

Once the process of an assessment is completed it produces a result, which can be:

- (i) Acceptance of the application;
- (ii) Rejection of the application; and
- (iii) Review. In this case, the model does not have sufficient arguments for the acceptance or rejection of the application; consequently, the decision must be manually made by a risk analyst, according to his/her opinion.

In order to obtain this result, the models use two types of information:

- Scoring: the calculation is made by using the scoring model. This scoring is understood as a measurement of the probability of non-payment. The lower the score, the higher the risk of non-payment.
- Rules: SCF Portugal has only negative rules, which highlight all weak points observed in the application, such as fraud, indebtedness, insecurity of employment and previous experience.

The combination of the “scoring” with the “rules result” establishes the basis upon which the result of the model or, as shown below, the resolution table is determined. As the very least, a distinct table will be applied to each model, but various resolution tables may be applied based on the dealer, profile, product or any other segmentation considered.

Model rules

In order to strengthen the decision, a system of rules divided into (i) exclusion rules, (ii) review rules and information rules is established.

- Exclusion rules
These rules operate as minimum acceptance criteria and will be applied to all applications assessed by the model, rejecting those, regardless of the score obtained, when necessary.
- Review rules
This involves applications that have any parameter outside of the standards requiring a confirmation or review exclusively by the analyst. These rules are considered to be a “filter”, so that the application that fulfils one of these rules cannot be approved by the system, until the analyst verifies that such transaction has been completed pursuant to the generally required criteria.

Management governance

The governance of SCF Portugal’s risk management model is structured as follows:

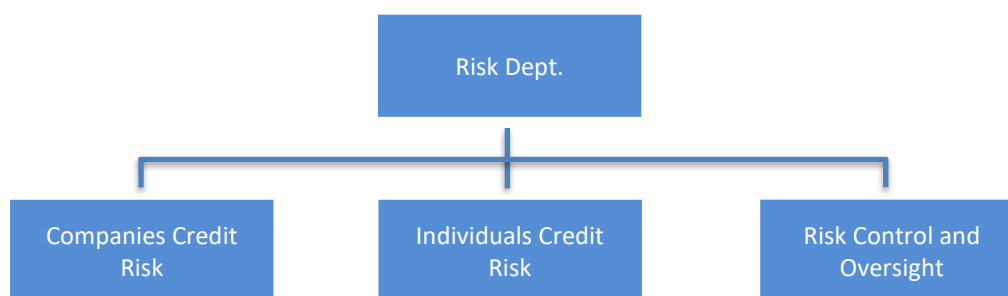
- Executive Risk Committee: a collegiate decision-making body responsible for global provision management, which recommends and validates credit risk proposals up to €20,000,000. Its objective is to be the instrument for decision-making, ensuring decisions are made within the provisions for governance set for SCF Portugal, and informing the board of directors or any of its committees of its activity, when required.
- Risk Forum: responsible for:
 - guaranteeing that all the controls regarding risk management in a global view are in line with the risk appetite of SCF Portugal;
 - regularly reviewing risk metrics and performance, addressing admission, portfolio management, vintages, non-performing loans’ evolution, management delinquency variation and collections

- performance;
- monitoring all the provision-related matters concerning SCF Portugal;
- supervising the identification, mitigation, monitoring and operational reporting and emerging operational risks and their impact on SCF Portugal's risk profile, as well as the integration of the identification and management of operational risk in decision processes; and
- ensuring compliance with the operational risk framework, the limits of risk tolerance and of the policies and procedures established in this field.
- Local Loan Committee: a collegiate decision-making body responsible for credit risk in accordance with the powers delegated by the executive risk committee. Its objective is to recommend and confirm credit risk limits to be assigned, guaranteeing that they are within the limits set in the credit risk appetite of SCF Portugal, as well as informing the executive committee of its activity when required. Credit risk proposals up to €14,000,000 are recommended and validated by the Local Loan Committee.

The table below outlines the maximum amounts allowed regarding each risk decision level:

Risk Decision Level		Maximum Amount (in millions €)
Local Decision	Local Loan Committee	14.00
	Executive Risk Committee	20.00
HQ Decision	Local Loan Committee	80.00
	Executive Risk Committee	120.00
	Corporation	> 120.00

Risk organisational chart



Company and individual credit risk areas are responsible for the underwriting process, defining credit policies accordingly to the defined risk appetite, generating tracking of main indicators, developing strategies to keep the losses under control, maximizing the profitability of each segment.

