



Nitro securitisation 6 (RF) Limited

Investor Report - 13 September 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-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 securitisation 6 (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 securitisation 6 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: A1+(ZA)/ LT: AA+(ZA)	End of Interest:	20-Sep-2021
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	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	143 808 000.00	62 444 000.00	81 364 000.00	20/12/2021	20/03/2026	1.59%	1 893 781.94	AA+(ZA)(sf)	Class D
N6E26	ZAG000150566	65 000 000.00	65 000 000.00	-	65 000 000.00	20/12/2021	20/03/2026	2.10%	938 621.37	A-(ZA)(sf)	Class E
N6F26	ZAG000150574	55 000 000.00	55 000 000.00	-	55 000 000.00	20/12/2021	20/03/2026	3.80%	1 027 327.67	BB+(ZA)(sf)	Class F
N6G26	ZAG000150582	40 000 000.00	40 000 000.00	-	40 000 000.00	20/12/2021	20/03/2026	6.00%	966 544.66	Unrated	Class G
<b>Total Note</b>		<b>360 000 000.00</b>	<b>303 808 000.00</b>	<b>62 444 000.00</b>	<b>241 364 000.00</b>				<b>4 826 275.64</b>		

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	320 834 944.90	Number of ISA's at the beginning of the period	4 785
Principal Payments (Scheduled)	-48 094 765.55	Number of ISA's closed as a result of early settlement	-456
Principal Payments (Unscheduled)	-18 916 881.75	Number of ISA's closed according contractual maturity	-187
Finance charges Accrued	6 688 301.12	Number of ISA's written off during this period	-49
Finance charges Collected	-6 504 642.73	Number of ISA's repurchased by the seller	-
Write offs	-4 426 852.89	Number of ISA's purchased	-
Repurchase of assets by Wesbank	-	<b>Number of ISA's at the end of the period</b>	<b>4 093</b>
Value Added Products	1 293 029.50		
<b>Portfolio at the determination date:</b>	<b>250 873 132.60</b>		

Portfolio Delinquencies			
	Number of Loans	Amount - R	Total Outstanding/Current Loan Balance
Not Delinquent	3 657	213 367 627.35	85.05%
31-60 days overdue	189	12 892 589.69	5.14%
61 - 90 days overdue	70	5 103 214.98	2.03%
91-120 days overdue	22	1 320 630.03	0.53%
120+ days overdue	64	6 844 397.66	2.73%
Classified	91	11 344 672.89	4.52%
<b>Total Accounts</b>	<b>4 093</b>	<b>250 873 132.60</b>	<b>100.00%</b>

Defaults	Number of loans	R
Cumulative write offs on Participating Assets start of quarter		18 512 712.14
Current quarter write offs		4 426 852.89
Cumulative write offs on Participating Assets end of quarter		22 939 565.03
Cumulative Principal Loss Ratio		1.04%
Classified as potentially uncollectible	91	11 344 672.89
Cumulative Recoveries on Participating Assets Start of Quarter		1 899 219.51
Recovery Amount in the current period		222 083.66
Cumulative recoveries on Participating Assets end of quarter		2 121 303.17

Collections	R
Instalments	54 599 408.28
Early Settlements & Prepayments	18 916 881.75
Additional assets	-1 293 029.50
Other Collections (Including Recoveries)	311 028.21
Interest on collections account	81 285.07
<b>Total</b>	<b>72 615 573.81</b>

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	5 017 462.65
0.5% of Initial Asset Balance	9 999 980.31
<b>At End of period</b>	<b>9 999 980.31</b>

Cash Reserve	R
At Beginning of Period	9 999 980.31
Plus: Interest Earned on cash reserve	88 649.71
Plus: Amounts Transferred In	9 999 980.31
Less: Amounts Transferred Out (Reduce Required Amount)	-10 088 630.02
<b>At End of period</b>	<b>9 999 980.31</b>

Assets and Liabilities Test	
Assets	326 295 589.50
Liabilities	241 364 000.00
Assets/Liabilities Ratio	135.19%

