



Nitro Programme (RF) Limited - Nitro 7

Investor Report 13 September 2021

Domestic Date and Rate Information			
Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	21-Jun-2021
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	13-Sep-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-Aug-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	20-Sep-2021
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	21-Jun-2021
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	21-Jun-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:	21-Jun-2021
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	20-Sep-2021
Type of Hedge:	Interest rate swap	Interest Days:	91
Rating Agency:	Moody's Investor Services		

Note and Sub loan Information											
Bond Code	ISIN	Initial Nominal Principal - ZAR	Prior Principal - ZAR	Principal Paid - ZAR	Outstanding Principal - ZAR	Expected Maturity	Legal Maturity	Margin % over JIB03	Interest Payment - ZAR	Long-term and short-term credit rating	Type of Notes
N7A20	ZAG000159021	420 000 000.00	-	-	-	20/03/2020	20/03/2020	0.91%	-	P-3(SF)/P-1.za(sf)	Class A
N7B25	ZAG000159039	1 400 000 000.00	564 536 000.00	112 017 000.00	452 519 000.00	20/12/2021	20/06/2025	1.33%	7 068 330.99	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%	1 618 553.42	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%	1 544 157.81	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%	1 330 145.75	Unrated	Class E
Total Note		2 060 000 000.00	804 536 000.00	112 017 000.00	692 519 000.00				11 561 187.97		

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	812 795 213.29	Number of ISA's at the beginning of the period	7 314
Principal Payments (Scheduled)	-71 052 982.36	Number of ISA's closed as a result of early settlement	-438
Principal Payments (Unscheduled)	-42 474 477.59	Number of ISA's closed according contractual maturity	-18
Finance charges Accrued	17 358 182.15	Number of ISA's written off during this period	-37
Finance charges Collected	-17 203 587.19	Number of ISA's repurchased by the seller	-
Write offs	-3 225 837.61	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	6 821
Value added products (VAPs)	2 251 356.48		
Portfolio at the determination date:	698 447 867.17		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	6 326	635 030 558.44	90.92%
31-60 days overdue	207	24 727 508.40	3.54%
61 - 90 days overdue	102	11 806 545.58	1.69%
91-120 days overdue	31	3 614 027.32	0.52%
120+ days overdue	69	11 062 409.90	1.58%
Classified	86	12 206 817.53	1.75%
Total Accounts	6 821	698 447 867.17	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		9 204 203.98
Current quarter write offs		3 225 837.61
Cumulative write offs on Participating Assets end of quarter		12 430 041.59
Cumulative Principal Loss Ratio		0.60%
Classified as potentially uncollectible	86	12 206 817.53
Cumulative recoveries on Participating Assets start of quarter		366 985.53
Recovery Amount in the current period		155 638.67
Cumulative recoveries on Participating Assets end of quarter		522 624.20

Collections	R
Instalments	88 256 569.55
Early Settlements & Prepayments	42 474 477.59
Additional assets	-2 251 356.48
Other Collections (Including Recoveries)	300 082.52
Interest on collections account	135 280.74
Total	128 915 053.92

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	20 953 436.02
1% of Initial Asset Balance	19 999 708.30
At End of period	20 953 436.02

Cash Reserve	R
At Beginning of Period	24 383 856.40
Plus: Interest Earned on cash reserve	222 240.27
Plus: Amounts Transferred In	20 953 436.02
Less: Amounts Transferred Out (Reduce Required Amount)	-24 606 096.67
At End of period	20 953 436.02

Assets and Liabilities Test	R
Assets	769 497 837.82
Liabilities	692 519 000.00
Assets/Liabilities Ratio	111.12%

Asset Quality Test	R
Assets - non-defaulted	692 518 048.44
Liabilities	692 519 000.00
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.	50 096 534.63
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.	20 953 436.02
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	804 536 000.00
Less Principal Balance of all Performing assets	671 564 612.42
Less Cash Reserve Required Amount following Int repayment date	20 953 436.02
Total	112 017 951.56

