

## Nitro securitisation 6 (RF) Limited

## Investor Report - 13 December 2021

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:	13-Dec-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	Determination Date:	30-Nov-2021
	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.		
		Interest Payment Date (Quarterly):	20-Dec-2021
Originator, Seller and Servicer:	WesBank, a division of FirstRand Bank Limited	Prior Interest Payment Date:	20-Sep-2021
Issuer:	Nitro securitisation 6 (RF) Limited	Fixing Date JIBAR:	20-Sep-2021
Administrator:	Rand Merchant Bank. a division of FirstRand Bank Limited	3 Month JIBAR:	3.675%
Security SPV:	Nitro securitisation 6 Security SPV Trust	Begin of Interest accrual date:	20-Sep-2021
Hedge Counterparty:	FirstRand Bank Limited	End of Interest	20-Dec-2021
Credit rating of Hedge Counterparty:	ST: A1+ <sub>(ZA)</sub> / LT: AA+ <sub>(ZA)</sub>	Interest Days:	91
Type of Hedge	Interest rate swap		
Rating Agency:	Global Credit Rating Co.		

Note and	d Sub Ioan Informa	tion									
Bond Code	ISIN	Initial Nominal Principal - ZAR	Prior Principal- ZAR		Outstanding Principal - ZAR	Expected Maturity	Legal Maturity	Margin over JIB03	Interest Payment - ZAR	Long-term and short- term credit rating	Type of Notes
N6D26	ZAG000150558	200,000,000.00	81,364,000.00	56,278,000.00	25,086,000.00	22/03/2022	20/03/2026	1.59%	1,068,019.53	AAA <sub>(ZA)(sf)</sub>	Class D
N6E26	ZAG000150566	65,000,000.00	65,000,000.00	-	65,000,000.00	22/03/2022	20/03/2026	2.10%	935,866.44	AAA <sub>(ZA)(sf)</sub>	Class E
N6F26	ZAG000150574	55,000,000.00	55,000,000.00	-	55,000,000.00	22/03/2022	20/03/2026	3.80%	1,024,996.58	BB-(ZA)(sf)	Class F
N6G26	ZAG000150582	40,000,000.00	40,000,000.00	-	40,000,000.00	22/03/2022	20/03/2026	6.00%	964,849.32	Unrated	Class G
Total No	ote	360,000,000.00	241,364,000.00	56,278,000.00	185,086,000.00				3,993,731.86		

Pool			
Portfolio Outstanding		Number of Loans	<u>Units</u> 12,183
Initial value of assets	1,999,996,061.18	Initial number of assets	12,183
Portfolio at the beginning of the reporting period	250,873,132.60	Number of ISA's at the beginning of the period	4,093
Principal Payments (Scheduled)	-45,229,156.87	Number of ISA's closed as a result of early settlement	-392
Principal Payments (Unscheduled)	-13,997,638.87	Number of ISA's closed according contractual maturity	-179
Finance charges Accrued	5,138,498.17	Number of ISA's written off during this period	-42
Finance charges Collected	-4,946,598.17	Number of ISA's repurchased by the seller	-
Write offs	-2,682,760.12	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	Number of ISA's at the end of the period	3,480
Value Added Products	1,080,287.57		-
Portfolio at the determination date:	190,235,764.31		

Portfolio Delinguencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
			-
Not Delinguent	3,103	160,404,963.14	84.32%
31-60 days overdue	167	10,328,083.28	5.43%
61 - 90 days overdue	69	4,352,054.36	2.29%
91-120 days overdue	23	1,136,958.56	0.60%
120+ days overdue	35	2,683,221.98	1.41%
Classified	83	11,330,482.99	5.96%
Total Accounts	3,480	190,235,764.31	100.00%