Asset Quality Test	
Assets - non-defaulted	241 363 412.33
Liabilities	241 364 000.00
Assets - non-defaulted/ Liabilities Ratio	100.00%

Credit Enhancement		
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.	65 422 476.59
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+(ZA)/ AA+(ZA)	No
Derivative Counterparty	at least A1+ by the Rating Agency on a short term national scale	A1+(ZA)	No
Account Bank	at least A1 by the Rating Agency on a short-term national scale	A1+(ZA)	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+(ZA)	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	303 808 000.00
Less Principal Balance of all Performing assets	231 363 432.02
Plus Cash Reserve Required Amount following Int repayment date	9 999 980.31
<b>Total</b>	<b>62 444 587.67</b>

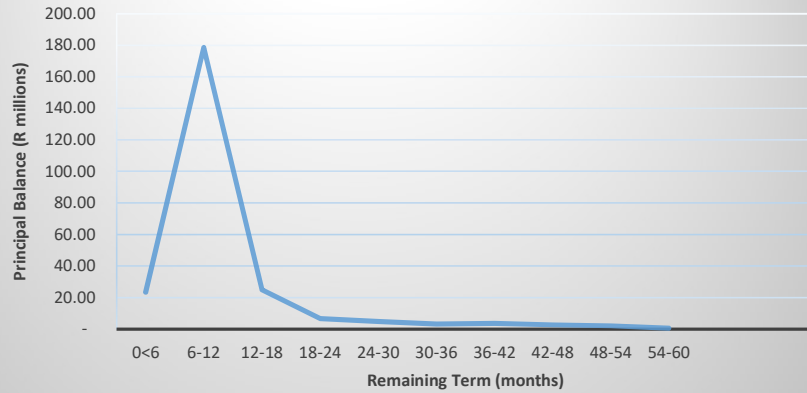
Permitted Investments (General Reserve)	R
At beginning of period	59 582 730.19
Interest	889 532.69
Amount transferred to General reserve following IPD	5 839 746.40

Monies Available to the Waterfall	R
Opening cash balance	59 582 730.19
Collections (Including Recoveries)	72 534 288.74
Swap Income	-
Accounts Draws and Surpluses	9 999 980.31
Interest income	1 059 467.47
Income from NCA fees (early settlement)	143 714.10
Income from NCA fees	662 690.00
Vat Collected	-
<b>Total</b>	<b>143 982 870.80</b>

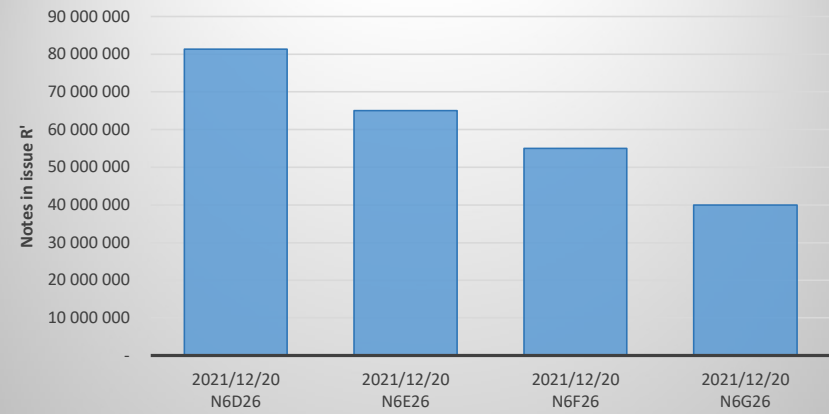
Monies Allocated	R
Expenses (Items 1-5)	1 211 749.05
Swap Expense	78 389.21
Interest on Notes B and C	-
Capital on Notes B and C	-
Interest on Notes D	1 893 781.94
Capital on Notes D	62 444 000.00
Build Cash Reserve	9 999 980.31
Interest On Class E, F & G	2 932 493.70
Capital On Class E, F & G	-
Residual Beneficiary payment	-
Residual profit year to date	65 422 476.59
<b>Total</b>	<b>143 982 870.80</b>

