

Domestic Date and Rate Information			
Name of Transaction:	Nitro Securitisation 6 (RF) Limited	Inception Date:	5-Apr-2018
Maximum programme size:	ZAR 2,040,000,000.00	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 Securitisation 6 (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 Securitisation 6 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: A1+(ZA)/ LT: AA+(ZA)	End of Interest:	21-Dec-2020
Type of Hedge:	Interest rate swap	Interest Days:	91
Rating Agency:	Global Credit Rating Co.		

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	
N6C26	ZAG000150541	500 000 000.00	207 666 000.00	100 611 000.00	107 055 000.00	21/09/2020	20/03/2026	1.49%	2 514 675.95	AAA _{(ZA)(sf)}	Class C	
N6D26	ZAG000150558	200 000 000.00	200 000 000.00	-	200 000 000.00	21/12/2020	20/03/2026	1.59%	2 471 709.59	AA ⁺ _{(ZA)(sf)}	Class D	
N6E26	ZAG000150566	65 000 000.00	65 000 000.00	-	65 000 000.00	22/03/2021	20/03/2026	2.10%	885 953.56	A-(ZA)(sf)	Class E	
N6F26	ZAG000150574	55 000 000.00	55 000 000.00	-	55 000 000.00	22/03/2021	20/03/2026	3.80%	982 762.60	BB ⁺ _{(ZA)(sf)}	Class F	
N6G26	ZAG000150582	40 000 000.00	40 000 000.00	-	40 000 000.00	22/03/2021	20/03/2026	6.00%	934 133.70	Unrated	Class G	
Total Note		860 000 000.00	567 666 000.00	100 611 000.00	467 055 000.00				7 789 235.41			

Pool				
Portfolio Outstanding		Number of Loans		Units
Initial value of assets	1 999 996 061.18	Initial number of assets	12 183	
Portfolio at the beginning of the reporting period	601 645 205.95	Number of ISA's at the beginning of the period	6 689	
Principal Payments (Scheduled)	-68 259 652.98	Number of ISA's closed as a result of early settlement	-496	
Principal Payments (Unscheduled)	-34 911 654.46	Number of ISA's closed according contractual maturity	-41	
Finance charges Accrued	12 927 785.60	Number of ISA's written off during this period	-28	
Finance charges Collected	-12 728 772.10	Number of ISA's repurchased by the seller	-	
Write offs	-2 699 683.90	Number of ISA's purchased	-	
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	6 124	
Value Added Products	2 010 722.64			
Portfolio at the determination date:	497 983 950.75			

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	5 408	420 262 132.74	84.39%
31-60 days overdue	282	23 907 199.47	4.80%
61 - 90 days overdue	118	12 885 655.03	2.59%
91-120 days overdue	83	8 134 271.40	1.63%
120+ days overdue	155	21 758 070.25	4.37%
Classified	78	11 036 621.86	2.22%
Total Accounts	6 124	497 983 950.75	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		10 478 309.74
Current quarter write offs		2 699 683.90
Cumulative write offs on Participating Assets end of quarter		13 177 993.64
Cumulative Principal Loss Ratio		0.60%
Classified as potentially uncollectible	78	11 036 621.86
Cumulative Recoveries on Participating Assets Start of Quarter		841 842.26
Recovery Amount in the current period		288 158.30
Cumulative recoveries on Participating Assets end of quarter		1 130 000.56

Collections	R
Instalments	80 988 425.08
Early Settlements & Prepayments	34 911 654.46
Additional assets	-2 010 722.64
Other Collections (Including Recoveries)	417 455.96
Interest on collections account	122 117.34
Total	114 428 930.20

Cash Reserve Required Amount	R
On Issue Date, the cash reserve required requirement amount is equal to:	
2% of Asset Balance on issue date	40 000 000.00
Thereafter on any Interest Payment Date, if Performance Criteria are satisfied, the greater of:	
2% of the Aggregate Principal Balance of the Participating Assets	9 959 679.02
0.5% of Initial Asset Balance	9 999 980.31
At End of period	9 999 980.31

Cash Reserve	R
At Beginning of Period	12 032 904.12
Plus: Interest Earned on cash reserve	109 374.79
Plus: Amounts Transferred In	9 999 980.31
Less: Amounts Transferred Out (Reduce Required Amount)	-12 142 278.91
At End of period	9 999 980.31

Assets and Liabilities Test	
Assets	552 191 822.17
Liabilities	467 055 000.00
Assets/Liabilities Ratio	118.23%