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		22,939,565.03
Current quarter write offs		2,682,760.12
Cumulative write offs on Participating Assets end of quarter		25,622,325.15
Cumulative Principal Loss Ratio		1.15%
Classified as potentially uncollectible	83	11,330,482.99
Cumulative Recoveries on Participating Assets Start of Quarter		2,121,303.17
Recovery Amount in the current period		412,171.68
Cumulative recoveries on Participating Assets end of quarter		2,533,474.85

Collections	<u></u>
Instalments	50,175,755.04
Early Settlements & Prepayments	13,997,638.87
Additional assets	-1,080,287.57
Other Collections (Including Recoveries)	471,331.65
Interest on collections account	67,437.96
Total	63,631,875.95

Cash Reserve Required Amount	<u>_R</u>
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	3,804,715.29
0.5% of Initial Asset Balance	9,999,980.31
At End of period	9,999,980.31

Cash Reserve

At End of period

Assets

Liabilities

Liabilities

At Beginning of Period

Plus: Amounts Transferred In

Assets and Liabilities Test

Assets/Liabilities Ratio

Asset Quality Test Assets - non-defaulted

Plus: Interest Earned on cash reserve

Assets - non-defaulted/ Liabilities Ratio

Less: Amounts Transferred Out (Reduce Required Amount)

Potential Redemption Amount	R
Aggregate Principal Amount of all Notes Outstanding on Determination date	241,364,000.00
Less Principal Balance of all Performing assets	175,085,100.78
Plus Cash Reserve Required Amount following Int repayment date	9,999,980.31
Total	56,278,918.91
Permitted Investments (General Reserve)	<u>R</u>
At beginning of period	65,422,476,59

881,492.87

2,578,122.48

Interest

R

9,999,980.31

9,999,980.31

-10,088,483.64 9,999,980.31

268,236,343.69

185,086,000.00

144.93%

88,503.33

Amount transferred to General reserve following IPD

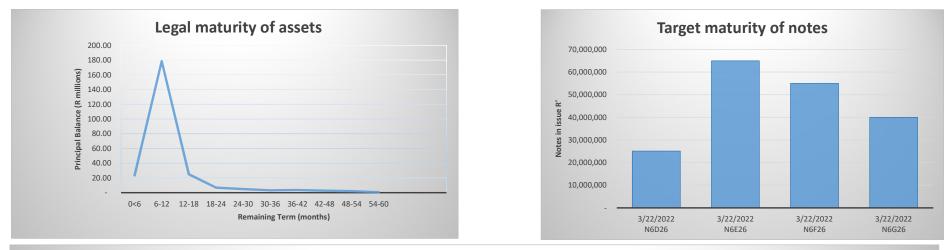
Monies Available to the Waterfall	<u>R</u>
Opening cash balance	65,422,476.59
Collections (Including Recoveries)	63,564,437.99
Swap Income	-
Accounts Draws and Surpluses	9,999,980.31
Interest income	1,037,434.16
Income from NCA fees (early settlement)	95,271.58
Income from NCA fees	561,330.00
Vat Collected	586,104.14
Total	141,267,034.77

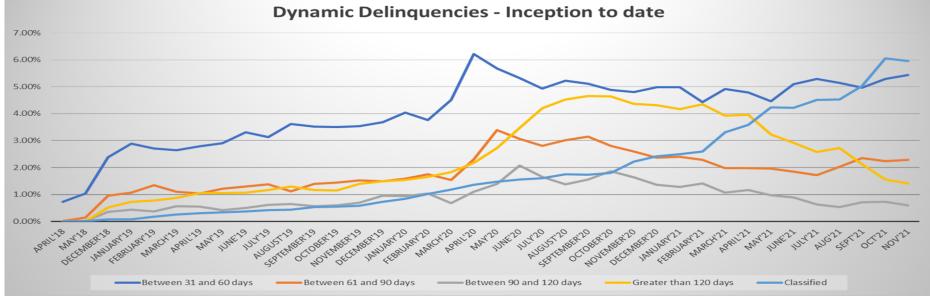
Monies Allocated	<u>R</u>
Expenses (Items 1-5)	2,869,527.53
Swap Expense	125,196.00
Interest on Notes B and C	-
Capital on Notes B and C	-
Interest on Notes D	1,068,019.53
Capital on Notes D	56,278,000.00
Build Cash Reserve	9,999,980.31
Interest On Class E, F & G	2,925,712.33
Capital On Class E, F &G	-
Residual Beneficiary payment	-
Residual profit year to date	68,000,599.07
Total	141,267,034.77