Excess Spread	
Excess Spread Amount in current quarter	5 839 746.40
Excess spread in quarter % pa	7.3007%
Excess spread in prior quarter %	6.5539%
Excess spread in 2nd prior quarter %	7.0092%
<b>3Q Average excess spread %</b>	<b>6.9546%</b>

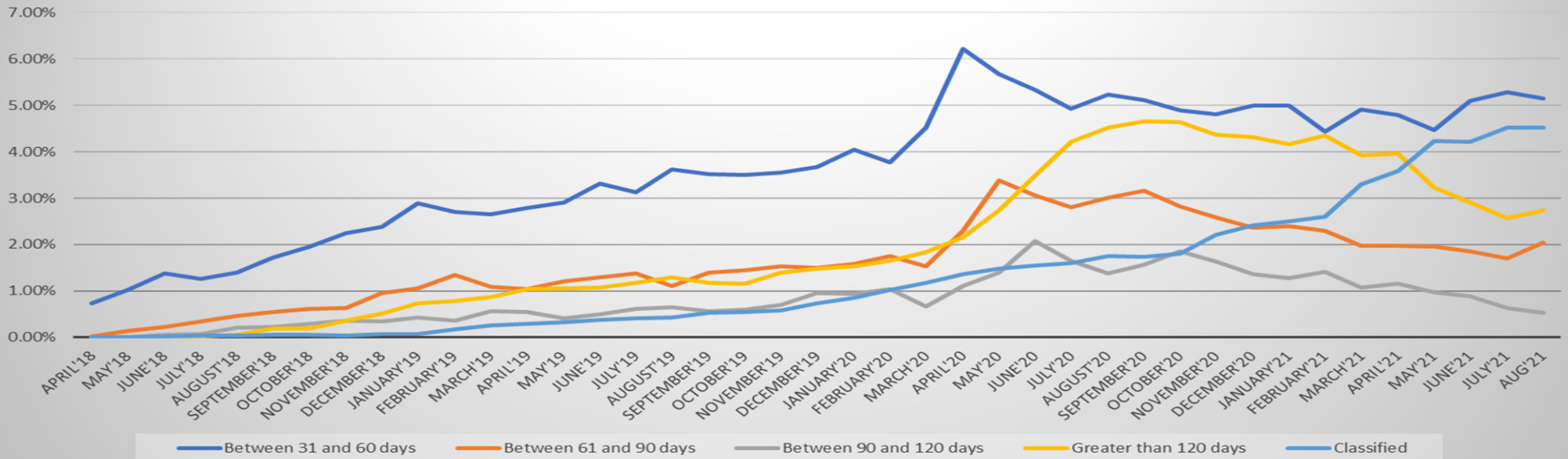
### Legal maturity of assets



### Target maturity of notes



### Dynamic Delinquencies - Inception to date



**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	2 982	174 465 508	87.3%	675	38 902 119	76.4%	3 657	213 367 627	85.05%
31-60 days overdue	134	8 416 945	4.2%	55	4 475 644	8.8%	189	12 892 590	5.14%
61-90 days overdue	39	2 615 807	1.3%	31	2 487 408	4.9%	70	5 103 215	2.03%
91-120 days overdue	13	918 195	0.5%	9	402 435	0.8%	22	1 320 630	0.53%
120+ days overdue	35	3 493 000	1.7%	29	3 351 398	6.6%	64	6 844 398	2.73%
Potentially uncollectible	75	10 023 517	5.0%	16	1 321 156	2.6%	91	11 344 673	4.52%
<b>Total Accounts</b>	<b>3 278</b>	<b>199 932 972.05</b>	<b>100%</b>	<b>815</b>	<b>50 940 160.55</b>	<b>100%</b>	<b>4 093</b>	<b>250 873 132.60</b>	<b>100%</b>