Asset Quality Test	
Assets - non-defaulted	467 054 967.55
Liabilities	467 055 000.00
Assets - non-defaulted/ Liabilities Ratio	100.00%

Feature	Details of credit enhancement provided to each of the	Current value of credit enhancement
Excess spread	The first loss credit enhancement is provided by available excess spread.	44 207 891.12
Cash Reserve	Available excess spread will be allocated to the Cash Reserve up to the Cash Reserve Required	9 999 980.31
Subordination	The third level of credit enhancement is the allocation of losses firstly to the Class G Notes.	40 000 000.00

Triggers	Trigger Level	Actual Level	Breached?
Permitted Investments	at least A1 on a short-	A1+(ZAN)/ AA+(ZAN)	No
Derivative Counterparty	at least A1+ by the Rating Agency on a short term national scale	A1+(ZAN)	No
Account Bank	at least A1 by the Rating Agency on a short-term national scale	A1+(ZAN)	No
Sweep acceleration trigger	a first level of at least A1 on a short-term national scale and a second level of at least A2 on a short-term national scale	A1+(ZAN)	No
Customer Notification Trigger	If there is an event of default by the Servicer in terms of the Servicing Agreement		No

Potential Redemption Amount	R
Aggregate Principal Amount of all Notes Outstanding on Determination date	567 666 000.00
Less Principal Balance of all Performing assets	457 054 987.24
Plus Cash Reserve Required Amount following Int repayment date	9 999 980.31
Total	100 611 032.45

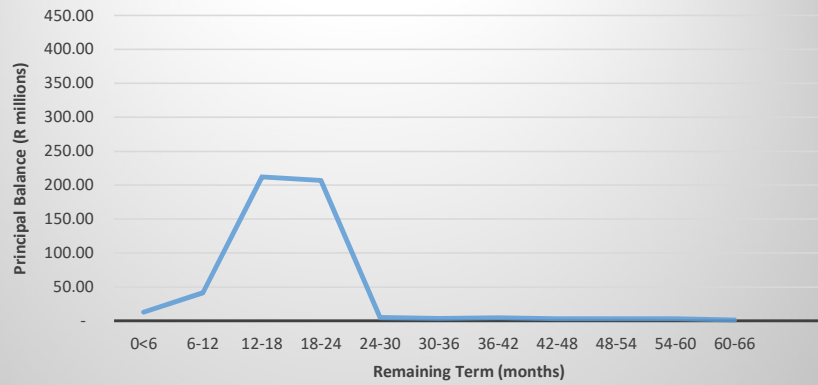
Permitted Investments (General Reserve)	R
At beginning of period	39 989 011.56
Interest	850 044.79
Amount transferred to General reserve following IPD	4 218 879.56

Monies Available to the Waterfall	R
Opening cash balance	39 989 011.56
Collections (Including Recoveries)	114 306 812.86
Swap Income	-
Accounts Draws and Surpluses	12 032 904.12
Interest income	1 081 536.92
Income from NCA fees (early settlement)	285 723.57
Income from NCA fees	979 110.00
Total	168 675 099.02

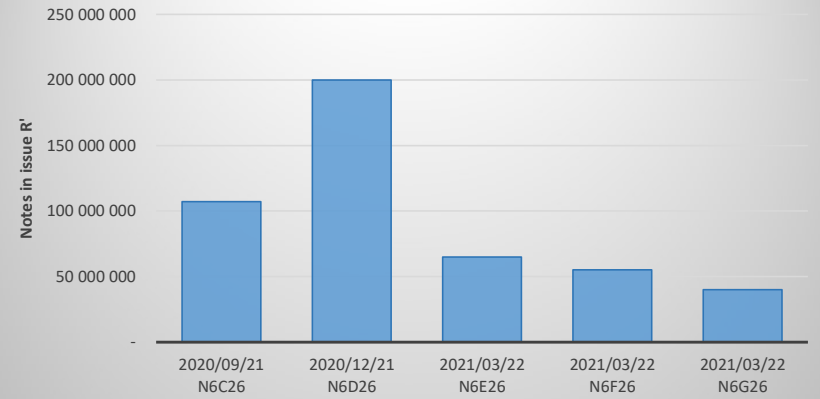
Monies Allocated	R
Expenses (Items 1-5)	5 432 495.51
Swap Expense	634 496.68
Interest on Notes B and C	2 514 675.95
Capital on Notes B and C	100 611 000.00
Interest on Notes D	2 471 709.59
Capital on Notes D	-
Build Cash Reserve	9 999 980.31
Interest On Class E, F & G	2 802 849.86
Capital On Class E, F & G	-
Residual Beneficiary payment	-
Residual profit year to date	44 207 891.12
Total	168 675 099.02

