

Domestic Date and Rate Information

Name of Transaction:	Nitro Programme (RF) Limited - Transaction 7	Prior interest Date:	21-Sep-2020
Maximum programme size:	ZAR 2,060,000,000.00	Reporting Date:	11-Dec-2020
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:	30-Nov-2020
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Interest Payment Date (Quarterly):	21-Dec-2020
Issuer:	Nitro Programme (RF) Limited	Prior Interest Payment Date:	21-Sep-2020
Administrator:	Rand Merchant Bank, a division of FirstRand Bank Limited	Fixing Date JIBAR :	21-Sep-2020
Security SPV:	Nitro Programme Transaction 7 Security SPV Trust	3 Month JIBAR:	3.367%
Hedge Counterparty:	FirstRand Bank Limited	Begin of Interest accrual date:	21-Sep-2020
Credit rating of Hedge Counterparty:	ST: P-1.za/ LT: Aa1.za	End of Interest:	21-Dec-2020
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	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	962 493 000.00	145 130 000.00	817 363 000.00	20/12/2021	20/06/2025	1.33%	11 271 109.47	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%	1 537 526.03	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%	1 479 335.89	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%	1 281 529.32	Unrated	Class E
Total Note		2 060 000 000.00	1 202 493 000.00	145 130 000.00	1 057 363 000.00				15 569 500.70		

Pool

<u>Portfolio Outstanding</u>		<u>Number of Loans</u>	<u>Units</u>
Initial value of assets	1 999 970 830.44	Initial number of assets	10 857
Portfolio at the beginning of the reporting period	1 205 147 942.87	Number of ISA's at the beginning of the period	8 918
Principal Payments (Scheduled)	-77 875 771.57	Number of ISA's closed as a result of early settlement	-550
Principal Payments (Unscheduled)	-67 273 506.92	Number of ISA's closed according contractual maturity	-23
Finance charges Accrued	25 933 304.49	Number of ISA's written off during this period	-9
Finance charges Collected	-25 961 861.91	Number of ISA's repurchased by the seller	-
Write offs	-916 840.41	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	8 336
Value added products (VAPs)	2 981 101.57		
Portfolio at the determination date:	1 062 034 368.12		

Portfolio Delinquencies

	<u>Number of Loans</u>	<u>Amount - R</u>	<u>Total Outstanding/Current Loan Balance</u>
Not Delinquent	7 682	963 473 259.53	90.72%
31-60 days overdue	274	41 363 116.40	3.89%
61 - 90 days overdue	143	20 665 148.52	1.95%
91-120 days overdue	50	9 399 454.73	0.89%
120+ days overdue	144	21 751 557.58	2.05%
Classified	43	5 381 831.36	0.51%
Total Accounts	8 336	1 062 034 368.12	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		3 384 284.49
Current quarter write offs		916 840.41
Cumulative write offs on Participating Assets end of quarter		4 301 124.90
Cumulative Principal Loss Ratio		0.20%
Classified as potentially uncollectible	43	5 381 831.36
Cumulative recoveries on Participating Assets start of quarter		145 466.28
Recovery Amount in the current period		72 383.96
Cumulative recoveries on Participating Assets end of quarter		217 850.24

Collections	R
Instalments	103 837 633.48
Early Settlements & Prepayments	67 273 506.92
Additional assets	-2 981 101.57
Other Collections (Including Recoveries)	325 406.62
Interest on collections account	183 468.78
Total	168 638 914.23

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	31 861 031.04
1% of Initial Asset Balance	19 999 708.30
At End of period	31 861 031.04

Cash Reserve	R
At Beginning of Period	36 154 438.29
Plus: Interest Earned on cash reserve	325 476.54
Plus: Amounts Transferred In	31 861 031.04
Less: Amounts Transferred Out (Reduce Required Amount)	-36 479 914.83
At End of period	31 861 031.04

Assets and Liabilities Test	R
Assets	1 119 367 058.59
Liabilities	1 057 363 000.00
Assets/Liabilities Ratio	105.86%

Asset Quality Test	R
Assets - non-defaulted	1 057 362 555.49
Liabilities	1 057 363 000.00
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.	25 471 659.43
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.	31 861 031.04
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	1 202 493 000.00
Less Principal Balance of all Performing assets	1 025 501 524.45
Less Cash Reserve Required Amount following Int repayment date	31 861 031.04
Total	145 130 444.51