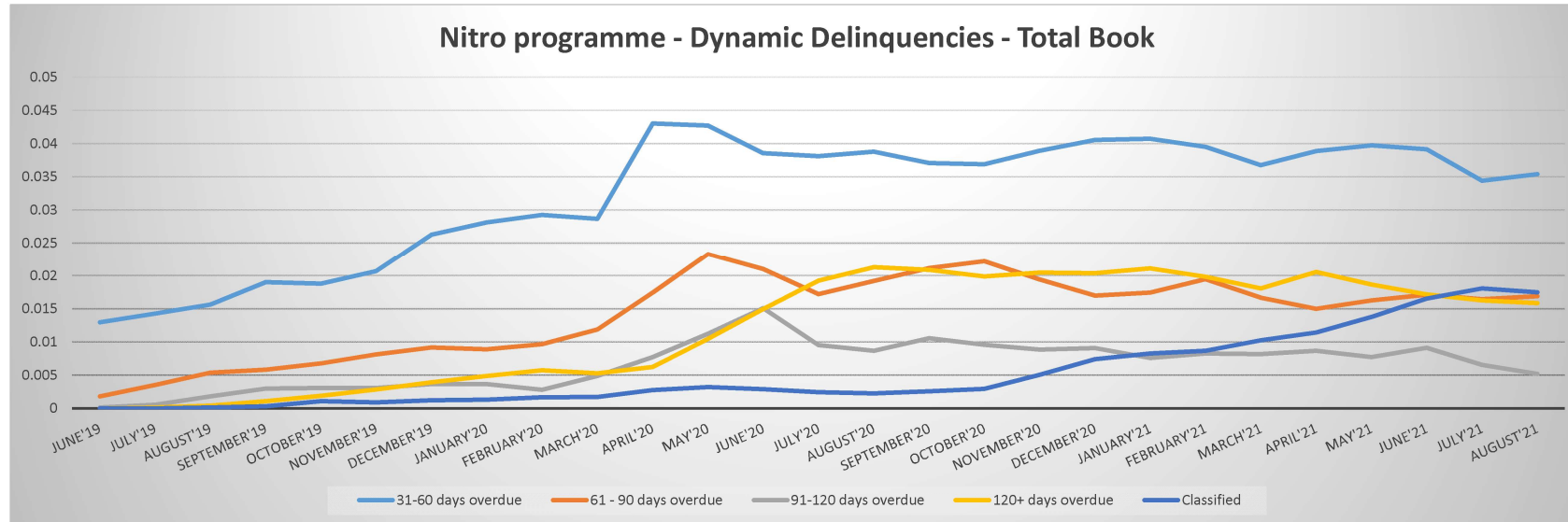
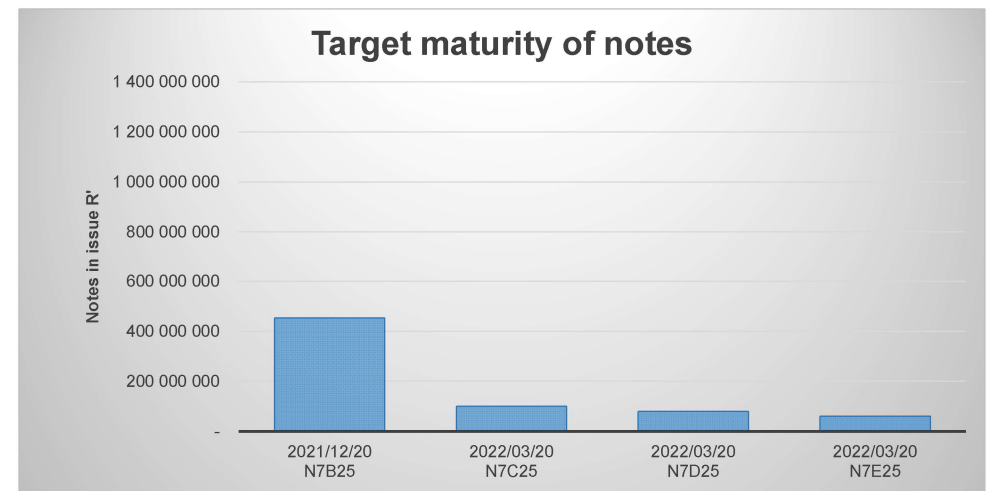
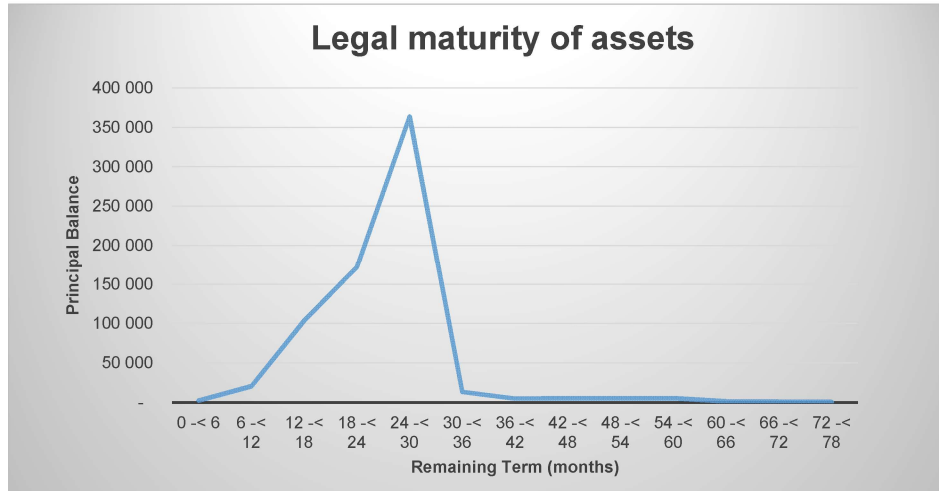
Permitted Investments (General Reserve)	R
At beginning of period	40 515 403.16
Interest Earned during collections period	911 741.68
Amount transferred to General reserve following IPD	9 581 131.47