Excess Spread	
Excess Spread Amount in current quarter	4 218 879.56
Excess spread in quarter % pa	2.8126%
Excess spread in prior quarter %	0.1703%
Excess spread in 2nd prior quarter %	-1.3961%
3Q Average excess spread %	0.5289%

Legal maturity of assets



Target maturity of notes



Comments:

Administrator Contact Information:

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FirstRand

Collateral Stratification Report - NITRO6

Date: 30-Nov-20

Summary Information	
Outstanding Balance	497,983,950.75
Number of receivables	6,070.00
Average Balance	82,040.19
Weighted Average Effective Rate	9.56%
Weighted Average Original LTV	93.62%
Weighted Average Remaining Term	17.53
Weighted Average Seasoning	55.01
Largest single Borrower Concentration (% Outstanding Balance)	0.1062%
Largest 20 Borrower Concentration (% Outstanding Balance)	1.6609%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Account Type	IS	6,124.00	100.00%	497,983,950.75	100.00%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon %	= 0.00%	4,288.00	70.02%	234,430,196.37	47.08%
	5.00 % -< 10.00 %	3.00	0.05%	357,736.71	0.07%
	10.00 % -< 15.00 %	19.00	0.31%	1,522,344.79	0.31%
	15.00 % -< 20.00 %	59.00	0.96%	6,611,381.62	1.33%
	20.00 % -< 25.00 %	217.00	3.54%	29,605,671.04	5.95%
	25.00 % -< 30.00 %	966.00	15.77%	138,307,014.32	27.77%
	30.00 % -< 40.00 %	572.00	9.34%	87,149,605.90	17.50%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	0.00%
Max	39.93%
Weighted Average	15.38%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Balloon Amount	= 0.00	4,288.00	70.02%	234,430,196.37	47.08%
	10,000.00 -< 20,000.00	9.00	0.15%	406,286.51	0.08%
	20,000.00 -< 30,000.00	47.00	0.77%	2,696,691.49	0.54%
	30,000.00 -< 40,000.00	126.00	2.06%	8,502,742.78	1.71%
	40,000.00 -< 50,000.00	208.00	3.40%	17,271,926.37	3.47%
	50,000.00 -< 60,000.00	236.00	3.85%	22,507,583.14	4.52%
	60,000.00 -< 70,000.00	199.00	3.25%	22,258,332.34	4.47%
	70,000.00 -< 80,000.00	189.00	3.09%	24,045,580.74	4.83%
	80,000.00 -< 90,000.00	141.00	2.30%	20,706,391.92	4.16%
	90,000.00 -< 100,000.00	104.00	1.70%	17,818,821.94	3.58%
	100,000.00 -< 150,000.00	427.00	6.97%	84,726,943.40	17.01%
	150,000.00 -< 200,000.00	127.00	2.07%	35,130,290.25	7.05%
	200,000.00 -< 250,000.00	23.00	0.38%	7,482,163.50	1.50%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	0.00
Max	248,969.27
Weighted Average	55,192.83

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Capital Balance	0.00 -< 50,000.00	2,388.00	39.34%	68,302,868.85	13.70%
	50,000.00 -< 100,000.00	1,966.00	32.39%	140,256,978.36	28.14%
	100,000.00 -< 150,000.00	825.00	13.59%	100,301,256.22	20.12%
	150,000.00 -< 200,000.00	473.00	7.79%	81,700,643.29	16.39%
	200,000.00 -< 250,000.00	240.00	3.95%	53,259,629.56	10.69%
	250,000.00 -< 300,000.00	92.00	1.52%	24,873,311.90	4.99%
	300,000.00 -< 350,000.00	58.00	0.96%	18,582,339.28	3.73%
	350,000.00 -< 400,000.00	18.00	0.30%	6,601,634.35	1.32%
	400,000.00 -< 450,000.00	6.00	0.10%	2,548,813.96	0.51%
	450,000.00 -< 500,000.00	3.00	0.05%	1,442,941.92	0.29%
	500,000.00 -< 550,000.00	1.00	0.02%	528,959.85	0.11%
	Total		6,070	100.00%	498,399,377.54