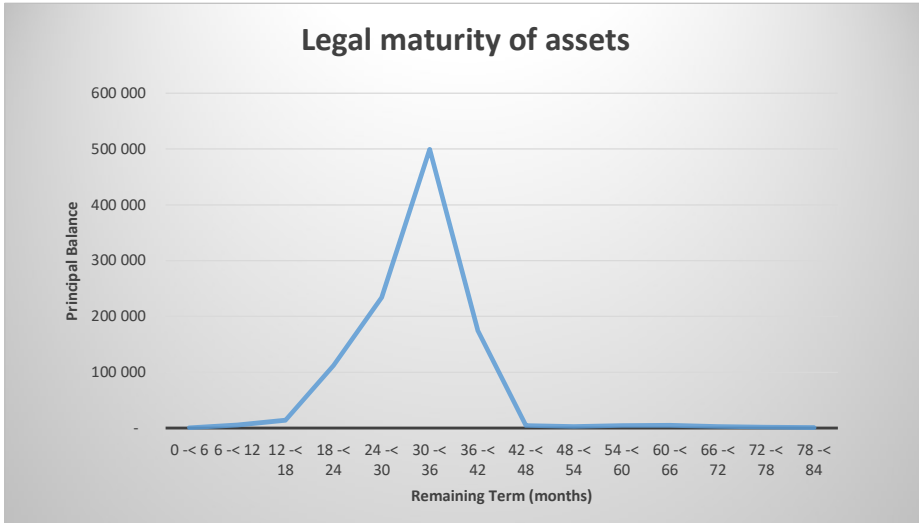
Permitted Investments (General Reserve)	R
At beginning of period	19 222 822.99
Interest Earned during collections period	856 463.75
Amount transferred to General reserve following IPD	6 248 836.44

Monies Available to the Waterfall	R
Opening cash balance	19 222 822.99
Collections (Including Recoveries)	168 455 445.45
Swap Income	-
Accounts Draws and Surpluses	36 154 438.29
Interest income	1 365 409.07
Income from NCA fees (early settlement)	533 796.01
Income from NCA fees	1 535 940.00
VAT Collected: Wesbank	161 942.94
Total	227 429 794.74

Monies Allocated	R
Expenses (Items 1-5)	7 555 774.32
Swap Expense	1 841 829.25
Interest on Notes A and B	11 271 109.47
Capital on Notes A and B	145 130 000.00
Interest on Notes C	1 537 526.03
Capital on Notes C	-
Build Cash Reserve	31 861 031.04
Interest On Class D	1 479 335.89
Capital On Class D	-
Interest On Class E	1 281 529.32
Capital On Class E	-
Residual Beneficiary payment	-
Residual profit year to date	25 471 659.43
Total	227 429 794.74

Excess Spread	
Excess Spread Amount in current quarter	6 248 836.44
Excess spread in quarter % pa	2.0797%
Excess spread in prior quarter %	1.7713%
Excess spread in 2nd prior quarter %	-2.3592%
3Q Average excess spread %	0.4973%