Risk control and oversight teams are responsible for the following activities:

- implementing the corporate risk culture model to SCF Portugal's operations;
- defining the communication plan related to the culture and risk model in place;
- disseminating a risk control culture across all structural bodies of the SCF Portugal;

- ensuring that the first line of defence records operational risk events in the operational risk support application and attaches the necessary supporting evidence;
- ensuring that the record of events encompasses all types and taxonomies of impacts, as well as technological and cybersecurity risk events;
- actively intervening and ensuring approval by the Executive Risk Committee of provisions within the scope of operational risk events, preparing the respective information;
- monitoring the evolution of impacts (in losses or provisions), ensuring these are updated;
- performing consistency, plausibility and coherence controls, with the aim of improving supervision of the information contained in its operating tools;
- consolidating, analysing and validating the annual estimates for operational risk coverage made by the first line of defence, ensuring coverage of all Basel categories;
- monitoring and reporting on corporate policies related to cyber security, suppliers and business continuity and ensure they are implemented by the SCF Portugal;
- ensuring that the risks associated with outsourcing agreements with third parties are identified, that action plans are established to mitigate the identified risks, assessing and monitoring their adequacy in relation to the SCF Portugal's risk appetite and profile, taking into account the established policies;
- supervising and supporting the support areas in defining contingency plans in line with the defined policies;
- ensuring the rigor of the proposed solutions in relation to the defined continuity strategies, analysing possible synergies and alignment with the crisis management procedure;
- ensuring that the plans and procedures included in the business continuity plan are tested, the results are analysed, and any actions are triggered if necessary;
- participating in the definition and implementation of operational risk policies, ensuring that risk limits are consistent with the overall risk appetite;
- participating in and coordinating the risk control self-assessment exercise of all structures of SCF Portugal, and subsequently consolidate and evaluate the result;
- monitoring internal and external audits and inspections, providing support in the preliminary phase of issuing recommendations, monitoring and reporting on the degree of implementation of the respective action plans;
- providing (i) support in monitoring and evaluating market risk management methodologies and tools, and (ii) qualitative inputs for the purposes of implementing and documenting management methodologies and tools;
- participating in the development of the risk identification and assessment exercise;
- approving and ensuring the validation of and reporting on core limits (i.e. risk appetite indicators);
- implementing and managing the impairment model (IFRS9), as well as the associated risk factors (probability of default (PDs), loss given default (LGDs) and credit conversion factor (CCFs));
- reporting, internally and within the SCF Group, expected credit loss indicators; and
- monitoring and controlling portfolio risk, by client and by product.

Collections & Recoveries Department and arrears management process

SCF Portugal's collections and recoveries team manages the full collections cycle, from early arrears managed by massive collection processes, to door-knocking activities, repossession and remarketing of assets and pre litigation and litigation collections.

Collection actions begin from the first days past due, with high intensity on early/massive collections in order to prevent the account from rolling over to higher severity situations.

Collections and recoveries are managed according to a structure divided in the following segments:

(a) Collections

It manages the credit collection process in the retail segment, from the point of arrears until contractual resolution. The recovery process follows different stages according to the stage of the customer's late payment and the effort required to effectively recover the amounts. It can be carried out through digital communication channels, telephone contact and field collection management.

(b) Recoveries

It manages the credit recovery process in the retail segment, from contractual resolution to the eventual debt sale of the portfolio. The recovery process follows a hybrid model with management through recovery external providers and pre-legal and legal collections process. It is also responsible for ensuring the management, repossession and remarketing of assets returned due to financial inability of the customer to repay the debt.

(c) Administration & new channels, acting as the area's second line of defence, responsible for:

- (i) developing and documenting processes and procedures in the area of collections and recovery;
- (ii) guarantee quality monitoring and training;
- (iii) coordination, definition and implementation the projects and developing new channels;
- (iv) coordination back-office activity and support for operational activity;
- (v) ensure and implement the controls and monitoring of activities;
- (vi) controlling and monitoring the costs of the activity of the collections and credit recovery area.

(d) Strategy and Management Information Services

- (i) definition and development of policies to be applied in the collection and recovery process;
- (ii) definition, monitoring and controlling the customer journey strategy;
- (iii) establish rules and criteria for allocating the recovery portfolios of external collection and recovery agencies;
- (iv) support for the development of a scorecard model to monitor agency activity;
- (v) development of the reporting framework for analysing collection strategies, monitoring tests and operational productivity of the collection and recovery model; and
- (vi) monitoring and analysing portfolio for increasing delinquency levels based on the portfolio triggers.

(e) Collections & Recoveries Process

As soon as SCF Portugal is notified of a bank's rejection of payment, or where or a customer does not pay

when loan payments are due, the system will automatically change the status of the contract from “Normal” to “Recovery”.

Collection activities are organised in the following teams/phases and is strongly supported by external providers in all stages:

- (i) Digital channel - self service;
- (ii) Massive - contact centre;
- (iii) Field collections - door knocking;
- (iv) Repossession and remarketing of assets;

Pre-litigation and litigation: law firms.

First phase –from the 1st day up to 30th day of default:

The first phase aims to recover overdue amount through digital channels or contact centre. This stage is handled through letters, telephone calls and SMS, as privileged channels of communication with the customer, second holders or guarantors with the aim of recovering the outstanding amount.

Second phase – collection from the 31st day of default until contractual resolution:

The second phase of collections involves door knocking, as the preferred method of collection, alternating with telephone contact. At this stage, the parties involved in the contract (i.e. the customer, the second holder of the vehicle or the guarantor(s)) are contacted and visited with the aim of recovering the amount due, either through immediate payment, a promise or an agreement to pay, or voluntary delivery of the vehicle.

If customers declare financial difficulties it's possible to propose a forbearance agreement. This measure aims to support customers who are having difficulties making their payments and returning a current position. Depending on the financial assessment and the reason for delinquency, whether it is short-term or structural, appropriate financial solutions can be offered.