Monies Available to the Waterfall	R
Opening cash balance	40 515 403.16
Collections (Including Recoveries)	128 779 773.18
Swap Income	-
Accounts Draws and Surpluses	24 383 856.40
Interest income	1 269 262.69
Income from NCA fees (early settlement)	370 437.87
Income from NCA fees	1 238 200.00
VAT Collected: Wesbank	-
Over provision of Tax	6 717.40
Total	196 563 650.70

Monies Allocated	R
Expenses (Items 1-5)	1 351 882.85
Swap Expense	583 609.23
Interest on Notes A and B	7 068 330.99
Capital on Notes A and B	112 017 000.00
Interest on Notes C	1 618 553.42
Capital on Notes C	-
Build Cash Reserve	20 953 436.02
Interest On Class D	1 544 157.81
Capital On Class D	-
Interest On Class E	1 330 145.75
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	50 096 534.63
Total	196 563 650.70

Excess Spread	
Excess Spread Amount in current quarter	9 581 131.47
Excess spread in quarter % pa	4.7281%
Excess spread in prior quarter %	2.3015%
Excess spread in 2nd prior quarter %	3.6366%
3Q Average excess spread %	3.5554%

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

	2021/08/31 (Non Covid Impacted Accounts)			2021/08/31 (Covid Impacted Accounts)			2021/08/31 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	5 020	493 045 176.71	93.0%	1 306	141 985 381.73	84.2%	6 326	635 030 558.44	90.92%
31-60 days overdue	106	12 321 114.32	2.3%	101	12 406 394.08	7.4%	207	24 727 508.40	3.54%
61-90 days overdue	48	5 856 518.82	1.1%	54	5 950 026.76	3.5%	102	11 806 545.58	1.69%
91-120 days overdue	21	2 613 581.00	0.5%	10	1 000 446.32	0.6%	31	3 614 027.32	0.52%
120+ days overdue	50	7 626 263.04	1.4%	19	3 436 146.86	2.0%	69	11 062 409.90	1.58%
Potentially uncollectible	66	8 451 761.77	1.6%	20	3 755 055.76	2.2%	86	12 206 817.53	1.75%
Total Accounts	5 311	529 914 415.66	100%	1 510	168 533 451.51	100%	6 821	698 447 867.17	100%