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

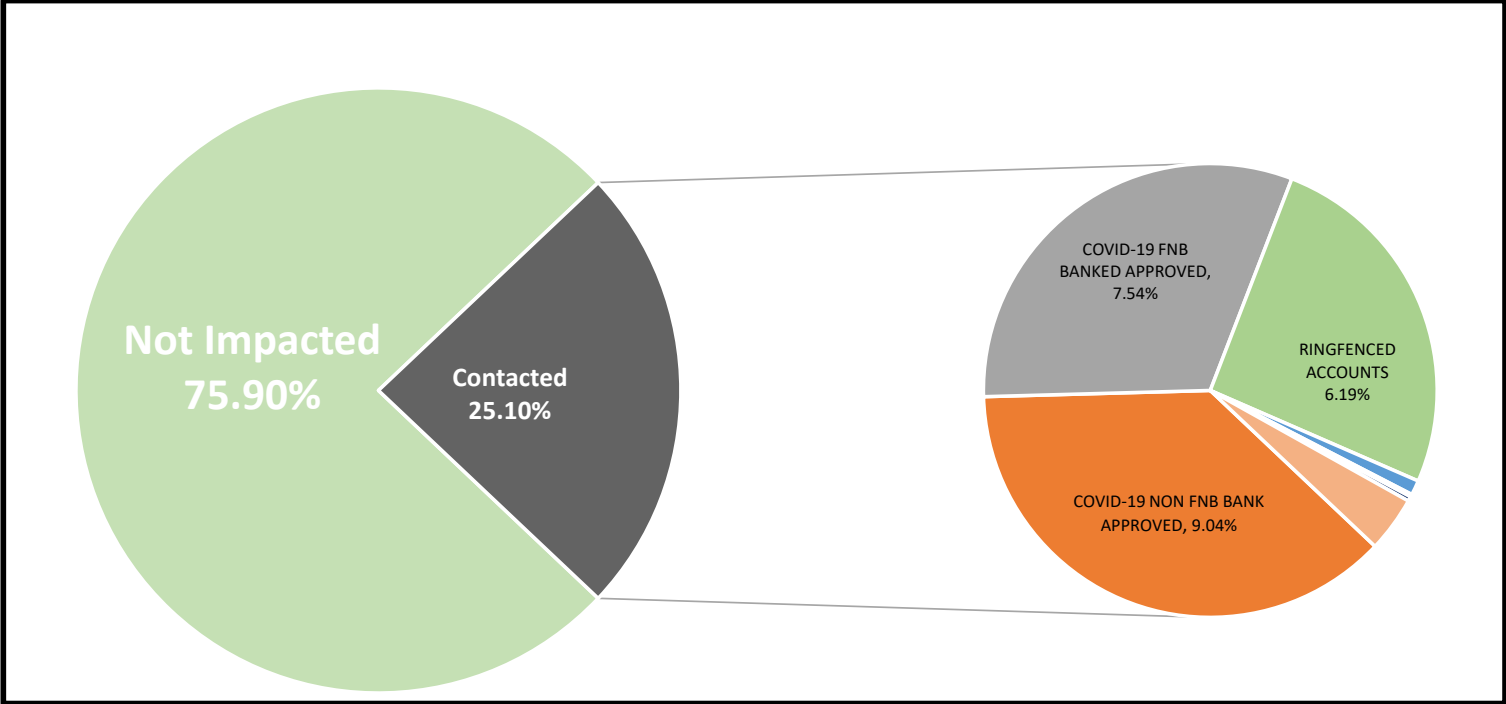


Comments:

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Covid 19 Impacted Accounts included in Delinquencies				
	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Amount - R</u>	<u>Total Outstanding/ Current Loan Balance</u>
Not Delinquent	1 549	84%	209 027 177.20	81.19%
31-60 days overdue	119	6%	18 471 864.60	10.00%
61 - 90 days overdue	83	5%	12 967 035.88	5.99%
91-120 days overdue	26	1%	5 752 204.91	2.28%
120+ days overdue	57	3%	8 695 577.04	0.34%
Classified	7	0%	1 053 884.09	0.20%
Total Accounts	1 841	100%	255 967 743.72	100%

	Category	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	Approved FNB Banked customer - Successful	562	6.74%	80 105 469.89	7.55%
	Approved NonFNB Banked customer - Successful	692	8.30%	96 008 126.93	9.04%
	Ring Fenced Accounts	490	5.88%	65 726 065.90	6.19%
	Customers converted to cash from debit order	21	0.25%	2 680 147.18	0.25%
	Forbearance period extended - 2 Months	2	0.02%	484 027.56	0.05%
	Forbearance period extended - 3 Months	7	0.08%	839 907.88	0.08%
	Declined NonFNB Banked customer - Unsuccessful	67	0.80%	10 123 998.38	0.95%
	Not Impacted	6 495	77.92%	805 687 616.38	75.89%
	Total	8 336	100.00%	1 061 655 360.10	100.00%





