



Nitro Programme (RF) Limited - Nitro 7

Investor Report 14 March 2022

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	20-Dec-2021
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	14-Mar-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:	28-Feb-2022
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	22-Mar-2022
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	20-Dec-2021
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	20-Dec-2021
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR:	3.883%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	20-Dec-2021
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	22-Mar-2022
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	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	347 072 000.00	90 035 000.00	257 037 000.00	20/12/2022	20/06/2025	1.33%	4 560 392.96	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%	1 684 482.19	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%	1 599 640.55	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%	1 373 648.22	Unrated	Class E	
Total Note		2 060 000 000.00	587 072 000.00	90 035 000.00	497 037 000.00				9 218 163.92			

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	590 828 024.06	Number of ISA's at the beginning of the period	6 282
Principal Payments (Scheduled)	-58 898 542.74	Number of ISA's closed as a result of early settlement	-462
Principal Payments (Unscheduled)	-34 415 010.42	Number of ISA's closed according contractual maturity	-31
Finance charges Accrued	12 555 273.13	Number of ISA's written off during this period	-28
Finance charges Collected	-12 369 896.54	Number of ISA's repurchased by the seller	-
Write offs	-2 068 386.09	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	5 761
Value added products (VAPs)	1 889 272.06		
Portfolio at the determination date:	497 520 733.46		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	5 308	444 877 023.54	89.42%
31-60 days overdue	216	23 161 481.26	4.66%
61 - 90 days overdue	86	8 998 274.35	1.81%
91-120 days overdue	21	2 286 781.94	0.46%
120+ days overdue	39	5 376 501.04	1.08%
Classified	91	12 820 671.33	2.58%
Total Accounts	5 761	497 520 733.46	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		14 257 790.48
Current quarter write offs		2 068 386.09
Cumulative write offs on Participating Assets end of quarter		16 326 176.57
Cumulative Principal Loss Ratio		0.77%
Classified as potentially uncollectible	91	12 820 671.33
Cumulative recoveries on Participating Assets start of quarter		785 300.76
Recovery Amount in the current period		132 005.50
Cumulative recoveries on Participating Assets end of quarter		917 306.26

Collections	R
Instalments	71 268 439.28
Early Settlements & Prepayments	34 415 010.42
Additional assets	-1 889 272.06
Other Collections (Including Recoveries)	252 546.66
Interest on collections account	110 292.89
Total	104 157 017.19

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	14 925 622.00
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	192 160.35
Plus: Amounts Transferred In	19 999 708.30
Less: Amounts Transferred Out (Reduce Required Amount)	-20 191 868.65
At End of period	19 999 708.30

Assets and Liabilities Test	R
Assets	579 139 661.85
Liabilities	497 037 000.00
Assets/Liabilities Ratio	116.52%

Asset Quality Test	R
Assets - non-defaulted	497 036 487.45
Liabilities	497 037 000.00
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.	61 619 220.08
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	587 072 000.00
Less Principal Balance of all Performing assets	477 036 779.15
Less Cash Reserve Required Amount following Int repayment date	19 999 708.30
Total	90 035 512.55