185,085,081.09		
185,086,000.00	Excess Spread	
100.00%	Excess Spread Amount in current quarter	2,578,122.48
	Excess spread in quarter % pa	4.1219%
	Excess spread in prior quarter %	7.3007%
of credit	Excess spread in 2nd prior quarter %	6.5539%
68,000,599.07	3Q Average excess spread %	5.9922%
0 000 080 21		

Credit Enhancement		
Feature	Details of credit enhancement provided to	Current value of credit
	each of the noteholders	enhancement
Excess spread	The first loss credit enhancement is provided by available excess spread.	68,000,599.07
Cash Reserve	Available excess spread will be allocated to the Cash Reserve up to the Cash Reserve	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-	$A1+_{(ZA)}/AA+_{(ZA)}$	No
Derivative Counterparty	at least A1+ by the Rating Agency on a short term national scale	A1+ <sub>(ZA)</sub>	No
Account Bank	at least A1 by the Rating Agency on a short-term national scale	A1+ <sub>(ZA)</sub>	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+ <sub>(ZA)</sub>	No
Customer Notification Trigger	If there is an event of default by the Servicer in terms of the Servicing Agreement		No





Comments:	
Administrator Contact Information:	
	Khwezi Tsotetsi
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Phone:	+27112824650

## Appendix 1

	2021/11/3	0 (Non Covid Impacted Acco	ounts)	2021/11/30 (Covid Impacted Accounts)			2021/11/30 (Total Book)		
Delinquencies	Number of loans	Outstanding Balance	Rand %	Number of loans	Outstanding Balance	Rand %	Number of Loans	Outstanding balance	Rand %
Not delinquent	2,538	130,900,183	86.4%	565	29,504,780	76.3%	3,103	160,404,963	84.32%
31-60 days overdue	113	6955511.66	4.6%	54	3372571.62	8.7%	167	10328083.28	5.43%
61-90 days overdue	47	2504273.36	1.7%	22	1847781	4.8%	69	4352054.36	2.29%
91-120 days overdue	15	830523.24	0.5%	8	306435.32	0.8%	23	1136958.56	0.60%
120+ days overdue	18	1377536.18	0.9%	17	1305685.8	3.4%	35	2683221.98	1.41%
Potentially uncollectible	64	9021630.79	6.0%	21	2308852.2	6.0%	85	11330482.99	5.96%
Total Accounts	2,795	151,589,658.72	100%	687	38,646,105.59	100%	3,482	190,235,764.31	100%

## Collateral Stratification Report - NITRO6FirstRandDate: 30-November-21

Summary Information				
Outstanding Balance	190,235,764.31			
Number of receivables	3,482.00			
Average Balance	56,034.10			
Weighted Average Effective Rate	9.57%			
Weighted Average Original LTV	94.81%			
Weighted Average Remaining Term	9.72			
Weighted Average Seasoning	66.49			
Largest single Borrower Concentration (% Outstanding Balance)	0.2696%			
Largest 20 Borrower Concentration (% Outstanding Balance)	3.6899%			

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Account Type	IS	3,482.00	100.00%	190,235,764.31	100.00%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	= 0.00%	2,335.00	67.06%	76,777,458.05	40.36%
	5.00 % -< 10.00 %	1.00	0.03%	55,226.38	0.03%
	10.00 % -< 15.00 %	16.00	0.46%	631,609.61	0.33%
Balloon %	15.00 % -< 20.00 %	31.00	0.89%	1,997,476.43	1.05%
Balloon %	20.00 % -< 25.00 %	122.00	3.50%	11,536,143.92	6.06%
	25.00 % -< 30.00 %	616.00	17.69%	59,715,266.95	31.39%
	30.00 % -< 40.00 %	361.00	10.37%	39,522,582.97	20.78%
	Total	3,482	100.00%	190,235,764.31	100.00%