FirstRand

## Collateral Stratification Report - NITRO6

Date: 31-Aug-21

Summary Information	
Outstanding Balance	250,870,341.12
Number of receivables	4093.00
Average Balance	62,235.26
Weighted Average Effective Rate	9.48%
Weighted Average Original LTV	94.16%
Weighted Average Remaining Term	10.80
Weighted Average Seasoning	63.55
Largest single Borrower Concentration (% Outstanding Balance)	0.1994%
Largest 20 Borrower Concentration (% Outstanding Balance)	2.8858%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Account Type</b>	IS	4,093.00	100.00%	250,870,341.12	100.00%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon %</b>	= 0.00%	2,739.00	66.92%	101,539,948.87	40.48%
	5.00 % -< 10.00 %	2.00	0.05%	162,700.61	0.06%
	10.00 % -< 15.00 %	16.00	0.39%	809,777.78	0.32%
	15.00 % -< 20.00 %	40.00	0.98%	2,828,850.03	1.13%
	20.00 % -< 25.00 %	149.00	3.64%	15,650,231.40	6.24%
	25.00 % -< 30.00 %	717.00	17.52%	77,464,167.24	30.88%
	30.00 % -< 40.00 %	430.00	10.51%	52,414,665.19	20.89%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	0.00%
<b>Max</b>	39.41%
<b>Weighted Average</b>	17.39%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Balloon Amount</b>	= 0.00	2,739.00	66.92%	101,539,948.87	40.48%
	10,000.00 -< 20,000.00	6.00	0.15%	202,508.99	0.08%
	20,000.00 -< 30,000.00	31.00	0.76%	1,312,919.70	0.52%
	30,000.00 -< 40,000.00	92.00	2.25%	4,600,637.52	1.83%
	40,000.00 -< 50,000.00	162.00	3.96%	10,142,487.43	4.04%
	50,000.00 -< 60,000.00	185.00	4.52%	13,794,076.30	5.50%
	60,000.00 -< 70,000.00	160.00	3.91%	13,630,742.42	5.43%
	70,000.00 -< 80,000.00	148.00	3.62%	14,604,019.27	5.82%
	80,000.00 -< 90,000.00	99.00	2.42%	11,272,861.89	4.49%
	90,000.00 -< 100,000.00	80.00	1.95%	10,839,952.50	4.32%
	100,000.00 -< 150,000.00	293.00	7.16%	46,252,297.33	18.44%
	150,000.00 -< 200,000.00	85.00	2.08%	19,026,975.77	7.58%
	200,000.00 -< 250,000.00	13.00	0.32%	3,650,913.13	1.46%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	248,969.27
<b>Weighted Average</b>	60,984.32

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Capital Balance</b>	< 0.00	62.00	1.51%	(447,864.90)	-0.18%
	0.00 -< 50,000.00	2,252.00	55.02%	54,223,472.55	21.61%
	50,000.00 -< 100,000.00	968.00	23.65%	70,124,599.00	27.95%
	100,000.00 -< 150,000.00	463.00	11.31%	56,765,908.67	22.63%
	150,000.00 -< 200,000.00	221.00	5.40%	37,695,712.09	15.03%
	200,000.00 -< 250,000.00	76.00	1.86%	16,908,073.94	6.74%
	250,000.00 -< 300,000.00	33.00	0.81%	8,958,735.15	3.57%
	300,000.00 -< 350,000.00	9.00	0.22%	2,842,867.91	1.13%
	350,000.00 -< 400,000.00	4.00	0.10%	1,575,723.01	0.63%
	400,000.00 -< 450,000.00	3.00	0.07%	1,247,404.42	0.50%
	450,000.00 -< 500,000.00	1.00	0.02%	475,429.89	0.19%
	500,000.00 -< 550,000.00	1.00	0.02%	500,279.39	0.20%
	<b>Total</b>		<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>