- **Refinancing** - Is used to rehabilitate customers who are in temporary or short-term financial difficulties. The agreement consists of reducing the contractual APR (Annual Percentage Rate) and extending the original term.
- **Restructuring** - Debt restructuring programmed targeted to customers who are in a financial difficulty for undetermined time. The agreement consists of moves the debt to a fixed repayment plan with a reduced APR and the balance to be fully amortised

In the case of voluntary vehicle delivery, the vehicles are sold in auction and the amount raised is used to reduce the instalments due and the remaining amount is amortised from the outstanding balance.

Third phase – pre litigation:

In the third phase of collections, when the contract reaches =>150 Dpd and have 10% in arrears on the financed capital, two consecutive monthly payments in arrears and not being in PERSI complies with the a termination notification letter is sent to the customer and other parties, by registered mail with return receipt, with mention of the amount to be paid and the payment deadline, and warning that SCF Portugal will terminate the contract if the amount due is not paid within the deadline (directly or through a payment agreement).

Fourth phase – litigation:

In the fourth phase and after non-compliance with the terms of the notification letter, the contract is terminated, and the SCF Portugal must send a resolution letter to the customer and other parties by registered

mail with return receipt requested. at this stage, if the customer request to reach an agreement to pay the amount, this will be management extrajudicially. when it is not possible to reach an agreement, the contract is handled of a Law firm to pursue a legal actions collecting the amounts due, with the customer and other parties involved in the contract having to pay the full amount.

A minimum outstanding amount of €3,500 is generally required in order to pursue a legal action.

Money laundering and fraud

In compliance with the risk policy of SCF Portugal, and irrespective of the level of guarantees provided, all credit risk transactions must be rejected if the applicant is not duly identified, or if the applicant and/or the applicant's activity are not properly known, or if the origin of the guarantees offered as hedge or the funds used to repay the transaction are not sufficiently identified. For this, the documents delivered by the customer upon entering into the agreement are verified. A fraud profile will be created based on the characteristics of the transaction, which will be classified as high, medium or low, with the highest ones being subject to stricter documentation reviews.

Servicing

Based on customer-oriented goals, SCF Portugal's technology & operations department provides a wide range of support services. SCF Portugal aims to provide a good experience and quality service and a high control of operational and technological risks is the aim of SCF Portugal.

Technology

All transactions are captured by the front-end digital platforms, and are subsequently processed and stored in the core systems (IBM AS/400), where all information regarding the customer, the asset, and the cash-flow is managed and is displayed by customer, by dealer or by contract. Fully segregated procedures are in place to ensure that all the steps of the workflow can be audited and controlled, and that no conflicts of interests exist. The core system consolidates all data from different applications displayed throughout the business model, such as in origination and underwriting, collections or recoveries, in order to provide a single data point for a given entity, asset or cash flow.

In general terms, SCF Group provides the IT infrastructures (mainframes, data centre). This ensures state-of-the-art solutions, scalable and secure framework for SCF Portugal's IT. Communications and support services are also provided within the Santander Corporate technology ecosystems.

Operations department

The technology and operations department is where all credit files are managed after approval.

The department's structure is organised as a multi-product structure, meaning that all people in this area are able to handle all types of products.

All processes are supported by a core system where all information can be accessed and managed by reference to the customer, the dealer or the contract in segregated workflows.

Upon approval of the applications, all contracts and relevant documents related with the borrowing, the guarantors, the collateral, as required by the credit manual, are received from the dealers and/or points-of-sale and sent for check and settlement if completed and formalised in accordance with internal and legal rules. After check verification, the contracts are properly filed and archived, both physically and electronically.

The operations department manages a system that provides all the information regarding document deferral. For each product, the system has a checklist outlining the documents which must be verified for settlement and those whose receipt may be deferred. For each car dealer or business partner there is a scoreboard and

credit limits in what regards outstanding documentation.

If the loan agreement or any of the requested documents cannot be validated, the loan will not be finalised and will remain pending until it can be verified. The dealer will be notified via the digital platform and will be able to amend the application or submit any relevant documents to revert the decision.

The commercial department of SCF Portugal or a dealer can access the digital platform to check the status of a specific loan, including whether it is pending, awaiting documentation or if it has already been granted. The commercial department or the dealer can also verify to whom and when the amounts were paid.

For operations whose origin is in pre-established distribution networks, which typically involve higher risk customer profiles, employees will contact the customer by phone to verify if all the application elements are correct. If anything unusual is detected, the loan will not be granted.

Once the loan agreement and other requested documentation are complete, SCF Portugal shall pay the dealer, by wire transfer or through its stock finance current account, if the car dealer or point-of-sale is part of a captive agreement entered with SCF Portugal. Along with the contract conclusion requirements, and where the cars are used as collateral for the loans, the vehicle's documentation is prepared to carry out the necessary registration, including required guarantees (such as mortgages over vehicles (*hipotecas sobre veículos automóveis*), for instance). The processing team within the technology and operations department is responsible for maintaining the adequate documentation and procedures, namely the filling for registration before the vehicle registry office and the notary.