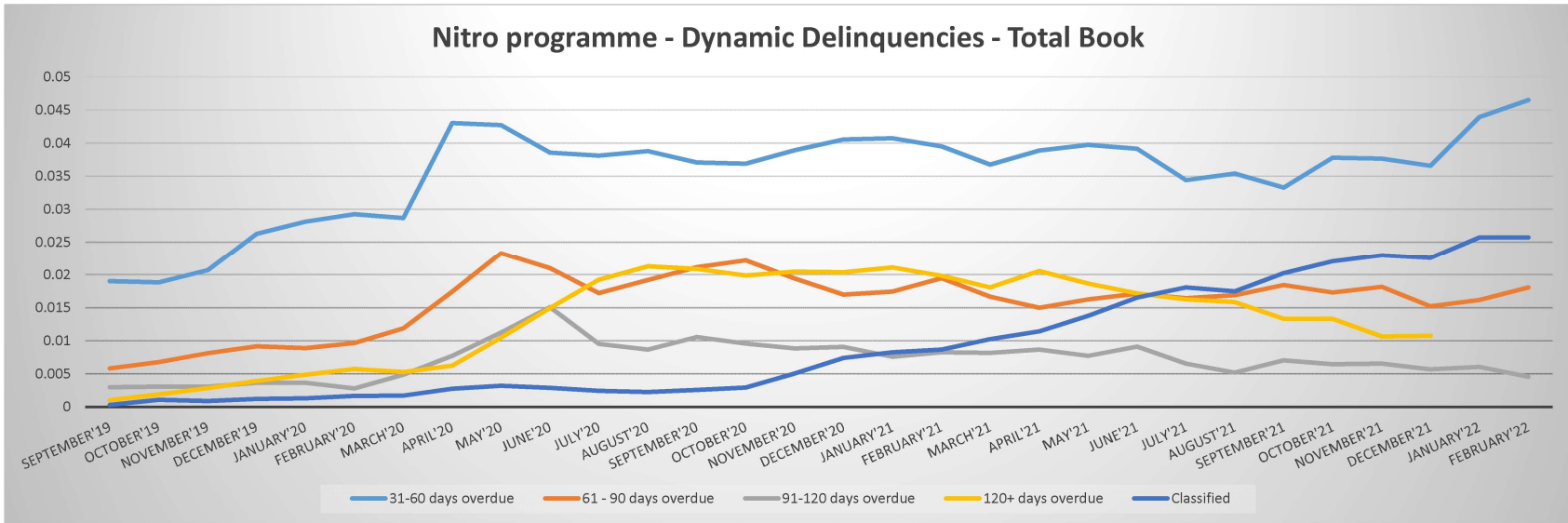
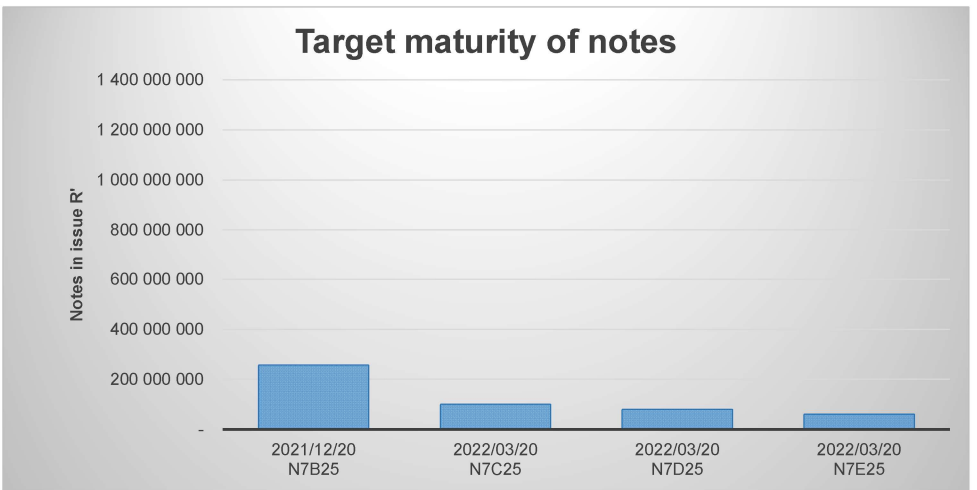
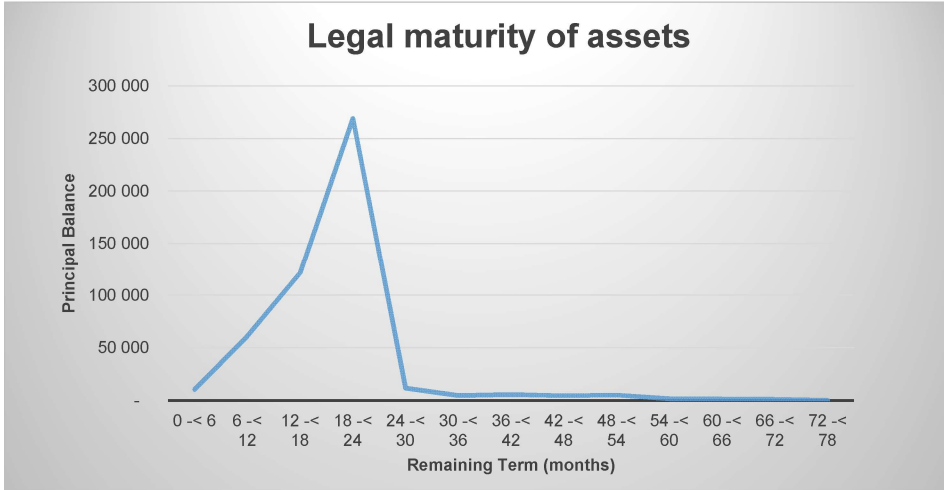
Permitted Investments (General Reserve)	R
At beginning of period	55 325 386.90
Interest Earned during collections period	1 010 024.89
Amount transferred to General reserve following IPD	6 293 833.18

