % -< 40.00 %	47.00	0.60%	2,566,336.11	0.27%
	40.00 % -< 50.00 %	109.00	1.39%	5,308,364.63	0.57%
	50.00 % -< 60.00 %	192.00	2.45%	12,041,676.84	1.29%
	60.00 % -< 70.00 %	396.00	5.06%	35,103,504.64	3.75%
	70.00 % -< 80.00 %	778.00	9.93%	78,508,658.41	8.39%
	80.00 % -< 90.00 %	1,267.00	16.18%	148,672,566.21	15.89%
	90.00 % -< 100.00 %	1,864.00	23.80%	231,122,124.54	24.71%
	100.00 % -< 120.00 %	3,163.00	40.38%	421,576,248.19	45.07%
	<b>Total</b>		<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>

<b>Min</b>	7.81%
<b>Max</b>	109.99%
<b>Weighted Average</b>	94.48%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Payment method</b>	CASH	859.00	10.97%	105,654,565.13	11.29%
	DEBIT ORDER	6,973.00	89.02%	829,776,926.33	88.70%
	STOP ORDER	1.00	0.01%	50,442.98	0.01%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	44.00	0.56%	882,262.05	0.09%
	6 -< 12	145.00	1.85%	6,504,329.13	0.70%
	12 -< 18	475.00	6.06%	33,498,443.64	3.58%
	18 -< 24	1,812.00	23.13%	155,963,529.80	16.67%
	24 -< 30	2,099.00	26.80%	232,825,263.16	24.89%
	30 -< 36	3,040.00	38.81%	469,721,760.02	50.21%
	36 -< 42	94.00	1.20%	15,534,186.64	1.66%
	42 -< 48	28.00	0.36%	3,347,790.56	0.36%
	48 -< 54	37.00	0.47%	5,270,305.54	0.56%
	54 -< 60	19.00	0.24%	3,777,780.49	0.40%
	60 -< 66	24.00	0.31%	4,832,375.23	0.52%
	66 -< 72	10.00	0.13%	1,836,288.70	0.20%
	72 -< 78	4.00	0.05%	1,005,407.55	0.11%
	78 -< 84	2.00	0.03%	482,211.93	0.05%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	81.00
<b>Weighted Average</b>	28.50

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Seasoning</b>	30 -< 36	1.00	0.01%	159,403.10	0.02%
	36 -< 42	3,317.00	42.35%	498,315,647.85	53.27%
	42 -< 48	2,327.00	29.71%	257,317,031.14	27.51%
	48 -< 54	1,765.00	22.53%	147,516,732.55	15.77%
	54 -< 60	418.00	5.34%	31,910,176.50	3.41%
	60 -< 66	5.00	0.06%	262,943.30	0.03%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	35.00
<b>Max</b>	61.00
<b>Weighted Average</b>	43.02

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	2,511.00	32.06%	447,292,496.01	47.81%
	6 -< 12	5,322.00	67.94%	488,189,438.43	52.19%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

<b>Min</b>	3.00
<b>Max</b>	11.00
<b>Weighted Average</b>	6.35

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle category</b>	COMM. VEHICLES:LIGHT < 1500KG	1,062.00	13.56%	135,544,052.74	14.49%
	PASSENGER VEHICLES	6,771.00	86.44%	799,937,881.70	85.51%
	<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	21.00	0.27%	1,921,440.12	0.21%
	AUDI	195.00	2.49%	21,619,684.72	2.31%
	BMW	414.00	5.29%	65,598,181.55	7.01%
	CHANA - CHANGAN	1.00	0.01%	13,717.92	0.00%
	CHERY	8.00	0.10%	246,356.33	0.03%
	CHEVROLET	384.00	4.90%	28,924,766.50	3.09%
	CHRYSLER	5.00	0.06%	769,620.27	0.08%
	CITROEN	19.00	0.24%	1,305,708.59	0.14%
	DAIHATSU	13.00	0.17%	710,885.20	0.08%
	DATSUN	133.00	1.70%	11,411,010.30	1.22%
	DEFAULT	1.00	0.01%	420,362.27	0.04%
	DODGE	27.00	0.34%	2,431,104.16	0.26%
	FERRARI	1.00	0.01%	287,066.38	0.03%
	FIAT	55.00	0.70%	3,981,977.33	0.43%
	FORD	820.00	10.47%	102,030,213.65	10.91%
	FOTON	2.00	0.03%	115,233.22	0.01%
	GEELY	1.00	0.01%	26,765.81	0.00%
	GWM	52.00	0.66%	4,109,391.95	0.44%
	HAVAL	13.00	0.17%	2,029,693.08	0.22%
	HONDA	181.00	2.31%	18,808,217.02	2.01%
	HYUNDAI	982.00	12.54%	118,412,973.13	12.66%
	INFINITI	7.00	0.09%	1,974,795.62	0.21%
	ISUZU	139.00	1.77%	21,276,102.20	2.27%
JAGUAR	38.00	0.49%	10,242,434.42	1.09%	

JEEP	116.00	1.48%	21,242,039.15	2.27%
JMC	3.00	0.04%	173,144.72	0.02%
KIA	508.00	6.49%	52,009,628.59	5.56%
LAND ROVER	127.00	1.62%	26,876,828.90	2.87%
LEXUS	11.00	0.14%	1,354,352.69	0.14%
MAHINDRA	35.00	0.45%	4,002,548.16	0.43%
MAZDA	323.00	4.12%	51,932,942.16	5.55%
MERCEDES-BENZ	425.00	5.43%	74,136,177.71	7.92%
MG	9.00	0.11%	531,799.99	0.06%
MINI	29.00	0.37%	2,904,376.85	0.31%
MITSUBISHI	90.00	1.15%	12,165,131.93	1.30%
NISSAN	540.00	6.89%	60,754,288.09	6.49%
OPEL	87.00	1.11%	9,566,390.98	1.02%
PEUGEOT	53.00	0.68%	6,339,109.94	0.68%
PORSCHE	12.00	0.15%	2,178,680.09	0.23%
RENAULT	589.00	7.52%	62,329,605.34	6.66%
SSANGYONG	4.00	0.05%	312,364.33	0.03%
SUBARU	25.00	0.32%	3,106,731.44	0.33%
SUZUKI	123.00	1.57%	11,267,804.20	1.20%
TATA	27.00	0.34%	1,234,142.00	0.13%
TOYOTA	525.00	6.70%	51,626,449.77	5.52%
VOLKSWAGEN	594.00	7.58%	51,700,827.66	5.53%
VOLVO	65.00	0.83%	9,034,113.38	0.97%
ZOTYE	1.00	0.01%	34,754.63	0.00%
<b>Total</b>	<b>7,833</b>	<b>100.00%</b>	<b>935,481,934.44</b>	<b>100.00%</b>