Min	6.99
Max	528,959.85
Weighted Average	137,156.22

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	COVID-19 – DEBIT ORDERS	21.00	0.34%	1,375,955.04	0.28%
	COVID-19 - EXT GRAN 2 Mnth	1.00	0.02%	174,524.45	0.04%
	COVID-19 - EXT GRAN 3 Mnth	2.00	0.03%	151,476.09	0.03%
	COVID-19 DECL. FRG NON BANKED	76.00	1.24%	7,449,201.33	1.50%
	COVID-19 FNB BANKED APPROVED	305.00	4.98%	24,404,311.67	4.90%
	COVID-19 NON FNB BANK APPROVED	454.00	7.41%	40,164,607.76	8.07%
	COVID-19 RINGFENCE	331.00	5.40%	28,878,449.51	5.80%
	Not Impacted	4,934.00	80.57%	395,385,424.90	79.40%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Current Effective Rate Original	4.00 % -< 6.00 %	12.00	0.20%	1,166,992.16	0.23%
	6.00 % -< 8.00 %	515.00	8.41%	56,825,226.73	11.41%
	8.00 % -< 10.00 %	3,143.00	51.32%	289,743,821.63	58.18%
	10.00 % -< 12.00 %	1,574.00	25.70%	105,199,640.84	21.13%
	12.00 % -< 14.00 %	611.00	9.98%	33,328,544.67	6.69%
	14.00 % -< 16.00 %	249.00	4.07%	10,563,350.71	2.12%
	16.00 % -< 18.00 %	18.00	0.29%	1,064,602.89	0.21%
	18.00 % -< 20.00 %	2.00	0.03%	91,771.12	0.02%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	5.48%
Max	19.74%
Weighted Average	9.61%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Customer Type	PRIVATE INDIVIDUAL	5,180.00	84.59%	416,732,224.31	83.68%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	944.00	15.41%	81,251,726.44	16.32%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Deposit	0 -< 40,000	5,026.00	82.07%	410,197,615.02	82.37%
	40,000 -< 80,000	721.00	11.77%	53,799,404.11	10.80%
	80,000 -< 120,000	229.00	3.74%	21,605,860.76	4.34%
	120,000 -< 160,000	80.00	1.31%	6,381,063.50	1.28%
	160,000 -< 200,000	21.00	0.34%	1,702,452.76	0.34%
	200,000 -< 400,000	40.00	0.65%	3,693,989.76	0.74%
	400,000 -< 600,000	6.00	0.10%	593,097.67	0.12%
	600,000 -< 800,000	1.00	0.02%	10,467.17	0.00%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	0.00
Max	700,000.00
Weighted Average	32,071.65

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Fixed/Linked agreements	LINKED	6,124.00	100.00%	497,983,950.75	100.00%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Group staff indicator	N	6,115.00	99.85%	497,233,458.90	99.85%
	Y	9.00	0.15%	750,491.85	0.15%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Instalment amount	0.00 -< 1,000.00	15.00	0.24%	482,197.61	0.10%
	1,000.00 -< 2,000.00	526.00	8.59%	13,772,051.90	2.77%
	2,000.00 -< 3,000.00	1,605.00	26.21%	70,210,111.56	14.10%
	3,000.00 -< 4,000.00	1,568.00	25.60%	101,713,309.30	20.43%
	4,000.00 -< 5,000.00	891.00	14.55%	78,018,862.17	15.67%
	5,000.00 -< 10,000.00	1,356.00	22.14%	197,665,945.89	39.69%
	10,000.00 -< 15,000.00	159.00	2.60%	35,511,272.19	7.13%
	15,000.00 -< 65,000.00	2.00	0.03%	232,190.91	0.05%
	115,000.00 -< 165,000.00	2.00	0.03%	378,009.22	0.08%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	0.01
Max	136,498.25
Weighted Average	5,797.83

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
New/Used	D	202.00	3.30%	25,382,246.97	5.10%
	N	1,771.00	28.92%	210,893,660.72	42.35%
	U	4,151.00	67.78%	261,708,043.06	52.55%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	4.00	0.07%	102,636.78	0.02%
	50 -< 60	9.00	0.15%	95,514.91	0.02%
	60 -< 70	160.00	2.61%	6,344,574.27	1.27%
	70 -< 80	5,951.00	97.18%	491,441,224.79	98.69%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	49.00
Max	73.00
Weighted Average	71.35