Collateral Stratification Report - NITRO7

Date: 31-Aug-21

Summary Information	
Outstanding Balance	698,427,987.86
Number of receivables	6,821.00
Average Balance	103,409.53
Weighted Average Effective Rate	9.20%
Weighted Average Original LTV	94.56%
Weighted Average Remaining Term	23.51
Weighted Average Seasoning	48.42
Largest single Borrower Concentration (% Outstanding Balance)	0.0854%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.2593%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	6,821.00	100.00%	698,427,987.86	100.00%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Arrears status	< 0.00 (Prepayment)	3,010.00	44.13%	265,675,314.01	38.04%
	0.00 -< 1.00	3,063.00	44.91%	339,668,379.05	48.63%
	1.00 -< 2.00	450.00	6.60%	52,130,132.66	7.46%
	2.00 -< 3.00	114.00	1.67%	12,998,694.24	1.86%
	3.00 -< 4.00	48.00	0.70%	5,409,963.96	0.77%
	4.00 -< 5.00	13.00	0.19%	1,298,540.94	0.19%
	5.00 -< 6.00	15.00	0.22%	2,496,900.76	0.36%
	6.00 -< 12.00	62.00	0.91%	10,118,323.32	1.45%
	12.00 -< 18.00	22.00	0.32%	4,440,483.05	0.64%
	18.00 -< 24.00	9.00	0.13%	1,853,398.56	0.27%
	>= 24.00	15.00	0.22%	2,337,857.31	0.33%
	Total		6,821	100.00%	698,427,987.86

Min	-2.00
Max	33.09
Weighted Average	0.45

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	4,288.00	62.86%	299,318,676.42	42.86%
	5.00 % -< 10.00 %	10.00	0.15%	1,282,990.95	0.18%
	10.00 % -< 15.00 %	20.00	0.29%	2,710,908.75	0.39%
	15.00 % -< 20.00 %	104.00	1.52%	12,605,404.38	1.80%
	20.00 % -< 25.00 %	314.00	4.60%	42,851,434.20	6.14%
	25.00 % -< 30.00 %	1,146.00	16.80%	176,080,083.47	25.21%
	30.00 % -< 40.00 %	939.00	13.77%	163,578,489.69	23.42%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	0.00%
Max	39.97%
Weighted Average	16.89%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	4,288.00	62.86%	299,318,676.42	42.86%
	10,000.00 -< 20,000.00	7.00	0.10%	426,574.17	0.06%
	20,000.00 -< 30,000.00	65.00	0.95%	4,446,763.11	0.64%
	30,000.00 -< 40,000.00	264.00	3.87%	20,370,284.36	2.92%
	40,000.00 -< 50,000.00	340.00	4.98%	30,397,339.41	4.35%
	50,000.00 -< 60,000.00	287.00	4.21%	31,036,217.79	4.44%
	60,000.00 -< 70,000.00	242.00	3.55%	30,913,485.64	4.43%
	70,000.00 -< 80,000.00	243.00	3.56%	34,598,283.02	4.95%
	80,000.00 -< 90,000.00	214.00	3.14%	34,701,737.24	4.97%
	90,000.00 -< 100,000.00	192.00	2.81%	33,740,942.06	4.83%
	100,000.00 -< 150,000.00	446.00	6.54%	102,668,465.16	14.70%
	150,000.00 -< 200,000.00	183.00	2.68%	57,247,584.14	8.20%
	200,000.00 -< 250,000.00	44.00	0.65%	16,187,285.15	2.32%
	250,000.00 -< 300,000.00	6.00	0.09%	2,374,350.19	0.34%
	Total		6,821	100.00%	698,427,987.86

Min	0.00
Max	273,299.36
Weighted Average	59,718.99

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	< 0.00	66.00	0.97%	(240,505.38)	-0.03%
	0.00 -< 50,000.00	1,707.00	25.03%	55,930,495.64	8.01%
	50,000.00 -< 100,000.00	2,413.00	35.38%	176,460,549.91	25.27%
	100,000.00 -< 150,000.00	1,242.00	18.21%	151,675,963.93	21.72%
	150,000.00 -< 200,000.00	668.00	9.79%	114,860,321.50	16.45%
	200,000.00 -< 250,000.00	320.00	4.69%	71,125,122.72	10.18%
	250,000.00 -< 300,000.00	184.00	2.70%	50,181,341.94	7.18%
	300,000.00 -< 350,000.00	114.00	1.67%	36,867,147.71	5.28%
	350,000.00 -< 400,000.00	75.00	1.10%	27,918,752.37	4.00%
	400,000.00 -< 450,000.00	28.00	0.41%	11,624,929.39	1.66%
	450,000.00 -< 500,000.00	3.00	0.04%	1,427,043.27	0.20%
	550,000.00 -< 600,000.00	1.00	0.01%	596,824.86	0.09%
	Total		6,821	100.00%	698,427,987.86