FirstRand

Collateral Stratification Report - NITRO7

Date: 30-Nov-20

Summary Information	
Outstanding Balance	1,061,665,360.10
Number of receivables	8,297.00
Average Balance	127,957.74
Weighted Average Effective Rate	9.29%
Weighted Average Original LTV	94.31%
Weighted Average Remaining Term	31.21
Weighted Average Seasoning	40.09
Largest single Borrower Concentration (% Outstanding Balance)	0.0534%
Largest 20 Borrower Concentration (% Outstanding Balance)	0.9482%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	8,336.00	100.00%	1,061,665,360.10	100.00%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	5,373.00	64.46%	509,937,472.15	48.03%
	0.00 % -< 5.00 %	1.00	0.01%	81,908.79	0.01%
	5.00 % -< 10.00 %	12.00	0.14%	1,949,989.61	0.18%
	10.00 % -< 15.00 %	27.00	0.32%	4,482,603.87	0.42%
	15.00 % -< 20.00 %	127.00	1.52%	19,074,354.94	1.80%
	20.00 % -< 25.00 %	354.00	4.25%	58,616,978.08	5.52%
	25.00 % -< 30.00 %	1,340.00	16.07%	246,548,898.20	23.22%
	30.00 % -< 40.00 %	1,102.00	13.22%	220,973,154.46	20.81%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	0.00%
Max	39.97%
Weighted Average	15.29%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	5,373.00	64.46%	509,937,472.15	48.03%
	0.00 -< 10,000.00	1.00	0.01%	81,908.79	0.01%
	10,000.00 -< 20,000.00	9.00	0.11%	606,364.22	0.06%
	20,000.00 -< 30,000.00	77.00	0.92%	6,584,161.19	0.62%
	30,000.00 -< 40,000.00	305.00	3.66%	28,693,152.10	2.70%
	40,000.00 -< 50,000.00	403.00	4.83%	43,388,635.99	4.09%
	50,000.00 -< 60,000.00	326.00	3.91%	42,687,487.94	4.02%
	60,000.00 -< 70,000.00	283.00	3.39%	42,740,415.43	4.03%
	70,000.00 -< 80,000.00	293.00	3.51%	49,777,477.88	4.69%
	80,000.00 -< 90,000.00	253.00	3.04%	48,656,718.15	4.58%
	90,000.00 -< 100,000.00	221.00	2.65%	46,205,375.38	4.35%
	100,000.00 -< 150,000.00	516.00	6.19%	136,527,576.57	12.86%
	150,000.00 -< 200,000.00	218.00	2.62%	81,572,125.09	7.68%
	200,000.00 -< 250,000.00	51.00	0.61%	21,418,167.81	2.02%
	250,000.00 -< 300,000.00	7.00	0.08%	2,788,321.41	0.26%
	Total		8,336	100.00%	1,061,665,360.10

Min	0.00
Max	273,299.36
Weighted Average	53,980.20

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	0.00 -< 50,000.00	1,045.00	12.59%	36,718,668.23	3.46%
	50,000.00 -< 100,000.00	2,850.00	34.35%	214,835,283.48	20.23%
	100,000.00 -< 150,000.00	1,977.00	23.83%	240,586,580.73	22.66%
	150,000.00 -< 200,000.00	1,104.00	13.31%	189,694,049.47	17.87%
	200,000.00 -< 250,000.00	570.00	6.87%	127,474,320.91	12.01%
	250,000.00 -< 300,000.00	299.00	3.60%	82,213,719.11	7.74%
	300,000.00 -< 350,000.00	166.00	2.00%	53,571,136.23	5.05%
	350,000.00 -< 400,000.00	139.00	1.68%	51,776,412.67	4.88%
	400,000.00 -< 450,000.00	100.00	1.21%	42,364,358.22	3.99%
	450,000.00 -< 500,000.00	39.00	0.47%	18,350,420.92	1.73%
	500,000.00 -< 550,000.00	7.00	0.08%	3,632,345.90	0.34%
	550,000.00 -< 600,000.00	1.00	0.01%	567,070.07	0.05%
	Total		8,297	100.00%	1,061,784,365.94