	-
Min	0.00%
Max	39.41%
Weighted Average	17.44%

		Accounts		Principa	h
Description	Range	Number	Percent	Balance	Percent
	= 0.00	2,335.00	67.06%	76,777,458.05	40.36%
	10,000.00 -< 20,000.00	6.00	0.17%	167,595.90	0.09%
	20,000.00 -< 30,000.00	27.00	0.78%	929,244.78	0.49%
	30,000.00 -< 40,000.00	74.00	2.13%	3,207,806.91	1.69%
	40,000.00 -< 50,000.00	136.00	3.91%	7,523,852.75	3.96%
	50,000.00 -< 60,000.00	163.00	4.68%	10,852,255.06	5.70%
Balloon Amount	60,000.00 -< 70,000.00	138.00	3.96%	10,498,333.40	5.52%
Dalloon Amount	70,000.00 -< 80,000.00	121.00	3.48%	10,803,629.89	5.68%
	80,000.00 -< 90,000.00	85.00	2.44%	8,985,266.61	4.72%
	90,000.00 -< 100,000.00	74.00	2.13%	8,696,602.41	4.57%
	100,000.00 -< 150,000.00	241.00	6.92%	34,134,556.78	17.94%
	150,000.00 -< 200,000.00	71.00	2.04%	15,034,305.34	7.90%
	200,000.00 -< 250,000.00	11.00	0.32%	2,624,856.43	1.38%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	0.00
Мах	248,969.27
Weighted Average	61,150.27
	-

			ounts	Principa		
Description	Range	Number	Percent	Balance	Percent	
	< 0.00	87.00	2.50%	(555,327.69)	-0.29%	
	0.00 -< 50,000.00	1,993.00	57.24%	40,737,793.69	21.41%	
	50,000.00 -< 100,000.00	793.00	22.77%	57,199,774.36	30.07%	
	100,000.00 -< 150,000.00	381.00	10.94%	46,912,606.88	24.66%	
	150,000.00 -< 200,000.00	142.00	4.08%	24,009,085.78	12.62%	
	200,000.00 -< 250,000.00	60.00	1.72%	13,320,117.70	7.00%	
Capital Balance	250,000.00 -< 300,000.00	11.00	0.32%	3,053,640.23	1.61%	
	300,000.00 -< 350,000.00	8.00	0.23%	2,538,865.07	1.33%	
	350,000.00 -< 400,000.00	1.00	0.03%	391,423.64	0.21%	
	400,000.00 -< 450,000.00	4.00	0.11%	1,622,816.32	0.85%	
	450,000.00 -< 500,000.00	1.00	0.03%	492,047.26	0.26%	
	500,000.00 -< 550,000.00	1.00	0.03%	512,921.07	0.27%	
	Total	3,482	100.00%	190,235,764.31	100.00%	

Min	-267,290.11
Max	512,921.07
Weighted Average	112,514.64

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	COVID-19 – DEBIT ORDERS	11.00	0.32%	232,828.37	0.12%
	COVID-19 - EXT GRAN 2 MNTH	1.00	0.03%	140,618.65	0.07%
	COVID-19 FNB BANKED APPROVED	162.00	4.65%	7,918,792.37	4.16%
Covid Status	COVID-19 NON FNB BANK APPROVED	290.00	8.33%	16,678,673.44	8.77%
	COVID-19 RINGFENCE	223.00	6.40%	13,675,192.76	7.19%
	Not Impacted	2,795.00	80.27%	151,589,658.72	79.69%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	4.00 % -< 6.00 %	23.00	0.66%	1,854,067.79	0.97%
	6.00 % -< 8.00 %	239.00	6.86%	16,234,777.22	8.53%
	8.00 % -< 10.00 %	1,837.00	52.76%	114,120,726.65	59.99%
Current Effective Dete	10.00 % -< 12.00 %	939.00	26.97%	44,585,823.88	23.44%
Current Effective Rate Original	12.00 % -< 14.00 %	313.00	8.99%	10,285,408.38	5.41%
Original	14.00 % -< 16.00 %	116.00	3.33%	2,680,504.94	1.41%
	16.00 % -< 18.00 %	14.00	0.40%	419,344.58	0.22%
	18.00 % -< 20.00 %	1.00	0.03%	55,110.87	0.03%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	5.01%
Max	18.73%
Weighted Average	9.57%