Monies Available to the Waterfall	R
Opening cash balance	55 325 386.90
Collections (Including Recoveries)	104 046 724.30
Swap Income	-
Accounts Draws and Surpluses	19 999 708.30
Interest income	1 312 478.13
Income from NCA fees (early settlement)	315 588.93
Income from NCA fees	1 044 170.00
VAT Collected: Wesbank	392 738.91
Over provision of Tax	87 207.24
Total	182 524 002.72

Monies Allocated	R
Expenses (Items 1-5)	920 675.75
Swap Expense	731 234.66
Interest on Notes A and B	4 560 392.96
Capital on Notes A and B	90 035 000.00
Interest on Notes C	1 684 482.19
Capital on Notes C	-
Build Cash Reserve	19 999 708.30
Interest On Class D	1 599 640.55
Capital On Class D	-
Interest On Class E	1 373 648.22
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	61 619 220.08
Total	182 524 002.72

Excess Spread	
Excess Spread Amount in current quarter	6 293 833.18
Excess spread in quarter % pa	4.2263%
Excess spread in prior quarter %	3.0028%
Excess spread in 2nd prior quarter %	4.7281%
3Q Average excess spread %	3.9857%

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

	2022/02/28 (Non Covid Impacted Accounts)			2022/02/28 (Covid Impacted Accounts)			2022/02/28 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	4 209	347 244 899.05	91.5%	1 099	97 632 124.49	82.6%	5 308	444 877 023.54	89.42%
31-60 days overdue	133	14 729 270.91	3.9%	83	8 432 210.35	7.1%	216	23 161 481.26	4.66%
61-90 days overdue	39	3 970 141.47	1.0%	47	5 028 132.88	4.3%	86	8 998 274.35	1.81%
91-120 days overdue	11	1 350 620.97	0.4%	10	936 160.97	0.8%	21	2 286 781.94	0.46%
120+ days overdue	18	2 414 738.77	0.6%	21	2 961 762.27	2.5%	39	5 376 501.04	1.08%
Potentially uncollectible	68	9 607 100.71	2.5%	23	3 213 570.62	2.7%	91	12 820 671.33	2.58%
Total Accounts	4 478	379 316 771.88	100%	1 283	118 203 961.58	100%	5 761	497 520 733.46	100%