When the loan is formalised and settled with the car dealer, a current account is automatically generated, after which the core system sends every month an instalment or a payment request to the customer's bank to be collected through a direct debit authorisation. The instalment amounts for all customer loans regarding all products are paid through direct debit.

Loan instalments are sent monthly and automatically by the system to the customer's bank account in via direct debit. Most loans have their settlement date on one of the three following days of the month: 5th, 15th or 25th. However, any day of the month can be defined as settlement date for loan instalments.

The relevant customer's bank confirms the existence of sufficient funds to support the direct debits and transmits that information to SCF Portugal. Upon SCF Portugal receiving the relevant file, its system processes it and updates the current account of SCF Portugal's relevant customer.

The technology and operations department only deals with technical returns, which normally represent a wrong input of the account number on the debit instructions of the client. The collections department manages the returns related with non-paid instalments.

Once the loans are granted, the back office department of SCF Portugal is responsible for managing all issues related to the customer until the end of the contractual relationship.

The contact with the customer is made in different forms, namely by telephone, letter, mail or in person at any of SCF Portugal's branches. The customers can access all data related to their contract (such as invoices, instalment amounts, for instance), and can manage requests to SCF Portugal in its home banking page.

All contacts, telephone calls, inquiries and claims are registered in a specific customer service system. This system controls the service level agreements (SLA) for each workflow and issues most of the relevant letters to the end customers.

Where a customer wishes to make any changes to the terms and conditions of their loan, the process for such changes to be implemented is automatically transferred from the call centre to the back office.

HISTORICAL INFORMATION DATA

The tables of this section were prepared on the basis of the internal records of the Originator and show historical performance of auto-loan portfolios of the Originator for the period 2016 – 2024.

Actual performance may be influenced by a variety of economic, social, geographic and other factors beyond the control of the Originator. It may also be influenced by changes in the Originator' origination and servicing policies.

There can be no assurance that the future performance of the Receivables will be similar to the historical performance set out in the tables below.

Characteristics and product mix of the securitised portfolio at closing and over the term of the Notes may differ from the entire loans portfolio.

Santander Consumer Finance, S.A. – Sucursal em Portugal – Auto-Loan Portfolio:

Table 1 – Cumulative gross loss for New Vehicles

From Month 1 to Month 20

Month of Origination (Vintages)	Amount Issued per Month	Months: [1]	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Jan-16	15,629,555	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%	0.07%	0.13%	0.19%	0.19%
Feb-16	16,966,994	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Mar-16	28,951,228	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.09%	0.13%	0.17%	0.22%	
Apr-16	16,796,926	0.00%	0.00%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.20%	0.20%	0.20%	0.20%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%
May-16	21,141,895	0.00%	0.00%	0.00%	0.03%	0.06%	0.06%	0.06%	0.06%	0.06%	0.19%	0.28%	0.28%	0.41%	0.41%	0.41%	0.41%	0.49%	0.49%	0.49%	0.62%
Jun-16	22,523,224	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%	0.13%	0.18%	0.18%	0.23%	0.23%	0.23%	0.31%	0.36%	0.36%	0.36%
Jul-16	20,435,260	0.00%	0.00%	0.09%	0.09%	0.09%	0.20%	0.20%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.31%	0.33%	0.33%	0.33%	0.42%
Aug-16	18,658,319	0.00%	0.00%	0.00%	0.00%	0.34%	0.34%	0.34%	0.34%	0.35%	0.35%	0.35%	0.35%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.51%	0.51%
Sep-16	20,682,697	0.00%	0.00%	0.00%	0.00%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%
Oct-16	18,980,670	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.15%	0.15%