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original Capital Balance	0.00 -< 100,000.00	16.00	0.26%	162,619.99	0.03%
	100,000.00 -< 200,000.00	1,105.00	18.04%	29,716,817.03	5.97%
	200,000.00 -< 300,000.00	2,014.00	32.89%	100,807,069.58	20.24%
	300,000.00 -< 400,000.00	1,253.00	20.46%	98,952,250.47	19.87%
	400,000.00 -< 500,000.00	648.00	10.58%	69,899,858.06	14.04%
	500,000.00 -< 600,000.00	383.00	6.25%	55,836,660.96	11.21%
	600,000.00 -< 800,000.00	466.00	7.61%	84,549,288.60	16.98%
	800,000.00 -< 1,000,000.00	177.00	2.89%	40,946,215.99	8.22%
	1,000,000.00 -< 1,200,000.00	58.00	0.95%	15,967,994.43	3.21%
	1,200,000.00 -< 1,400,000.00	4.00	0.07%	1,145,175.64	0.23%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	68,172.00
Max	1,310,405.52
Weighted Average	484,538.35

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	10.00 % -< 20.00 %	1.00	0.02%	24,472.94	0.00%
	20.00 % -< 30.00 %	12.00	0.20%	253,694.20	0.05%
	30.00 % -< 40.00 %	21.00	0.34%	512,432.64	0.10%
	40.00 % -< 50.00 %	65.00	1.06%	2,366,714.15	0.48%
	50.00 % -< 60.00 %	163.00	2.66%	6,565,637.27	1.32%
	60.00 % -< 70.00 %	281.00	4.59%	15,405,848.55	3.09%
	70.00 % -< 80.00 %	633.00	10.34%	38,825,819.94	7.80%
	80.00 % -< 90.00 %	1,129.00	18.44%	90,487,959.02	18.17%
	90.00 % -< 100.00 %	1,827.00	29.83%	165,035,643.01	33.14%
	100.00 % -< 120.00 %	1,992.00	32.53%	178,505,729.03	35.85%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	13.69%
Max	109.99%
Weighted Average	93.41%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	1,012.00	16.53%	94,750,399.21	19.03%
	DEBIT ORDER	5,111.00	83.46%	403,165,914.98	80.96%
	STOP ORDER	1.00	0.02%	67,636.56	0.01%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	490.00	8.00%	12,981,631.67	2.61%
	6 -< 12	870.00	14.21%	41,556,319.11	8.34%
	12 -< 18	2,530.00	41.31%	212,202,653.19	42.61%
	18 -< 24	2,022.00	33.02%	206,897,919.22	41.55%
	24 -< 30	47.00	0.77%	4,841,948.33	0.97%
	30 -< 36	49.00	0.80%	3,870,767.76	0.78%
	36 -< 42	36.00	0.59%	4,592,668.49	0.92%
	42 -< 48	28.00	0.46%	3,217,997.20	0.65%
	48 -< 54	23.00	0.38%	3,288,778.15	0.66%
	54 -< 60	21.00	0.34%	3,181,272.62	0.64%
	60 -< 66	8.00	0.13%	1,351,995.01	0.27%
	Total		6,124	100.00%	497,983,950.75

Min	0.00
Max	65.00
Weighted Average	17.49

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Seasoning	42 -< 48	3.00	0.05%	50,429.11	0.01%
	48 -< 54	1,924.00	31.42%	195,570,422.30	39.27%
	54 -< 60	2,869.00	46.85%	242,808,902.97	48.76%
	60 -< 66	787.00	12.85%	42,185,905.60	8.47%
	66 -< 72	531.00	8.67%	17,262,639.14	3.47%
	72 -< 78	10.00	0.16%	105,651.63	0.02%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	47.00
Max	72.00
Weighted Average	55.07

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	2,673.00	43.65%	312,150,748.62	62.68%
	6 -< 12	3,451.00	56.35%	185,833,202.13	37.32%
	Total	6,124	100.00%	497,983,950.75	100.00%

Min	4.00
Max	11.00
Weighted Average	5.99

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	973.00	15.89%	78,579,229.38	15.78%
	PASSENGER VEHICLES	5,151.00	84.11%	419,404,721.37	84.22%
	Total	6,124	100.00%	497,983,950.75	100.00%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Vehicle manufacturer	ABARTH	1.00	0.02%	51,960.18	0.01%
	ALFA ROMEO	8.00	0.13%	427,670.84	0.09%
	AUDI	147.00	2.40%	11,571,656.25	2.32%
	BMW	303.00	4.95%	34,818,062.47	6.99%
	CHERY	4.00	0.07%	111,926.66	0.02%
	CHEVROLET	433.00	7.07%	27,774,860.37	5.58%
	CHRYSLER	9.00	0.15%	1,320,556.95	0.27%
	CITROEN	18.00	0.29%	1,354,822.18	0.27%
	DAIHATSU	18.00	0.29%	397,470.97	0.08%
	DATSUN	41.00	0.67%	1,770,170.06	0.36%
	DEFAULT	3.00	0.05%	118,121.40	0.02%