FirstRand

Collateral Stratification Report - NITRO7

Date: 28-Feb-22

Summary Information	
Outstanding Balance	497,520,733.46
Number of receivables	5,761
Average Balance	87,284.34
Weighted Average Effective Rate	9.60%
Weighted Average Original LTV	95.29%
Weighted Average Remaining Term	18.22
Weighted Average Seasoning	54.49
Largest single Borrower Concentration (% Outstanding Balance)	0.0966%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.6011%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	5,761.00	100.00%	497,520,733.46	100.00%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	3,535.00	61.36%	190,518,005.24	38.29%
	5.00 % -< 10.00 %	9.00	0.16%	954,077.15	0.19%
	10.00 % -< 15.00 %	19.00	0.33%	2,077,431.36	0.42%
	15.00 % -< 20.00 %	87.00	1.51%	9,126,225.46	1.83%
	20.00 % -< 25.00 %	282.00	4.89%	33,128,051.72	6.66%
	25.00 % -< 30.00 %	1,001.00	17.38%	133,672,358.46	26.87%
	30.00 % -< 40.00 %	828.00	14.37%	128,044,584.07	25.74%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00%
Max	39.97%
Weighted Average	18.28%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	3,535.00	61.36%	190,518,005.24	38.29%
	10,000.00 -< 20,000.00	6.00	0.10%	249,775.13	0.05%
	20,000.00 -< 30,000.00	57.00	0.99%	3,245,352.83	0.65%
	30,000.00 -< 40,000.00	230.00	3.99%	15,333,023.57	3.08%
	40,000.00 -< 50,000.00	306.00	5.31%	23,871,073.16	4.80%
	50,000.00 -< 60,000.00	245.00	4.25%	22,932,584.07	4.61%
	60,000.00 -< 70,000.00	217.00	3.77%	24,296,775.08	4.88%
	70,000.00 -< 80,000.00	209.00	3.63%	26,604,492.72	5.35%
	80,000.00 -< 90,000.00	189.00	3.28%	26,426,236.85	5.31%
	90,000.00 -< 100,000.00	169.00	2.93%	26,667,913.47	5.36%
	100,000.00 -< 150,000.00	397.00	6.89%	79,710,236.67	16.02%
	150,000.00 -< 200,000.00	160.00	2.78%	44,274,169.39	8.90%
	200,000.00 -< 250,000.00	36.00	0.62%	11,669,068.14	2.35%
	250,000.00 -< 300,000.00	5.00	0.09%	1,722,027.14	0.35%
	Total		5,761	100.00%	497,520,733.46

Min	0.00
Max	273,299.36
Weighted Average	64,420.37

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	< 0.00	61.00	1.06%	(189,214.51)	-0.04%
	0.00 -< 50,000.00	2,095.00	36.37%	60,364,434.76	12.13%
	50,000.00 -< 100,000.00	1,813.00	31.47%	130,851,180.96	26.30%
	100,000.00 -< 150,000.00	885.00	15.36%	108,641,114.64	21.84%
	150,000.00 -< 200,000.00	456.00	7.92%	78,283,333.01	15.73%
	200,000.00 -< 250,000.00	219.00	3.80%	48,822,789.59	9.81%
	250,000.00 -< 300,000.00	124.00	2.15%	33,863,544.35	6.81%
	300,000.00 -< 350,000.00	77.00	1.34%	24,945,180.18	5.01%
	350,000.00 -< 400,000.00	23.00	0.40%	8,512,953.69	1.71%
	400,000.00 -< 450,000.00	7.00	0.12%	2,944,450.29	0.59%
	450,000.00 -< 500,000.00	1.00	0.02%	480,966.50	0.10%
	Total		5,761	100.00%	497,520,733.46