		Ассо	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
	PRIVATE INDIVIDUAL	2,958.00	84.95%	159,889,263.58	84.05%
Customer Type	SELF-EMPLOYED PRIVATE INDIVIDUAL	524.00	15.05%	30,346,500.73	15.95%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	0 -< 40,000	2,867.00	82.34%	160,556,697.98	84.40%
	40,000 -< 80,000	405.00	11.63%	18,467,500.14	9.71%
	80,000 -< 120,000	133.00	3.82%	8,026,818.06	4.22%
Donocit	120,000 -< 160,000	46.00	1.32%	1,728,285.90	0.91%
Deposit	160,000 -< 200,000	5.00	0.14%	256,243.01	0.13%
	200,000 -< 400,000	22.00	0.63%	1,036,425.97	0.54%
	400,000 -< 600,000	4.00	0.11%	163,793.25	0.09%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	0.00
Max	520,000.00
Weighted Average	29,921.45

		Ассо	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
Fixed/Linked	LINKED	3,482.00	100.00%	190,235,764.31	100.00%
agreements	Total	3,482	100.00%	190,235,764.31	100.00%

		Acco	ounts	Principa	n <b>l</b>
Description	Range	Number	Percent	Balance	Percent
	Ν	3,475.00	99.80%	189,816,387.83	99.78%
Group staff indicator	Y	7.00	0.20%	419,376.48	0.22%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Acco	ounts	Principa	al
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 1,000.00	10.00	0.29%	101,888.94	0.05%
	1,000.00 -< 2,000.00	272.00	7.81%	4,914,489.07	2.58%
	2,000.00 -< 3,000.00	869.00	24.96%	23,886,261.89	12.56%
	3,000.00 -< 4,000.00	879.00	25.24%	37,259,118.32	19.59%
	4,000.00 -< 5,000.00	517.00	14.85%	29,691,738.12	15.61%
In stalmant amount	5,000.00 -< 10,000.00	821.00	23.58%	79,622,241.41	41.85%
Instalment amount	10,000.00 -< 15,000.00	91.00	2.61%	12,001,336.52	6.31%
	15,000.00 -< 65,000.00	6.00	0.17%	276,253.76	0.15%
	65,000.00 -< 115,000.00	6.00	0.17%	311,157.39	0.16%
	115,000.00 -< 165,000.00	9.00	0.26%	1,277,061.74	0.67%
	165,000.00 -< 215,000.00	2.00	0.06%	894,217.15	0.47%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	0.00
Max	182,200.00
Weighted Average	7,605.77

		Ассо	unts	Principa	l .
Description	Range	Number	Percent	Balance	Percent
	D	142.00	4.08%	12,040,256.76	6.33%
New/Used	Ν	1,249.00	35.87%	95,469,225.23	50.18%
	U	2,091.00	60.05%	82,726,282.32	43.49%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Acco	ounts	Principa	ıl
Description	Range	Number	Percent	Balance	Percent
Number of Rentals	40 -< 50	1.00	0.03%	8,934.45	0.00%
	60 -< 70	15.00	0.43%	752,309.21	0.40%
	70 -< 80	3,466.00	99.54%	189,474,520.65	99.60%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	49.00
Мах	73.00
Weighted Average	72.45