Vehicle manufacturer	DODGE	25.00	0.41%	2,101,641.10	0.42%
	FAW	6.00	0.10%	383,248.14	0.08%
	FIAT	33.00	0.54%	1,356,347.96	0.27%
	FORD	671.00	10.96%	53,204,654.23	10.68%
	FOTON	3.00	0.05%	140,396.04	0.03%
	GEELY	3.00	0.05%	52,291.39	0.01%
	GWM	43.00	0.70%	1,793,925.87	0.36%
	HONDA	181.00	2.96%	13,002,810.62	2.61%
	HUMMER	1.00	0.02%	53,706.09	0.01%
	HYUNDAI	696.00	11.37%	51,578,390.90	10.36%
	INFINITI	2.00	0.03%	398,544.38	0.08%
	ISUZU	129.00	2.11%	13,442,873.01	2.70%

Vehicle manufacturer	JAGUAR	12.00	0.20%	1,594,862.68	0.32%
	JEEP	125.00	2.04%	19,452,421.11	3.91%
	JMC	2.00	0.03%	144,879.02	0.03%
	KIA	328.00	5.36%	25,528,643.09	5.13%
	LAND ROVER	109.00	1.78%	16,116,074.02	3.24%
	LEXUS	12.00	0.20%	715,291.73	0.14%
	MAHINDRA	17.00	0.28%	1,025,432.78	0.21%
	MAZDA	271.00	4.43%	26,962,337.00	5.41%
	MERCEDES-BENZ	372.00	6.07%	46,208,664.46	9.28%
	MG	1.00	0.02%	50,552.01	0.01%
	MINI	37.00	0.60%	2,426,375.64	0.49%
	mitsubishi	65.00	1.06%	6,064,731.96	1.22%

Vehicle manufacturer	NISSAN	492.00	8.03%	38,471,696.56	7.73%
	OPEL	117.00	1.91%	8,152,682.23	1.64%
	PEUGEOT	37.00	0.60%	1,955,357.35	0.39%
	PORSCHE	3.00	0.05%	368,301.70	0.07%
	PROTON	2.00	0.03%	45,067.68	0.01%
	RENAULT	272.00	4.44%	20,902,418.19	4.20%
	SMART	1.00	0.02%	21,761.73	0.00%
	SUBARU	12.00	0.20%	818,728.13	0.16%
	SUZUKI	105.00	1.71%	5,460,105.81	1.10%
	TATA	14.00	0.23%	473,265.32	0.10%
	TOYOTA	353.00	5.76%	20,887,694.97	4.19%
	VOLKSWAGEN	514.00	8.39%	27,492,740.95	5.52%

Vehicle manufacturer	VOLVO	73.00	1.19%	9,417,756.57	1.89%
	Total	6,124	100.00%	497,983,950.75	100.00%

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	955	80%	78 309 373.68	81.19%
31-60 days overdue	98	8%	8 678 829.40	10.00%
61 - 90 days overdue	45	4%	5 636 374.82	5.99%
91-120 days overdue	42	4%	4 329 472.29	2.28%
120+ days overdue	45	4%	5 458 948.29	0.34%
Classified	5	0%	185 527.37	0.20%
Total Accounts	1 190	100%	102 598 525.85	100%

	Category	Accounts		Principal	
		Number	Percent	Balance	Percent
Covid Status	Approved FNB Banked customer - Successful	305	4.98%	24 404 311.67	4.90%
	Approved NonFNB Banked customer - Successful	454	7.41%	40 164 607.76	8.07%
	Ringfenced Accounts	331	5.40%	28 878 449.51	5.80%
	Customers converted to cash from debit order	21	0.34%	1 375 955.04	0.28%
	Forbearance period extended - 2 Months	1	0.02%	174 524.45	0.04%
	Forbearance period extended - 3 Months	2	0.03%	151 476.09	0.03%
	Declined NonFNB Banked customer - Unsuccessful	76	1.24%	7 449 201.33	1.50%
	Not Impacted	4 934	80.57%	395 385 424.90	79.40%
Total	6 124	100.00%	497 983 950.75	100.00%	