Min	0.83
Max	567,070.07
Weighted Average	185,832.10

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	21.00	0.25%	2,680,147.18	0.25%
	COVID-19 - EXT GRAN 2 MNTH	2.00	0.02%	484,027.56	0.05%
	COVID-19 - EXT GRAN 3 MNTH	7.00	0.08%	839,907.88	0.08%
	COVID-19 DECL. FRG NON BANKED	67.00	0.80%	10,123,998.38	0.95%
	COVID-19 FNB BANKED APPROVED	562.00	6.74%	80,105,469.89	7.55%
	COVID-19 NON FNB BANK APPROVED	692.00	8.30%	96,008,126.93	9.04%
	COVID-19 RINGFENCE	490.00	5.88%	65,726,065.90	6.19%
	Not Impacted	6,495.00	77.92%	805,697,616.38	75.89%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	2.00 % -< 4.00 %	2.00	0.02%	244,108.46	0.02%
	4.00 % -< 6.00 %	264.00	3.17%	52,610,420.71	4.96%
	6.00 % -< 8.00 %	775.00	9.30%	139,603,371.27	13.15%
	8.00 % -< 10.00 %	4,259.00	51.09%	563,075,414.48	53.04%
	10.00 % -< 12.00 %	2,302.00	27.62%	237,363,164.10	22.36%
	12.00 % -< 14.00 %	518.00	6.21%	50,079,342.63	4.72%
	14.00 % -< 16.00 %	196.00	2.35%	17,280,238.86	1.63%
	16.00 % -< 18.00 %	19.00	0.23%	1,293,849.49	0.12%
	18.00 % -< 20.00 %	1.00	0.01%	115,450.10	0.01%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	3.84%
Max	18.49%
Weighted Average	9.28%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	7,153.00	85.81%	902,812,134.54	85.04%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	1,183.00	14.19%	158,853,225.56	14.96%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	6,776.00	81.29%	865,453,300.40	81.52%
	40,000 -< 80,000	1,018.00	12.21%	120,956,694.70	11.39%
	80,000 -< 120,000	319.00	3.83%	40,979,505.23	3.86%
	120,000 -< 160,000	113.00	1.36%	16,752,219.52	1.58%
	160,000 -< 200,000	34.00	0.41%	4,780,593.30	0.45%
	200,000 -< 400,000	68.00	0.82%	11,603,583.64	1.09%
	400,000 -< 600,000	2.00	0.02%	328,921.18	0.03%
	600,000 -< 800,000	3.00	0.04%	258,209.24	0.02%
	1,200,000 -< 1,400,000	3.00	0.04%	552,332.89	0.05%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	0.00
Max	1,340,600.00
Weighted Average	34,000.14

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	8,336.00	100.00%	1,061,665,360.10	100.00%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator		1.00	0.01%	66,339.21	0.01%
	N	8,310.00	99.69%	1,059,153,899.47	99.76%
	Y	25.00	0.30%	2,445,121.42	0.23%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	18.00	0.22%	410,149.09	0.04%
	1,000.00 -< 2,000.00	730.00	8.76%	32,184,355.36	3.03%
	2,000.00 -< 3,000.00	2,215.00	26.57%	164,480,299.71	15.49%
	3,000.00 -< 4,000.00	2,132.00	25.58%	231,269,233.57	21.78%
	4,000.00 -< 5,000.00	1,256.00	15.07%	175,592,555.08	16.54%
	5,000.00 -< 10,000.00	1,772.00	21.26%	383,196,323.91	36.09%
	10,000.00 -< 15,000.00	210.00	2.52%	73,845,084.11	6.96%
	15,000.00 -< 65,000.00	3.00	0.04%	687,359.27	0.06%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	143.32
Max	16,894.03
Weighted Average	5,515.65

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
New/Used	D	152.00	1.82%	31,685,743.72	2.98%
	N	1,967.00	23.60%	363,907,109.00	34.28%
	U	6,217.00	74.58%	666,072,507.38	62.74%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	30 -< 40	5.00	0.06%	32,040.12	0.00%
	40 -< 50	72.00	0.86%	3,015,186.19	0.28%
	50 -< 60	60.00	0.72%	2,862,834.42	0.27%
	60 -< 70	475.00	5.70%	42,616,081.31	4.01%
	70 -< 80	7,724.00	92.66%	1,013,139,218.06	95.43%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	37.00
Max	73.00
Weighted Average	71.44