		Accounts		Principa	1
Description	Range	Number	Percent	Balance	Percent
	0.00 -< 100,000.00	4.00	0.11%	22,653.35	0.01%
	100,000.00 -< 200,000.00	467.00	13.41%	6,517,377.63	3.43%
	200,000.00 -< 300,000.00	1,125.00	32.31%	31,616,860.58	16.62%
	300,000.00 -< 400,000.00	749.00	21.51%	37,265,664.68	19.59%
	400,000.00 -< 500,000.00	412.00	11.83%	28,470,756.52	14.97%
Original Capital Balance	500,000.00 -< 600,000.00	258.00	7.41%	23,542,368.81	12.38%
Dalalice	600,000.00 -< 800,000.00	305.00	8.76%	36,676,868.10	19.28%
	800,000.00 -< 1,000,000.00	123.00	3.53%	18,856,897.82	9.91%
	1,000,000.00 -< 1,200,000.00	36.00	1.03%	6,681,105.66	3.51%
	1,200,000.00 -< 1,400,000.00	3.00	0.09%	585,211.16	0.31%
	Total	3,482	100.00%	190,235,764.31	100.00%

5/102
79,132.96
1,310,405.52
516,834.09

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	10.00 % -< 20.00 %	1.00	0.03%	13,110.74	0.01%
	20.00 % -< 30.00 %	9.00	0.26%	56,729.45	0.03%
	30.00 % -< 40.00 %	12.00	0.34%	105,551.57	0.06%
	40.00 % -< 50.00 %	31.00	0.89%	553,145.15	0.29%
	50.00 % -< 60.00 %	65.00	1.87%	1,285,987.90	0.68%
Original LTV	60.00 % -< 70.00 %	155.00	4.45%	4,109,177.38	2.16%
	70.00 % -< 80.00 %	339.00	9.74%	12,263,629.13	6.45%
	80.00 % -< 90.00 %	617.00	17.72%	33,948,232.56	17.85%
	90.00 % -< 100.00 %	1,075.00	30.87%	66,280,651.21	34.84%
	100.00 % -< 120.00 %	1,178.00	33.83%	71,619,549.22	37.65%
	Total	3,482	100.00%	190,235,764.31	100.00%

Total	5,402
Min	13.69%
Max	109.99%
Weighted Average	94.81%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Payment method	CASH	763.00	21.91%	48,612,999.19	25.55%
	DEBIT ORDER	2,719.00	78.09%	141,622,765.12	74.45%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
	0 -< 6	1,618.00	46.47%	66,309,982.13	34.86%
	6 -< 12	1,459.00	41.90%	88,890,146.85	46.73%
	12 -< 18	103.00	2.96%	7,055,720.63	3.71%
	18 -< 24	112.00	3.22%	8,440,237.12	4.44%
	24 -< 30	88.00	2.53%	8,351,907.86	4.39%
Remaining payments	30 -< 36	47.00	1.35%	4,513,394.35	2.37%
	36 -< 42	27.00	0.78%	3,158,076.29	1.66%
	42 -< 48	18.00	0.52%	2,147,762.16	1.13%
	48 -< 54	9.00	0.26%	1,254,940.23	0.66%
	54 -< 60	1.00	0.03%	113,596.69	0.06%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	0.00
Max	57.00
Weighted Average	9.72

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Cococcian	54 -< 60	3.00	0.09%	159,003.76	0.08%
	60 -< 66	1,348.00	38.71%	87,212,843.70	45.84%
	66 -< 72	1,851.00	53.16%	87,737,645.19	46.12%
Seasoning	72 -< 78	234.00	6.72%	12,731,026.13	6.69%
	78 -< 84	46.00	1.32%	2,395,245.53	1.26%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	59.00
Max	83.00
Weighted Average	66.49

		Accounts		counts Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle Age	0 -< 6	1,291.00	37.08%	98,009,172.13	51.52%
	6 -< 12	2,084.00	59.85%	90,774,762.64	47.72%
	12 -< 18	107.00	3.07%	1,451,829.54	0.76%
	Total	3,482	100.00%	190,235,764.31	100.00%