Nov-16	22,046,859	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.11%	0.18%	0.18%	0.18%	0.26%	0.26%	0.26%
Dec-16	26,178,236	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.17%	0.17%	0.17%	0.23%	0.40%	0.40%
Jan-17	17,302,311	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Feb-17	14,785,097	0.00%	0.00%	0.00%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Mar-17	17,329,737	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.17%	0.30%	0.30%	0.30%	0.32%	0.41%
Apr-17	16,216,207	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.08%	0.08%	0.08%	0.08%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%
May-17	16,591,280	0.00%	0.00%	0.00%	0.00%	0.09%	0.09%	0.09%	0.24%	0.24%	0.24%	0.24%	0.26%	0.26%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
Jun-17	16,922,977	0.00%	0.00%	0.00%	0.03%	0.03%	0.03%	0.03%	0.03%	0.04%	0.04%	0.04%	0.04%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.24%	0.24%
Jul-17	17,607,258	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Aug-17	18,902,475	0.00%	0.00%	0.00%	0.18%	0.18%	0.18%	0.27%	0.27%	0.27%	0.27%	0.42%	0.53%	0.53%	0.73%	0.80%	0.80%	0.80%	0.84%	0.84%	0.84%	0.84%
Sep-17	22,045,788	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.29%	0.29%	0.29%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%
Oct-17	20,651,166	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.14%	0.14%	0.14%	0.14%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.37%
Nov-17	19,491,664	0.00%	0.00%	0.00%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.10%	0.10%	0.10%	0.10%	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%
Dec-17	25,989,406	0.00%	0.00%	0.00%	0.14%	0.14%	0.14%	0.14%	0.19%	0.19%	0.19%	0.25%	0.25%	0.29%	0.29%	0.29%	0.29%	0.33%	0.33%	0.33%	0.33%	0.33%
Jan-18	13,499,905	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.19%	2.19%	2.28%	2.28%	2.28%	2.36%	2.36%	2.36%	2.36%	2.36%
Feb-18	13,805,607	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.15%	0.15%	0.15%	0.15%	0.15%
Mar-18	17,680,227	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%
Apr-18	17,781,378	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.13%	0.13%	0.13%	0.13%	0.19%	0.24%	0.34%	0.46%	0.59%	0.59%	0.59%
May-18	21,100,464	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%	0.07%	0.07%	0.17%	0.17%	0.17%	0.17%	0.19%	0.21%	0.31%	0.31%
Jun-18	20,823,029	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.12%	0.22%	0.49%	0.49%	0.57%	0.75%	0.81%	0.81%	0.83%	0.83%	0.83%	0.96%	1.02%	1.02%	1.02%
Jul-18	21,740,865	0.00%	0.00%	0.00%	0.07%	0.16%	0.37%	0.53%	0.63%	0.70%	0.70%	0.70%	0.70%	0.70%	0.75%	0.75%	0.75%	0.82%	0.82%	0.82%	0.82%	0.82%
Aug-18	22,474,290	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.17%	0.17%	0.21%	0.26%	0.26%	0.26%	0.26%	0.36%	0.41%	0.45%	0.58%	0.58%	0.68%	0.68%	0.68%
Sep-18	16,397,022	0.00%	0.00%	0.00%	0.12%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.25%	0.25%	0.45%	0.49%	0.49%	0.49%	0.49%	0.58%	0.58%	0.58%
Oct-18	18,750,467	0.00%	0.00%	0.00%	0.06%	0.67%	0.95%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.18%	1.18%	1.23%	1.23%	1.30%	1.30%	1.36%	1.50%	1.50%

Nov-18	18,036,441	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.18%	0.18%	0.18%	0.26%	0.26%	0.35%	0.42%	0.48%	0.66%	0.77%	0.86%	0.86%	0.99%
Dec-18	21,363,622	0.00%	0.37%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.63%	0.68%	0.68%	0.80%	0.80%	0.85%	0.85%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%
Jan-19	13,291,397	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.29%
Feb-19	13,106,543	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%	0.07%	0.07%	0.07%	0.13%	0.13%	0.13%	0.24%	0.29%	0.29%	0.47%	0.47%	0.54%	0.54%	
Mar-19	14,257,431	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.22%	0.30%	0.45%	0.45%	0.45%	0.59%	0.71%
Apr-19	14,636,328	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.12%	0.33%	0.60%	0.60%	0.60%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.07%	1.07%	1.07%	
May-19	18,262,974	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	0.22%	0.32%	0.35%	0.43%	0.82%	0.82%	0.91%	1.00%	1.00%	1.00%	1.12%	1.12%	1.19%	
Jun-19	15,062,626	0.00%	0.00%	0.00%	0.12%	0.19%	0.31%	0.35%	0.47%	0.47%	0.47%	0.47%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.92%	1.02%	1.02%	
Jul-19	19,448,950	0.00%	0.00%	0.06%	0.06%	0.15%	0.27%	0.27%	0.27%	0.27%	0.27%	0.37%	0.48%	0.48%	0.48%	0.48%	0.61%	0.81%	0.88%	1.21%	1.21%	
Aug-19	16,807,369	0.00%	0.00%	0.00%	0.10%	0.10%	0.10%	0.19%	0.19%	0.49%	0.49%	0.68%	0.79%	0.87%	0.87%	0.87%	0.87%	1.12%	1.12%	1.12%	1.19%	
Sep-19	14,811,995	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.32%	0.32%	0.46%	0.46%	0.70%	0.70%	0.70%	0.79%	1.02%	1.18%	1.37%	1.47%	1.86%		
Oct-19	18,476,304	0.00%	0.00%	0.00%	0.08%	0.08%	0.08%	0.43%	0.43%	0.43%	0.43%	0.51%	0.53%	0.53%	0.53%	0.65%	0.65%	0.83%	1.09%	1.09%	1.09%	
Nov-19	12,504,007	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.63%	0.63%	0.63%	0.63%	0.76%	0.76%	0.88%	0.88%	1.01%	1.01%	1.16%	1.28%	1.28%	1.28%	
Dec-19	16,527,565	0.00%	0.00%	0.00%	0.13%	0.13%	0.80%	0.80%	0.80%	0.80%	0.80%	1.07%	1.07%	1.07%	1.13%	1.13%	1.34%	1.46%	1.46%	1.46%	1.46%	
Jan-20	13,437,736	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.19%	0.33%	0.51%	0.51%	0.62%	0.62%	0.88%
Feb-20	11,278,612	0.00%	0.00%	0.00%	0.14%	0.24%	0.24%	0.24%	0.24%	0.24%	0.36%	0.36%	0.36%	0.48%	0.77%	1.13%	1.13%	1.21%	1.21%	1.21%	1.21%	
Mar-20	10,513,185	0.00%	0.00%	0.00%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.51%	0.79%	0.79%	0.79%	0.79%	1.13%	1.13%	1.13%	1.13%	1.13%	1.23%	
Apr-20	3,563,018	0.00%	0.00%	0.00%	0.92%	0.92%	0.92%	0.92%	0.92%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	
May-20	5,725,549	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.79%	0.79%	0.79%	1.22%	1.22%	1.22%	1.51%	1.51%	1.96%	1.96%	1.96%	1.96%	1.96%	2.09%	
Jun-20	10,263,384	0.00%	0.00%	0.00%	0.24%	0.24%	0.24%	0.50%	0.50%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.74%	0.94%	0.94%	1.02%	1.38%	1.51%	
Jul-20	13,670,356	0.00%	0.00%	0.00%	0.25%	0.41%	0.41%	0.41%	0.56%	0.59%	0.77%	0.77%	0.88%	0.88%	0.88%	0.96%	1.10%	1.30%	1.30%	1.44%	1.54%	
Aug-20	10,673,267	0.00%	0.00%	0.00%	0.25%	0.25%	0.25%	0.49%	0.56%	0.56%	0.56%	0.56%	0.56%	0.79%	0.79%	1.08%	1.08%	1.30%	1.50%	1.50%	1.50%	
Sep-20	8,096,690	0.00%	0.00%	0.00%	0.29%	0.29%	0.29%	0.29%	0.29%	0.49%	0.49%	0.49%	0.49%	0.65%	0.65%	0.65%	0.88%	0.88%	0.88%	0.88%	1.27%	
Oct-20	8,650,575	0.00%	0.00%	0.00%	0.67%	0.67%	0.67%	0.67%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	1.21%	1.21%	1.21%	1.52%	