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	20.00	0.24%	467,244.55	0.04%
	100,000.00 -< 200,000.00	1,364.00	16.36%	67,527,417.41	6.36%
	200,000.00 -< 300,000.00	2,715.00	32.57%	225,943,993.56	21.28%
	300,000.00 -< 400,000.00	1,862.00	22.34%	229,814,097.04	21.65%
	400,000.00 -< 500,000.00	1,004.00	12.04%	164,800,930.35	15.52%
	500,000.00 -< 600,000.00	577.00	6.92%	123,262,183.29	11.61%
	600,000.00 -< 800,000.00	444.00	5.33%	119,932,987.54	11.30%
	800,000.00 -< 1,000,000.00	230.00	2.76%	83,207,735.75	7.84%
	1,000,000.00 -< 1,200,000.00	105.00	1.26%	42,116,051.76	3.97%
	1,200,000.00 -< 1,400,000.00	10.00	0.12%	3,846,450.74	0.36%
	1,400,000.00 -< 1,600,000.00	2.00	0.02%	209,406.41	0.02%
	1,600,000.00 -< 1,800,000.00	1.00	0.01%	32,770.57	0.00%
	1,800,000.00 -< 2,000,000.00	1.00	0.01%	311,327.78	0.03%
	>= 2,000,000.00	1.00	0.01%	192,763.35	0.02%
	Total		8,336	100.00%	1,061,665,360.10

Min	55,476.00
Max	2,226,231.20
Weighted Average	471,424.70

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	0.00 % -< 10.00 %	1.00	0.01%	48,241.76	0.00%
	10.00 % -< 20.00 %	3.00	0.04%	102,505.34	0.01%
	20.00 % -< 30.00 %	14.00	0.17%	536,469.93	0.05%
	30.00 % -< 40.00 %	52.00	0.62%	3,055,157.84	0.29%
	40.00 % -< 50.00 %	119.00	1.43%	6,326,125.27	0.60%
	50.00 % -< 60.00 %	209.00	2.51%	14,855,298.45	1.40%
	60.00 % -< 70.00 %	434.00	5.21%	41,233,212.56	3.88%
	70.00 % -< 80.00 %	824.00	9.88%	89,847,896.73	8.46%
	80.00 % -< 90.00 %	1,350.00	16.19%	168,255,757.44	15.85%
	90.00 % -< 100.00 %	1,990.00	23.87%	264,504,000.42	24.91%
	100.00 % -< 120.00 %	3,340.00	40.07%	472,900,694.36	44.54%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	7.81%
Max	109.99%
Weighted Average	93.93%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Payment method	CASH	837.00	10.04%	110,612,794.07	10.42%
	DEBIT ORDER	7,498.00	89.95%	950,997,133.38	89.58%
	STOP ORDER	1.00	0.01%	55,432.65	0.01%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	33.00	0.40%	448,957.10	0.04%
	6 -< 12	113.00	1.36%	4,997,654.10	0.47%
	12 -< 18	209.00	2.51%	14,094,558.63	1.33%
	18 -< 24	1,313.00	15.75%	112,140,178.49	10.56%
	24 -< 30	2,186.00	26.22%	234,055,559.18	22.05%
	30 -< 36	3,374.00	40.48%	499,843,101.22	47.08%
	36 -< 42	985.00	11.82%	175,293,457.42	16.51%
	42 -< 48	34.00	0.41%	4,108,258.64	0.39%
	48 -< 54	20.00	0.24%	2,709,654.57	0.26%
	54 -< 60	23.00	0.28%	4,402,899.71	0.41%
	60 -< 66	22.00	0.26%	4,640,157.20	0.44%
	66 -< 72	13.00	0.16%	2,670,929.72	0.25%
	72 -< 78	8.00	0.10%	1,591,142.84	0.15%
	78 -< 84	3.00	0.04%	668,851.28	0.06%
	Total		8,336	100.00%	1,061,665,360.10

Min	0.00
Max	83.00
Weighted Average	31.04

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	30 -< 36	798.00	9.57%	142,630,845.47	13.43%
	36 -< 42	3,902.00	46.81%	567,997,693.71	53.50%
	42 -< 48	2,326.00	27.90%	243,181,699.93	22.91%
	48 -< 54	1,227.00	14.72%	101,163,335.20	9.53%
	54 -< 60	83.00	1.00%	6,691,785.79	0.63%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	32.00
Max	58.00
Weighted Average	40.46