Min	-23,421.93
Max	480,966.50
Weighted Average	143,940.27

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	18.00	0.31%	1,260,508.05	0.25%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.03%	369,356.43	0.07%
	COVID-19 - EXT GRAN 3 MNTH	3.00	0.05%	241,368.35	0.05%
	COVID-19 FNB BANKED APPROVED	383.00	6.65%	35,650,678.48	7.17%
	COVID-19 NON FNB BANK APPROVED	505.00	8.77%	48,351,306.03	9.72%
	COVID-19 RINGFENCE	372.00	6.46%	32,330,744.24	6.50%
	Not Impacted	4,478.00	77.73%	379,316,771.88	76.24%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	4.00 % -< 6.00 %	204.00	3.54%	28,925,785.24	5.81%
	6.00 % -< 8.00 %	341.00	5.92%	46,440,212.13	9.33%
	8.00 % -< 10.00 %	2,262.00	39.26%	220,637,706.08	44.35%
	10.00 % -< 12.00 %	2,298.00	39.89%	164,640,810.89	33.09%
	12.00 % -< 14.00 %	474.00	8.23%	27,377,028.53	5.50%
	14.00 % -< 16.00 %	162.00	2.81%	8,481,060.02	1.70%
	16.00 % -< 18.00 %	19.00	0.33%	905,298.24	0.18%
	18.00 % -< 20.00 %	1.00	0.02%	112,832.33	0.02%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	4.46%
Max	18.49%
Weighted Average	9.60%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	4,971.00	86.29%	428,183,961.33	86.06%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	790.00	13.71%	69,336,772.13	13.94%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	4,758.00	82.59%	409,676,552.57	82.34%
	40,000 -< 80,000	672.00	11.66%	54,502,733.87	10.95%
	80,000 -< 120,000	188.00	3.26%	17,687,157.82	3.56%
	120,000 -< 160,000	79.00	1.37%	8,189,115.48	1.65%
	160,000 -< 200,000	19.00	0.33%	1,632,310.51	0.33%
	200,000 -< 400,000	41.00	0.71%	5,532,429.94	1.11%
	400,000 -< 600,000	1.00	0.02%	55,974.16	0.01%
	1,200,000 -< 1,400,000	3.00	0.05%	244,459.11	0.05%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	0.00
Max	1,340,600.00
Weighted Average	32,780.68

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	5,761.00	100.00%	497,520,733.46	100.00%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator	N	5,746.00	99.74%	496,517,887.62	99.80%
	Y	15.00	0.26%	1,002,845.84	0.20%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	19.00	0.33%	403,547.81	0.08%
	1,000.00 -< 2,000.00	472.00	8.19%	12,694,603.65	2.55%
	2,000.00 -< 3,000.00	1,528.00	26.52%	73,967,767.15	14.87%
	3,000.00 -< 4,000.00	1,457.00	25.29%	105,616,705.31	21.23%
	4,000.00 -< 5,000.00	913.00	15.85%	85,021,537.45	17.09%
	5,000.00 -< 10,000.00	1,232.00	21.39%	184,912,600.90	37.17%
	10,000.00 -< 15,000.00	137.00	2.38%	34,255,112.50	6.89%
	15,000.00 -< 65,000.00	1.00	0.02%	94,989.45	0.02%
	165,000.00 -< 215,000.00	1.00	0.02%	187,113.35	0.04%
	>= 215,000.00	1.00	0.02%	366,755.89	0.07%
Total		5,761	100.00%	497,520,733.46	100.00%

Min	0.00
Max	230,000.00
Weighted Average	5,801.90

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
New/Used	D	113.00	1.96%	15,513,864.48	3.12%
	N	1,527.00	26.51%	205,689,556.18	41.34%
	U	4,121.00	71.53%	276,317,312.80	55.54%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	2.00	0.03%	37,256.45	0.01%
	50 -< 60	10.00	0.17%	79,463.74	0.02%
	60 -< 70	241.00	4.18%	11,575,756.10	2.33%
	70 -< 80	5,508.00	95.61%	485,828,257.17	97.65%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	49.00
Max	73.00
Weighted Average	72.22