Nov-20	8,934,582	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.46%
Dec-20	10,328,434	0.00%	0.00%	0.00%	0.00%	0.00%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%	0.81%
Jan-21	5,672,907	0.00%	0.00%	0.00%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%	0.88%	0.88%	0.88%	0.88%	0.88%	1.08%	1.08%	1.08%	1.08%
Feb-21	4,390,978	0.00%	0.00%	0.00%	0.41%	0.77%	0.77%	0.77%	0.77%	0.77%	0.77%	1.35%	1.88%	1.88%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%
Mar-21	7,330,042	0.00%	0.06%	0.06%	0.06%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.61%
Apr-21	8,731,388	0.00%	0.00%	0.00%	0.20%	0.20%	0.20%	0.51%	0.51%	0.51%	0.51%	0.55%	0.91%	1.13%	1.13%	1.13%	1.13%	1.24%	1.56%	1.58%
May-21	10,184,292	0.00%	0.00%	0.00%	0.00%	0.33%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%
Jun-21	8,648,447	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.41%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Jul-21	8,538,546	0.00%	0.00%	0.00%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
Aug-21	6,284,385	0.00%	0.00%	0.00%	0.53%	0.53%	0.53%	1.05%	1.05%	1.05%	1.05%	1.05%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
Sep-21	6,558,494	0.00%	0.00%	0.00%	0.60%	0.60%	1.09%	2.03%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.53%	2.57%	2.61%	2.61%	2.61%
Oct-21	7,107,094	0.00%	0.00%	0.00%	0.46%	0.46%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	1.21%	1.52%
Nov-21	8,749,230	0.00%	0.00%	0.00%	0.00%	0.03%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.61%
Dec-21	9,660,230	0.00%	0.00%	0.00%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.25%	0.25%	0.25%	0.25%	0.25%	0.31%
Jan-22	6,810,747	0.00%	0.00%	0.00%	0.29%	0.54%	0.54%	0.54%	0.54%	0.54%	0.79%	0.79%	0.79%	0.79%	0.79%	1.08%	1.08%	1.08%	1.08%	1.08%
Feb-22	9,387,648	0.00%	0.00%	0.00%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	1.07%	1.07%
Mar-22	10,866,362	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.33%	0.33%	0.33%	0.49%	0.49%	0.49%	0.64%	0.64%	0.85%	0.85%	0.85%	0.85%	0.85%
Apr-22	9,407,234	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	0.24%	0.24%	0.24%	0.53%
May-22	10,595,803	0.00%	0.00%	0.00%	0.29%	0.29%	0.32%	0.32%	0.32%	0.32%	1.05%	1.05%	1.08%	1.49%	1.63%	1.70%	1.70%	1.70%	1.70%	1.70%
Jun-22	13,682,899	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
Jul-22	9,852,956	0.00%	0.00%	0.00%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.87%	0.87%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%
Aug-22	10,617,422	0.00%	0.00%	0.00%	0.81%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	1.13%	1.13%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
Sep-22	10,521,842	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.05%	0.05%	0.27%	0.48%	0.62%	0.62%	0.62%	0.62%	0.62%	0.62%
Oct-22	8,574,734	0.00%	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.41%	0.41%	0.41%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%