Min	-54,731.16
Max	596,824.86
Weighted Average	160,094.34

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	18.00	0.26%	1,562,641.12	0.22%
	COVID-19 - EXT GRAN 2 Mnth	2.00	0.03%	416,225.33	0.06%
	COVID-19 - EXT GRAN 3 Mnth	4.00	0.06%	360,794.76	0.05%
	COVID-19 FNB BANKED APPROVED	458.00	6.71%	52,184,712.94	7.47%
	COVID-19 NON FNB BANK APPROVED	577.00	8.46%	66,738,904.92	9.56%
	COVID-19 RINGFENCE	451.00	6.61%	47,270,448.44	6.77%
	Not Impacted	5,311.00	77.86%	529,894,260.35	75.87%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	2.00 % -< 4.00 %	1.00	0.01%	183,293.86	0.03%
	4.00 % -< 6.00 %	259.00	3.80%	43,096,691.00	6.17%
	6.00 % -< 8.00 %	625.00	9.16%	91,228,993.72	13.06%
	8.00 % -< 10.00 %	3,449.00	50.56%	369,889,022.70	52.96%
	10.00 % -< 12.00 %	1,889.00	27.69%	151,574,239.60	21.70%
	12.00 % -< 14.00 %	418.00	6.13%	30,907,264.08	4.43%
	14.00 % -< 16.00 %	160.00	2.35%	10,416,288.78	1.49%
	16.00 % -< 18.00 %	19.00	0.28%	1,019,421.19	0.15%
	18.00 % -< 20.00 %	1.00	0.01%	112,772.93	0.02%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	3.96%
Max	18.49%
Weighted Average	9.20%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	5,890.00	86.35%	598,395,980.65	85.68%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	931.00	13.65%	100,032,007.21	14.32%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	5,607.00	82.20%	574,121,644.68	82.20%
	40,000 -< 80,000	812.00	11.90%	77,004,334.58	11.03%
	80,000 -< 120,000	238.00	3.49%	25,165,961.47	3.60%
	120,000 -< 160,000	87.00	1.28%	11,210,067.48	1.61%
	160,000 -< 200,000	22.00	0.32%	2,508,841.77	0.36%
	200,000 -< 400,000	50.00	0.73%	7,958,451.53	1.14%
	400,000 -< 600,000	1.00	0.01%	66,448.01	0.01%
	600,000 -< 800,000	1.00	0.01%	16,478.60	0.00%
	1,200,000 -< 1,400,000	3.00	0.04%	375,759.74	0.05%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	0.00
Max	1,340,600.00
Weighted Average	33,189.24

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	6,821.00	100.00%	698,427,987.86	100.00%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator	N	6,802.00	99.72%	696,679,099.95	99.75%
	Y	19.00	0.28%	1,748,887.91	0.25%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	19.00	0.28%	374,468.38	0.05%
	1,000.00 -< 2,000.00	583.00	8.55%	20,126,152.78	2.88%
	2,000.00 -< 3,000.00	1,823.00	26.73%	107,320,699.80	15.37%
	3,000.00 -< 4,000.00	1,748.00	25.63%	150,796,087.49	21.59%
	4,000.00 -< 5,000.00	1,019.00	14.94%	114,574,338.66	16.40%
	5,000.00 -< 10,000.00	1,459.00	21.39%	256,416,614.11	36.71%
	10,000.00 -< 15,000.00	167.00	2.45%	48,543,361.98	6.95%
	15,000.00 -< 65,000.00	3.00	0.04%	276,264.66	0.04%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	143.32
Max	16,894.03
Weighted Average	5,534.56

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
New/Used	D	134.00	1.96%	22,425,841.10	3.21%
	N	1,699.00	24.91%	263,250,057.82	37.69%
	U	4,988.00	73.13%	412,752,088.94	59.10%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	27.00	0.40%	534,818.12	0.08%
	50 -< 60	30.00	0.44%	729,680.50	0.10%
	60 -< 70	349.00	5.12%	21,336,243.49	3.05%
	70 -< 80	6,415.00	94.05%	675,827,245.75	96.76%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	48.00
Max	73.00
Weighted Average	72.11