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	11.00	0.19%	120,690.89	0.02%
	100,000.00 -< 200,000.00	865.00	15.01%	24,589,400.82	4.94%
	200,000.00 -< 300,000.00	1,860.00	32.29%	95,616,212.34	19.22%
	300,000.00 -< 400,000.00	1,335.00	23.17%	106,974,471.99	21.50%
	400,000.00 -< 500,000.00	702.00	12.19%	78,717,794.27	15.82%
	500,000.00 -< 600,000.00	406.00	7.05%	60,968,382.03	12.25%
	600,000.00 -< 800,000.00	337.00	5.85%	64,598,526.90	12.98%
	800,000.00 -< 1,000,000.00	155.00	2.69%	40,756,150.25	8.19%
	1,000,000.00 -< 1,200,000.00	79.00	1.37%	22,430,635.90	4.51%
	1,200,000.00 -< 1,400,000.00	8.00	0.14%	2,504,008.96	0.50%
	1,400,000.00 -< 1,600,000.00	1.00	0.02%	19,023.36	0.00%
	1,800,000.00 -< 2,000,000.00	1.00	0.02%	185,946.95	0.04%
	>= 2,000,000.00	1.00	0.02%	39,488.80	0.01%
	Total		5,761	100.00%	497,520,733.46

Min	55,476.00
Max	2,226,231.20
Weighted Average	490,631.23

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.02%	19,023.36	0.00%
	10.00 % -< 20.00 %	1.00	0.02%	23,813.30	0.00%
	20.00 % -< 30.00 %	10.00	0.17%	230,492.19	0.05%
	30.00 % -< 40.00 %	27.00	0.47%	851,275.84	0.17%
	40.00 % -< 50.00 %	61.00	1.06%	1,768,225.88	0.36%
	50.00 % -< 60.00 %	123.00	2.14%	4,426,485.63	0.89%
	60.00 % -< 70.00 %	273.00	4.74%	16,551,523.26	3.33%
	70.00 % -< 80.00 %	557.00	9.67%	40,021,224.75	8.04%
	80.00 % -< 90.00 %	885.00	15.36%	76,494,730.79	15.38%
	90.00 % -< 100.00 %	1,371.00	23.80%	122,127,743.21	24.55%
	100.00 % -< 120.00 %	2,452.00	42.56%	235,006,195.25	47.24%
	Total		5,761	100.00%	497,520,733.46

Min	7.81%
Max	109.99%
Weighted Average	95.29%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	904.00	15.69%	87,916,923.09	17.67%
	DEBIT ORDER	4,856.00	84.29%	409,572,364.77	82.32%
	STOP ORDER	1.00	0.02%	31,445.60	0.01%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	292.00	5.07%	10,128,334.04	2.04%
	6 -< 12	1,266.00	21.98%	61,255,191.77	12.31%
	12 -< 18	1,587.00	27.55%	121,388,612.78	24.40%
	18 -< 24	2,336.00	40.55%	269,339,143.17	54.14%
	24 -< 30	104.00	1.81%	11,678,784.44	2.35%
	30 -< 36	48.00	0.83%	4,665,773.53	0.94%
	36 -< 42	45.00	0.78%	5,559,496.78	1.12%
	42 -< 48	28.00	0.49%	4,426,521.35	0.89%
	48 -< 54	31.00	0.54%	5,012,161.93	1.01%
	54 -< 60	11.00	0.19%	1,642,408.77	0.33%
	60 -< 66	6.00	0.10%	1,148,848.79	0.23%
	66 -< 72	6.00	0.10%	1,058,695.44	0.21%
	72 -< 78	1.00	0.02%	216,760.67	0.04%
	Total		5,761	100.00%	497,520,733.46

Min	0.00
Max	72.00
Weighted Average	18.22

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	42 -< 48	1.00	0.02%	132,755.36	0.03%
	48 -< 54	2,500.00	43.40%	283,791,849.91	57.04%
	54 -< 60	1,748.00	30.34%	137,659,754.80	27.67%
	60 -< 66	1,229.00	21.33%	64,002,501.34	12.86%
	66 -< 72	277.00	4.81%	11,736,888.26	2.36%
	72 -< 78	6.00	0.10%	196,983.79	0.04%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	47.00
Max	72.00
Weighted Average	54.49