Nov-22	8,945,104	0.00%	0.00%	0.27%	0.27%	0.27%	0.27%	0.27%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%
Dec-22	12,892,406	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Jan-23	6,796,252	0.00%	0.00%	0.00%	0.00%	0.00%	0.64%	0.64%	0.64%	0.64%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.67%	0.73%	0.73%	0.73%
Feb-23	6,520,966	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Mar-23	9,896,120	0.00%	0.00%	0.00%	0.47%	0.64%	0.64%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	1.16%	1.16%	1.16%	1.16%	1.16%
Apr-23	7,381,541	0.00%	0.00%	0.00%	0.28%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.58%	0.58%	0.58%
May-23	10,694,559	0.00%	0.00%	0.00%	0.00%	0.00%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.62%	0.62%	0.62%	0.64%	0.98%	0.98%	
Jun-23	12,004,773	0.00%	0.00%	0.00%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.24%	0.24%	0.44%	0.44%	0.44%	0.44%		
Jul-23	11,490,798	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.72%			
Aug-23	12,091,679	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.09%	0.09%	0.09%	0.09%	0.09%				
Sep-23	11,789,431	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%						
Oct-23	15,277,215	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.44%	0.44%	0.45%	0.45%	0.45%							
Nov-23	13,753,921	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%	0.02%								
Dec-23	16,561,981	0.00%	0.00%	0.00%	0.00%	0.00%	0.55%	0.55%	0.55%	0.55%	0.69%	0.69%									
Jan-24	11,076,243	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%									
Feb-24	10,182,900	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%										
Mar-24	10,289,683	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.30%	0.30%												
Apr-24	10,565,521	0.00%	0.00%	0.00%	0.35%	0.35%	0.35%	0.59%	0.59%												
May-24	12,888,669	0.00%	0.00%	0.00%	0.30%	0.61%	0.61%	0.61%													
Jun-24	11,674,731	0.00%	0.00%	0.00%	0.33%	0.33%															
Jul-24	15,720,270	0.00%	0.00%	0.00%	0.00%																
Aug-24	14,921,891	0.00%	0.00%	0.00%																	
Sep-24	13,354,001	0.00%	0.00%																		
Oct-24	15,477,710	0.00%	0.00%																		

Nov-24	13,412,112	0.00%
Dec-24	18,081,235	

From Month 21 to Month 40

Month of Origination (Vintages)	Amount Issued per Month	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Jan-16	15,629,555	0.19%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%
Feb-16	16,966,994	0.04%	0.04%	0.04%	0.19%	0.19%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.31%
Mar-16	28,951,228	0.22%	0.22%	0.25%	0.25%	0.25%	0.25%	0.31%	0.31%	0.35%	0.35%	0.35%	0.35%	0.35%	0.40%	0.43%	0.44%	0.48%	0.59%	0.59%	0.59%
Apr-16	16,796,926	0.37%	0.37%	0.37%	0.38%	0.38%	0.38%	0.38%	0.44%	0.44%	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.61%	0.61%	0.61%	0.61%	0.61%
May-16	21,141,895	0.62%	0.63%	0.63%	0.63%	0.63%	0.63%	0.71%	0.71%	0.71%	0.71%	0.71%	0.84%	0.89%	0.89%	0.94%	0.99%	0.99%	0.99%	1.23%	1.23%
Jun-16	22,523,224	0.36%	0.36%	0.36%	0.36%	0.42%	0.42%	0.45%	0.45%	0.45%	0.46%	0.46%	0.46%	0.46%	0.46%	0.61%	0.69%	0.76%	0.76%	0.76%	0.83%
Jul-16	20,435,260	0.47%	0.47%	0.51%	0.51%	0.63%	0.63%	0.63%	0.75%	0.75%	0.75%	0.75%	0.82%	0.82%	0.82%	0.82%	0.91%	0.99%	0.99%	0.99%	0.99%
Aug-16	18,658,319	0.51%	0.51%	0.51%	0.51%	0.58%	0.58%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.86%	0.86%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
Sep-16	20,682,697	0.16%	0.16%	0.23%	0.33%	0.33%	0.37%	0.37%	0.37%	0.44%	0.44%	0.44%	0.44%	0.44%	0.52%	0.52%	0.53%	0.53%	0.53%	0.53%	0.53%
Oct-16	18,980,670	0.25%	0.25%	0.25%	0.27%	0.27%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.48%	0.60%	0.66%	0.66%	0.66%	0.66%	0.66%	0.74%	0.80%
Nov-16	22,046,859	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.33%	0.37%	0.37%	0.40%	0.40%	0.40%	0.51%	0.51%	0.55%	0.63%	0.63%	0.63%	0.63%	0.63%
Dec-16	26,178,236	0.40%	0.40%	0.48%	0.48%	0.53%	0.53%	0.53%	0.59%	0.64%	0.68%	0.68%	0.68%	0.72%	0.72%	0.72%	0.78%	0.78%	0.87%	0.92%	0.95%
Jan-17	17,302,311	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.30%	0.30%	0.33%	0.33%	0.33%	0.33%	0.33%	0.33%	0.36%	0.36%	0.40%	0.40%	0.40%
Feb-17	14,785,097	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.60%	0.60%	0.60%	0.60%	0.72%	0.72%	0.84%
Mar-17	17,329,737	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.41%	0.56%	0.56%	0.62%	0.70%	0.73%	0.80%	0.80%	0.80%	0.93%	0.93%	0.93%
Apr-17	16,216,207	0.29%	0.29%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.37%	0.44%	0.44%	0.52%	0.58%	0.67%	0.67%	0.67%	0.67%	0.70%	0.78%	0.78%