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	3,212.00	38.53%	570,043,448.94	53.69%
	6 -< 12	5,124.00	61.47%	491,621,911.16	46.31%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Min	2.00
Max	10.00
Weighted Average	5.58

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	1,132.00	13.58%	154,412,461.85	14.54%
	PASSENGER VEHICLES	7,204.00	86.42%	907,252,898.25	85.46%
	Total	8,336	100.00%	1,061,665,360.10	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ALFA ROMEO	22.00	0.26%	2,176,495.03	0.21%
	AUDI	208.00	2.50%	25,079,497.86	2.36%
	BMW	439.00	5.27%	74,237,815.47	6.99%
	CHANA - CHANGAN	1.00	0.01%	17,160.57	0.00%
	CHERY	8.00	0.10%	286,604.70	0.03%
	CHEVROLET	419.00	5.03%	34,129,942.14	3.21%
	CHRYSLER	6.00	0.07%	1,009,920.45	0.10%
	CITROEN	20.00	0.24%	1,483,716.13	0.14%
	DAIHATSU	13.00	0.16%	799,840.58	0.08%
	DATSUN	134.00	1.61%	12,072,169.99	1.14%
	DEFAULT	1.00	0.01%	441,781.68	0.04%

Vehicle manufacturer	DODGE	27.00	0.32%	2,630,409.17	0.25%
	FERRARI	1.00	0.01%	311,327.78	0.03%
	FIAT	58.00	0.70%	4,616,527.50	0.43%
	FORD	874.00	10.48%	116,432,490.87	10.97%
	FOTON	2.00	0.02%	127,598.76	0.01%
	GEELY	1.00	0.01%	32,360.72	0.00%
	GWM	57.00	0.68%	4,915,492.17	0.46%
	HAVAL	14.00	0.17%	2,463,747.25	0.23%
	HONDA	190.00	2.28%	21,171,143.71	1.99%
	HYUNDAI	1,033.00	12.39%	131,613,745.29	12.40%
	INFINITI	7.00	0.08%	2,063,028.81	0.19%
	ISUZU	147.00	1.76%	23,192,863.41	2.18%

Vehicle manufacturer	JAGUAR	39.00	0.47%	11,721,133.00	1.10%
	JEEP	122.00	1.46%	23,602,672.42	2.22%
	JMC	3.00	0.04%	190,507.65	0.02%
	KIA	542.00	6.50%	58,905,190.05	5.55%
	LAND ROVER	138.00	1.66%	31,775,427.48	2.99%
	LEXUS	11.00	0.13%	1,462,452.82	0.14%
	MAHINDRA	38.00	0.46%	4,613,712.98	0.43%
	MAZDA	343.00	4.11%	57,264,024.83	5.39%
	MERCEDES-BENZ	457.00	5.48%	84,108,981.07	7.92%
	MG	9.00	0.11%	570,485.67	0.05%
	MINI	32.00	0.38%	3,878,188.74	0.37%
	mitsubishi	97.00	1.16%	14,197,472.84	1.34%

Vehicle manufacturer	NISSAN	586.00	7.03%	69,579,341.46	6.55%
	OPEL	93.00	1.12%	10,743,101.07	1.01%
	PEUGEOT	56.00	0.67%	6,854,157.20	0.65%
	PORSCHE	13.00	0.16%	2,879,185.31	0.27%
	RENAULT	620.00	7.44%	69,359,332.28	6.53%
	SSANGYONG	5.00	0.06%	341,815.98	0.03%
	SUBARU	27.00	0.32%	3,532,755.15	0.33%
	SUZUKI	132.00	1.58%	12,435,898.27	1.17%
	TATA	28.00	0.34%	1,421,054.77	0.13%
	TOYOTA	553.00	6.63%	60,661,441.41	5.71%
	VOLKSWAGEN	636.00	7.63%	59,848,226.08	5.64%
	VOLVO	73.00	0.88%	10,375,887.49	0.98%

Vehicle manufacturer	ZOTYE	1.00	0.01%	37,234.04	0.00%
	Total	8,336	100.00%	1,061,665,360.10	100.00%