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age (Years)	0 -< 6	1,612.00	27.98%	222,670,482.66	44.76%
	6 -< 12	3,815.00	66.22%	260,724,150.18	52.40%
	12 -< 18	334.00	5.80%	14,126,100.62	2.84%
	Total	5,761	100.00%	497,520,733.46	100.00%

Min	4.00
Max	12.00
Weighted Average	6.81

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	772.00	13.40%	69,292,495.76	13.93%
	PASSENGER VEHICLES	4,989.00	86.60%	428,228,237.70	86.07%
	Total	5,761	100.00%	497,520,733.46	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	14.00	0.24%	922,012.54	0.19%
	AUDI	140.00	2.43%	10,163,210.38	2.04%
	BMW	305.00	5.29%	33,647,575.02	6.76%
	CHERY	7.00	0.12%	93,229.48	0.02%
	CHEVROLET	275.00	4.77%	14,653,306.12	2.95%
	CHRYSLER	5.00	0.09%	441,955.72	0.09%
	CITROEN	13.00	0.23%	751,065.45	0.15%
	DAIHATSU	10.00	0.17%	277,941.67	0.06%
	DATSUN	117.00	2.03%	7,705,967.88	1.55%
	DEFAULT	1.00	0.02%	331,348.21	0.07%
	DODGE	18.00	0.31%	934,416.39	0.19%

Vehicle manufacturer	FERRARI	1.00	0.02%	185,946.95	0.04%
	FIAT	37.00	0.64%	2,047,219.90	0.41%
	FORD	573.00	9.95%	52,034,468.91	10.46%
	FOTON	1.00	0.02%	24,768.91	0.00%
	GWM	34.00	0.59%	1,540,833.13	0.31%
	HAVAL	9.00	0.16%	1,183,255.44	0.24%
	HONDA	120.00	2.08%	9,286,275.74	1.87%
	HYUNDAI	744.00	12.91%	66,876,480.61	13.44%
	INFINITI	5.00	0.09%	934,951.69	0.19%
	ISUZU	113.00	1.96%	12,520,959.56	2.52%
	JAGUAR	24.00	0.42%	5,821,603.33	1.17%
	JEEP	94.00	1.63%	12,497,944.68	2.51%

Vehicle manufacturer	JMC	3.00	0.05%	105,648.78	0.02%
	KIA	374.00	6.49%	28,241,712.47	5.68%
	LAND ROVER	84.00	1.46%	14,160,474.15	2.85%
	LEXUS	10.00	0.17%	741,022.75	0.15%
	MAHINDRA	28.00	0.49%	2,354,164.55	0.47%
	MAZDA	262.00	4.55%	31,747,222.30	6.38%
	MERCEDES-BENZ	312.00	5.42%	39,253,632.72	7.89%
	MG	7.00	0.12%	198,433.20	0.04%
	MINI	21.00	0.36%	1,651,022.97	0.33%
	MITSUBISHI	62.00	1.08%	6,017,780.25	1.21%
	NISSAN	403.00	7.00%	32,564,098.88	6.55%
	OPEL	60.00	1.04%	4,985,204.15	1.00%

Vehicle manufacturer	PEUGEOT	45.00	0.78%	4,180,409.95	0.84%
	PORSCHE	4.00	0.07%	389,439.71	0.08%
	RENAULT	449.00	7.79%	35,853,605.98	7.21%
	SSANGYONG	4.00	0.07%	191,476.54	0.04%
	SUBARU	14.00	0.24%	1,381,946.70	0.28%
	SUZUKI	90.00	1.56%	5,736,245.49	1.15%
	TATA	22.00	0.38%	518,751.30	0.10%
	TOYOTA	384.00	6.67%	24,039,415.97	4.83%
	VOLKSWAGEN	424.00	7.36%	24,437,268.52	4.91%
	VOLVO	38.00	0.66%	3,872,727.45	0.78%
	ZOTYE	1.00	0.02%	22,290.97	0.00%
	Total	5,761	100.00%	497,520,733.46	100.00%