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	15.00	0.22%	203,943.87	0.03%
	100,000.00 -< 200,000.00	1,082.00	15.86%	39,943,046.29	5.72%
	200,000.00 -< 300,000.00	2,207.00	32.36%	141,006,393.01	20.19%
	300,000.00 -< 400,000.00	1,550.00	22.72%	150,222,960.16	21.51%
	400,000.00 -< 500,000.00	824.00	12.08%	109,795,555.67	15.72%
	500,000.00 -< 600,000.00	475.00	6.96%	83,150,928.74	11.91%
	600,000.00 -< 800,000.00	384.00	5.63%	86,343,501.40	12.36%
	800,000.00 -< 1,000,000.00	181.00	2.65%	54,170,849.73	7.76%
	1,000,000.00 -< 1,200,000.00	91.00	1.33%	30,262,616.49	4.33%
	1,200,000.00 -< 1,400,000.00	8.00	0.12%	2,935,954.16	0.42%
	1,400,000.00 -< 1,600,000.00	2.00	0.03%	47,536.51	0.01%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	237,420.80	0.03%
	>= 2,000,000.00	1.00	0.01%	107,281.03	0.02%
	Total		6,821	100.00%	698,427,987.86

Min	55,476.00
Max	2,226,231.20
Weighted Average	480,942.75

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	31,057.91	0.00%
	10.00 % -< 20.00 %	2.00	0.03%	60,532.91	0.01%
	20.00 % -< 30.00 %	11.00	0.16%	316,394.66	0.05%
	30.00 % -< 40.00 %	34.00	0.50%	1,463,582.49	0.21%
	40.00 % -< 50.00 %	80.00	1.17%	2,929,967.36	0.42%
	50.00 % -< 60.00 %	143.00	2.10%	7,293,186.73	1.04%
	60.00 % -< 70.00 %	342.00	5.01%	25,404,470.96	3.64%
	70.00 % -< 80.00 %	671.00	9.84%	56,581,802.34	8.10%
	80.00 % -< 90.00 %	1,077.00	15.79%	109,275,067.43	15.65%
	90.00 % -< 100.00 %	1,635.00	23.97%	171,630,428.64	24.57%
	100.00 % -< 120.00 %	2,825.00	41.42%	323,441,496.43	46.31%
	Total		6,821	100.00%	698,427,987.86

Min	7.81%
Max	109.99%
Weighted Average	94.56%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	869.00	12.74%	96,114,448.70	13.76%
	DEBIT ORDER	5,951.00	87.25%	602,267,603.11	86.23%
	STOP ORDER	1.00	0.01%	45,936.05	0.01%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	100.00	1.47%	2,391,764.38	0.34%
	6 -< 12	385.00	5.64%	20,317,867.80	2.91%
	12 -< 18	1,556.00	22.81%	103,600,511.27	14.83%
	18 -< 24	1,835.00	26.90%	172,107,910.27	24.64%
	24 -< 30	2,697.00	39.54%	363,952,839.83	52.11%
	30 -< 36	97.00	1.42%	13,424,518.30	1.92%
	36 -< 42	42.00	0.62%	4,648,676.21	0.67%
	42 -< 48	39.00	0.57%	5,207,446.90	0.75%
	48 -< 54	27.00	0.40%	4,962,844.43	0.71%
	54 -< 60	29.00	0.43%	5,221,707.33	0.75%
	60 -< 66	8.00	0.12%	1,190,462.34	0.17%
	66 -< 72	4.00	0.06%	949,633.80	0.14%
	72 -< 78	2.00	0.03%	451,805.00	0.06%
	Total		6,821	100.00%	698,427,987.86

Min	0.00
Max	74.00
Weighted Average	23.51

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	36 -< 42	1.00	0.01%	143,197.45	0.02%
	42 -< 48	2,913.00	42.71%	383,945,794.25	54.97%
	48 -< 54	2,041.00	29.92%	192,508,319.24	27.56%
	54 -< 60	1,527.00	22.39%	101,563,097.91	14.54%
	60 -< 66	336.00	4.93%	20,213,763.14	2.89%
	66 -< 72	3.00	0.04%	53,815.87	0.01%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	41.00
Max	67.00
Weighted Average	48.42