<b>Min</b>	-267,497.11
<b>Max</b>	500,279.39
<b>Weighted Average</b>	116,219.47



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Covid Status</b>	COVID-19 – DEBIT ORDERS	14.00	0.34%	372,626.56	0.15%
	COVID-19 - EXT GRAN 2 Mnth	1.00	0.02%	147,099.49	0.06%
	COVID-19 - EXT GRAN 3 Mnth	1.00	0.02%	34,809.89	0.01%
	COVID-19 FNB BANKED APPROVED	195.00	4.76%	10,996,928.13	4.38%
	COVID-19 NON FNB BANK APPROVED	336.00	8.21%	21,177,132.07	8.44%
	COVID-19 RINGFENCE	268.00	6.55%	18,209,463.99	7.26%
	Not Impacted	3,278.00	80.09%	199,932,280.99	79.70%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Current Effective Rate Original</b>	4.00 % -< 6.00 %	20.00	0.49%	1,682,854.91	0.67%
	6.00 % -< 8.00 %	382.00	9.33%	30,044,292.66	11.98%
	8.00 % -< 10.00 %	2,134.00	52.14%	148,968,961.18	59.38%
	10.00 % -< 12.00 %	1,019.00	24.90%	51,580,319.73	20.56%
	12.00 % -< 14.00 %	376.00	9.19%	14,235,361.96	5.67%
	14.00 % -< 16.00 %	151.00	3.69%	3,949,608.17	1.57%
	16.00 % -< 18.00 %	10.00	0.24%	358,903.01	0.14%
	18.00 % -< 20.00 %	1.00	0.02%	50,039.50	0.02%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	5.36%
<b>Max</b>	18.73%
<b>Weighted Average</b>	9.48%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Customer Type</b>	PRIVATE INDIVIDUAL	3,480.00	85.02%	211,639,209.36	84.36%
	SELF-EMPLOYED PRIVATE INDIVIDUAL	613.00	14.98%	39,231,131.76	15.64%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Deposit</b>	0 -< 40,000	3,376.00	82.48%	210,199,813.55	83.79%
	40,000 -< 80,000	473.00	11.56%	25,109,645.69	10.01%
	80,000 -< 120,000	154.00	3.76%	11,122,710.71	4.43%
	120,000 -< 160,000	53.00	1.29%	2,353,405.02	0.94%
	160,000 -< 200,000	8.00	0.20%	328,859.97	0.13%
	200,000 -< 400,000	25.00	0.61%	1,506,560.55	0.60%
	400,000 -< 600,000	4.00	0.10%	249,345.63	0.10%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	520,000.00
<b>Weighted Average</b>	30,438.68

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Fixed/Linked agreements</b>	LINKED	4,093.00	100.00%	250,870,341.12	100.00%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Group staff indicator</b>	N	4,086.00	99.83%	250,391,691.98	99.81%
	Y	7.00	0.17%	478,649.14	0.19%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Instalment amount</b>	0.00 -< 1,000.00	11.00	0.27%	373,396.91	0.15%
	1,000.00 -< 2,000.00	332.00	8.11%	6,629,215.69	2.64%
	2,000.00 -< 3,000.00	1,023.00	24.99%	32,298,492.15	12.87%
	3,000.00 -< 4,000.00	1,051.00	25.68%	50,645,559.89	20.19%
	4,000.00 -< 5,000.00	621.00	15.17%	39,394,362.96	15.70%
	5,000.00 -< 10,000.00	936.00	22.87%	102,710,784.36	40.94%
	10,000.00 -< 15,000.00	108.00	2.64%	17,555,690.57	7.00%
	15,000.00 -< 65,000.00	3.00	0.07%	259,906.02	0.10%
	65,000.00 -< 115,000.00	3.00	0.07%	192,998.55	0.08%
	115,000.00 -< 165,000.00	5.00	0.12%	809,934.02	0.32%
<b>Total</b>		<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	0.01
<b>Max</b>	164,997.00
<b>Weighted Average</b>	6,327.50

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>New/Used</b>	D	156.00	3.81%	14,724,200.81	5.87%
	N	1,373.00	33.55%	119,155,017.06	47.50%
	U	2,564.00	62.64%	116,991,123.25	46.63%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Number of Rentals</b>	40 -< 50	1.00	0.02%	23,921.91	0.01%
	60 -< 70	20.00	0.49%	1,123,221.90	0.45%
	70 -< 80	4,072.00	99.49%	249,723,197.31	99.54%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	49.00
<b>Max</b>	73.00
<b>Weighted Average</b>	72.44