Min	5.00
Max	12.00
Weighted Average	6.72

		Ассо	unts	Principa	
Description	Range	Number	Percent	Balance	Percent
Vehicle category	COMM. VEHICLES:LIGHT < 1500KG	548.00	15.74%	28,507,333.99	14.99%
	PASSENGER VEHICLES	2,934.00	84.26%	161,728,430.32	85.01%
	Total	3,482	100.00%	190,235,764.31	100.00%

		Accounts		Principal	
Description	Range	Number	Percent	Balance	Percent
Vehicle manufacturer	ABARTH	1.00	0.03%	13,638.38	0.01%
	ALFA ROMEO	4.00	0.11%	97,185.38	0.05%
	AUDI	68.00	1.95%	2,792,907.37	1.47%
	BMW	145.00	4.16%	12,220,026.35	6.42%
	CHERY	2.00	0.06%	37,203.46	0.02%
	CHEVROLET	241.00	6.92%	9,977,181.67	5.24%
	CHRYSLER	5.00	0.14%	611,505.39	0.32%
	CITROEN	12.00	0.34%	701,180.62	0.37%
	DAIHATSU	6.00	0.17%	57,317.47	0.03%
	DATSUN	26.00	0.75%	693,993.96	0.36%
	DEFAULT	1.00	0.03%	12,080.91	0.01%

Vehicle manufacturer	DODGE	16.00	0.46%	1,003,259.61	0.53%
	FAW	4.00	0.11%	193,171.74	0.10%
	FIAT	15.00	0.43%	426,685.38	0.22%
	FORD	393.00	11.29%	19,942,036.43	10.48%
	FOTON	2.00	0.06%	76,680.05	0.04%
	GWM	20.00	0.57%	709,006.61	0.37%
	HONDA	122.00	3.50%	5,706,772.44	3.00%
	HYUNDAI	417.00	11.98%	21,613,228.99	11.36%
	INFINITI	1.00	0.03%	133,258.68	0.07%
	ISUZU	80.00	2.30%	5,217,489.20	2.74%
	JAGUAR	6.00	0.17%	754,926.37	0.40%
	JEEP	77.00	2.21%	8,352,856.87	4.39%

Vehicle manufacturer	JMC	1.00	0.03%	84,979.18	0.04%
	KIA	197.00	5.66%	10,697,805.27	5.62%
	LAND ROVER	58.00	1.67%	6,211,440.74	3.27%
	LEXUS	6.00	0.17%	224,325.17	0.12%
	MAHINDRA	11.00	0.32%	199,569.48	0.10%
	MAZDA	182.00	5.23%	11,564,226.34	6.08%
	MERCEDES-BENZ	194.00	5.57%	17,084,972.86	8.98%
	MINI	17.00	0.49%	986,844.99	0.52%
	MITSUBISHI	39.00	1.12%	2,342,845.33	1.23%
	NISSAN	296.00	8.50%	15,664,895.11	8.23%
	OPEL	65.00	1.87%	3,512,361.82	1.85%
	PEUGEOT	21.00	0.60%	648,773.70	0.34%

	PORSCHE	2.00	0.06%	153,801.91	0.08%
Vehicle manufacturer	RENAULT	167.00	4.80%	8,980,882.75	4.72%
	SUBARU	4.00	0.11%	181,382.07	0.10%
	SUZUKI	59.00	1.69%	1,728,140.06	0.91%
	ΤΑΤΑ	7.00	0.20%	125,923.64	0.07%
	ΤΟΥΟΤΑ	185.00	5.31%	5,850,913.76	3.08%
	VOLKSWAGEN	266.00	7.64%	8,106,670.36	4.26%
	VOLVO	41.00	1.18%	4,541,416.44	2.39%
	Total	3,482	100.00%	190,235,764.31	100.00%