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age (Years)	0 -< 6	2,259.00	33.12%	352,961,477.48	50.54%
	6 -< 12	4,562.00	66.88%	345,466,510.38	49.46%
	Total	6,821	100.00%	698,427,987.86	100.00%

Min	3.00
Max	11.00
Weighted Average	6.23

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	935.00	13.71%	101,208,295.73	14.49%
	PASSENGER VEHICLES	5,886.00	86.29%	597,219,692.13	85.51%
	Total	6,821	100.00%	698,427,987.86	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	18.00	0.26%	1,378,783.19	0.20%
	AUDI	170.00	2.49%	15,530,800.81	2.22%
	BMW	368.00	5.40%	50,146,390.62	7.18%
	CHANA - CHANGAN	1.00	0.01%	6,462.37	0.00%
	CHERY	8.00	0.12%	166,256.25	0.02%
	CHEVROLET	336.00	4.93%	21,259,132.24	3.04%
	CHRYSLER	5.00	0.07%	609,372.22	0.09%
	CITROEN	18.00	0.26%	1,057,354.60	0.15%
	DAIHATSU	13.00	0.19%	521,291.23	0.07%
	DATSUN	128.00	1.88%	9,714,586.38	1.39%
	DEFAULT	1.00	0.01%	376,696.98	0.05%

Vehicle manufacturer	DODGE	23.00	0.34%	1,650,093.88	0.24%
	FERRARI	1.00	0.01%	237,420.80	0.03%
	FIAT	43.00	0.63%	2,672,165.88	0.38%
	FORD	696.00	10.20%	74,337,170.08	10.64%
	FOTON	2.00	0.03%	89,857.61	0.01%
	GEELY	1.00	0.01%	18,582.60	0.00%
	GWM	47.00	0.69%	2,871,079.65	0.41%
	HAVAL	9.00	0.13%	1,347,617.03	0.19%
	HONDA	152.00	2.23%	13,013,033.00	1.86%
	HYUNDAI	875.00	12.83%	91,927,389.98	13.16%
	INFINITI	6.00	0.09%	1,398,167.84	0.20%
	ISUZU	129.00	1.89%	17,218,830.52	2.47%

Vehicle manufacturer	JAGUAR	29.00	0.43%	7,447,028.64	1.07%
	JEEP	103.00	1.51%	16,799,991.23	2.41%
	JMC	3.00	0.04%	137,275.55	0.02%
	KIA	441.00	6.47%	38,693,231.64	5.54%
	LAND ROVER	100.00	1.47%	19,528,891.59	2.80%
	LEXUS	11.00	0.16%	1,117,329.18	0.16%
	MAHINDRA	30.00	0.44%	3,072,890.67	0.44%
	MAZDA	291.00	4.27%	41,323,709.82	5.92%
	MERCEDES-BENZ	366.00	5.37%	53,981,330.26	7.73%
	MG	8.00	0.12%	410,294.13	0.06%
	MINI	23.00	0.34%	2,075,735.97	0.30%
	mitsubishi	74.00	1.08%	8,392,484.65	1.20%

Vehicle manufacturer	NISSAN	474.00	6.95%	45,732,002.96	6.55%
	OPEL	77.00	1.13%	7,345,140.28	1.05%
	PEUGEOT	48.00	0.70%	5,196,973.39	0.74%
	PORSCHE	7.00	0.10%	1,161,712.33	0.17%
	RENAULT	514.00	7.54%	47,985,506.10	6.87%
	SSANGYONG	4.00	0.06%	251,795.90	0.04%
	SUBARU	19.00	0.28%	2,180,883.13	0.31%
	SUZUKI	106.00	1.55%	8,034,058.79	1.15%
	TATA	23.00	0.34%	760,768.97	0.11%
	TOYOTA	460.00	6.74%	36,577,716.14	5.24%
	VOLKSWAGEN	509.00	7.46%	36,957,515.72	5.29%
	VOLVO	50.00	0.73%	5,685,534.38	0.81%

Vehicle manufacturer	ZOTYE	1.00	0.01%	29,650.68	0.00%
	Total	6,821	100.00%	698,427,987.86	100.00%