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Original Capital Balance</b>	0.00 -< 100,000.00	5.00	0.12%	40,612.46	0.02%
	100,000.00 -< 200,000.00	589.00	14.39%	10,201,169.24	4.07%
	200,000.00 -< 300,000.00	1,350.00	32.98%	45,666,834.98	18.20%
	300,000.00 -< 400,000.00	887.00	21.67%	49,716,440.17	19.82%
	400,000.00 -< 500,000.00	467.00	11.41%	36,611,010.30	14.59%
	500,000.00 -< 600,000.00	282.00	6.89%	29,743,095.59	11.86%
	600,000.00 -< 800,000.00	339.00	8.28%	46,294,669.31	18.45%
	800,000.00 -< 1,000,000.00	133.00	3.25%	23,725,432.44	9.46%
	1,000,000.00 -< 1,200,000.00	38.00	0.93%	7,983,964.31	3.18%
	1,200,000.00 -< 1,400,000.00	3.00	0.07%	887,112.32	0.35%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	79,132.96
<b>Max</b>	1,310,405.52
<b>Weighted Average</b>	505,131.67

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Original LTV	10.00 % -< 20.00 %	1.00	0.02%	12,629.04	0.01%
	20.00 % -< 30.00 %	9.00	0.22%	99,152.60	0.04%
	30.00 % -< 40.00 %	13.00	0.32%	158,182.53	0.06%
	40.00 % -< 50.00 %	40.00	0.98%	870,619.41	0.35%
	50.00 % -< 60.00 %	89.00	2.17%	2,208,562.29	0.88%
	60.00 % -< 70.00 %	187.00	4.57%	6,244,881.83	2.49%
	70.00 % -< 80.00 %	406.00	9.92%	17,862,554.68	7.12%
	80.00 % -< 90.00 %	741.00	18.10%	44,484,013.79	17.73%
	90.00 % -< 100.00 %	1,246.00	30.44%	85,948,827.81	34.26%
	100.00 % -< 120.00 %	1,361.00	33.25%	92,980,917.14	37.06%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	13.69%
<b>Max</b>	109.99%
<b>Weighted Average</b>	94.16%

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Payment method	CASH	786.00	19.20%	55,255,097.79	22.03%
	DEBIT ORDER	3,307.00	80.80%	195,615,243.33	77.97%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
Remaining payments	0 -< 6	734.00	17.93%	23,455,557.90	9.35%
	6 -< 12	2,791.00	68.19%	178,501,617.01	71.15%
	12 -< 18	324.00	7.92%	25,017,203.23	9.97%
	18 -< 24	84.00	2.05%	6,722,136.55	2.68%
	24 -< 30	59.00	1.44%	4,879,755.12	1.95%
	30 -< 36	29.00	0.71%	3,196,226.65	1.27%
	36 -< 42	36.00	0.88%	3,661,798.74	1.46%
	42 -< 48	17.00	0.42%	2,774,639.90	1.11%
	48 -< 54	16.00	0.39%	2,065,934.66	0.82%
	54 -< 60	3.00	0.07%	595,471.36	0.24%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	0.00
<b>Max</b>	56.00
<b>Weighted Average</b>	10.80

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Seasoning</b>	54 -< 60	122.00	2.98%	10,128,528.51	4.04%
	60 -< 66	2,985.00	72.93%	199,632,674.29	79.58%
	66 -< 72	807.00	19.72%	32,338,799.96	12.89%
	72 -< 78	160.00	3.91%	7,702,038.46	3.07%
	78 -< 84	19.00	0.46%	1,068,299.90	0.43%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	58.00
<b>Max</b>	80.00
<b>Weighted Average</b>	63.55

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle Age (Years)</b>	0 -< 6	1,391.00	33.98%	121,435,023.01	48.41%
	6 -< 12	2,546.00	62.20%	126,548,046.19	50.44%
	12 -< 18	156.00	3.81%	2,887,271.92	1.15%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>

<b>Min</b>	5.00
<b>Max</b>	12.00
<b>Weighted Average</b>	6.85

Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle category</b>	COMM. VEHICLES:LIGHT < 1500KG	653.00	15.95%	38,147,588.40	15.21%
	PASSENGER VEHICLES	3,440.00	84.05%	212,722,752.72	84.79%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>



Description	Range	Accounts		Principal	
		Number	Percent	Balance	Percent
<b>Vehicle manufacturer</b>	ABARTH	1.00	0.02%	23,559.92	0.01%
	ALFA ROMEO	4.00	0.10%	125,443.29	0.05%
	AUDI	87.00	2.13%	4,616,740.18	1.84%
	BMW	181.00	4.42%	16,116,847.98	6.42%
	CHERY	2.00	0.05%	43,980.51	0.02%
	CHEVROLET	286.00	6.99%	13,306,787.51	5.30%
	CHRYSLER	6.00	0.15%	707,500.89	0.28%
	CITROEN	14.00	0.34%	828,273.86	0.33%
	DAIHATSU	7.00	0.17%	111,053.17	0.04%
	DATSUN	30.00	0.73%	936,048.45	0.37%
	DEFAULT	1.00	0.02%	19,449.15	0.01%

<b>Vehicle manufacturer</b>	DODGE	18.00	0.44%	1,217,118.65	0.49%
	FAW	5.00	0.12%	207,995.56	0.08%
	FIAT	19.00	0.46%	581,041.09	0.23%
	FORD	449.00	10.97%	26,026,111.13	10.37%
	FOTON	2.00	0.05%	88,747.00	0.04%
	GWM	25.00	0.61%	910,031.93	0.36%
	HONDA	134.00	3.27%	7,101,809.27	2.83%
	HYUNDAI	486.00	11.87%	27,695,784.12	11.04%
	INFINITI	2.00	0.05%	306,534.35	0.12%
	ISUZU	95.00	2.32%	6,816,874.53	2.72%
	JAGUAR	8.00	0.20%	1,060,840.44	0.42%
	JEEP	88.00	2.15%	11,053,927.28	4.41%

<b>Vehicle manufacturer</b>	JMC	1.00	0.02%	99,613.43	0.04%
	KIA	225.00	5.50%	13,603,923.85	5.42%
	LAND ROVER	65.00	1.59%	7,604,412.43	3.03%
	LEXUS	7.00	0.17%	294,556.87	0.12%
	MAHINDRA	13.00	0.32%	512,605.39	0.20%
	MAZDA	207.00	5.06%	15,501,306.47	6.18%
	MERCEDES-BENZ	234.00	5.72%	23,002,993.98	9.17%
	MINI	18.00	0.44%	1,164,009.72	0.46%
	MITSUBISHI	47.00	1.15%	3,198,116.27	1.27%
	NISSAN	349.00	8.53%	20,059,966.00	8.00%
	OPEL	81.00	1.98%	4,477,303.34	1.78%
	PEUGEOT	24.00	0.59%	833,844.04	0.33%

<b>Vehicle manufacturer</b>	PORSCHE	2.00	0.05%	211,133.48	0.08%
	PROTON	1.00	0.02%	15,998.17	0.01%
	RENAULT	198.00	4.84%	11,449,691.58	4.56%
	SMART	1.00	0.02%	2,038.89	0.00%
	SUBARU	8.00	0.20%	317,936.02	0.13%
	SUZUKI	64.00	1.56%	2,465,201.38	0.98%
	TATA	7.00	0.17%	172,153.60	0.07%
	TOYOTA	226.00	5.52%	8,595,540.91	3.43%
	VOLKSWAGEN	318.00	7.77%	11,981,932.43	4.78%
	VOLVO	47.00	1.15%	5,403,562.61	2.15%
	<b>Total</b>	<b>4,093</b>	<b>100.00%</b>	<b>250,870,341.12</b>	<b>100.00%</b>