May-17	16,591,280	0.46% 0.46% 0.60% 0.60% 0.60% 0.60% 0.60% 0.69% 0.69% 0.79% 1.02% 1.08% 1.08% 1.08% 1.16% 1.32% 1.32% 1.32% 1.32% 1.32%
Jun-17	16,922,977	0.60% 0.60% 0.81% 0.89% 0.89% 0.95% 1.11% 1.11% 1.11% 1.11% 1.11% 1.26% 1.26% 1.26% 1.26% 1.28% 1.38% 1.38% 1.38% 1.50%
Jul-17	17,607,258	0.04% 0.28% 0.28% 0.28% 0.28% 0.39% 0.59% 0.70% 0.70% 0.70% 0.88% 0.88% 0.88% 0.91% 1.03% 1.09% 1.09% 1.09% 1.09% 1.15%
Aug-17	18,902,475	0.84% 0.84% 0.84% 0.84% 0.89% 0.89% 1.14% 1.24% 1.42% 1.42% 1.85% 1.85% 2.09% 2.19% 2.19% 2.31% 2.31% 2.31% 2.32% 2.32%
Sep-17	22,045,788	0.44% 0.51% 0.51% 0.51% 0.51% 0.60% 0.60% 0.60% 0.68% 0.68% 0.68% 0.71% 0.73% 0.73% 0.73% 0.73% 0.73% 0.73% 0.73% 0.73%
Oct-17	20,651,166	0.37% 0.37% 0.37% 0.37% 0.48% 0.48% 0.62% 0.62% 0.73% 0.86% 0.86% 0.86% 0.86% 0.94% 0.94% 0.97% 0.97% 0.97% 1.09% 1.16%
Nov-17	19,491,664	0.16% 0.22% 0.31% 0.31% 0.37% 0.37% 0.48% 0.48% 0.48% 0.56% 0.56% 0.64% 0.64% 0.64% 0.64% 0.69% 0.74% 0.92% 0.98% 0.98%
Dec-17	25,989,406	0.33% 0.37% 0.50% 0.50% 0.54% 0.54% 0.54% 0.59% 0.63% 0.71% 0.73% 0.76% 0.80% 0.80% 0.80% 0.90% 0.90% 0.90% 0.90% 1.02%
Jan-18	13,499,905	2.45% 2.45% 2.45% 2.45% 2.72% 2.72% 2.84% 2.98% 3.14% 3.14% 3.14% 3.14% 3.14% 3.14% 3.18% 3.18% 3.18% 3.37% 3.45% 3.45%
Feb-18	13,805,607	0.19% 0.19% 0.19% 0.19% 0.32% 0.32% 0.39% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.54% 0.69% 0.76% 0.76%
Mar-18	17,680,227	0.57% 0.62% 0.73% 0.73% 0.94% 1.07% 1.12% 1.20% 1.20% 1.20% 1.23% 1.23% 1.23% 1.23% 1.28% 1.31% 1.31% 1.31% 1.31% 1.38%
Apr-18	17,781,378	0.72% 0.72% 0.72% 0.72% 0.72% 0.87% 0.87% 0.91% 0.91% 0.91% 0.91% 1.02% 1.10% 1.17% 1.23% 1.38% 1.42% 1.42% 1.42% 1.42%
May-18	21,100,464	0.53% 0.60% 0.69% 0.79% 0.87% 0.92% 0.92% 0.92% 0.92% 0.98% 1.08% 1.16% 1.22% 1.32% 1.32% 1.43% 1.58% 1.59% 1.59% 1.59%
Jun-18	20,823,029	1.02% 1.02% 1.08% 1.27% 1.27% 1.27% 1.27% 1.27% 1.29% 1.29% 1.35% 1.37% 1.55% 1.60% 1.60% 1.60% 1.66% 1.66% 1.66% 1.66%
Jul-18	21,740,865	0.82% 0.94% 0.97% 0.97% 0.97% 1.04% 1.04% 1.04% 1.12% 1.12% 1.12% 1.28% 1.39% 1.55% 1.55% 1.55% 1.60% 1.64% 1.69% 1.75%
Aug-18	22,474,290	0.78% 0.78% 0.78% 0.78% 0.78% 0.78% 0.78% 1.03% 1.09% 1.09% 1.14% 1.14% 1.14% 1.16% 1.16% 1.16% 1.23% 1.25% 1.25% 1.25%
Sep-18	16,397,022	0.58% 0.58% 0.58% 0.58% 0.58% 0.58% 0.69% 0.69% 0.69% 0.71% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 0.99%
Oct-18	18,750,467	1.57% 1.57% 1.57% 1.57% 1.57% 1.57% 1.57% 1.61% 1.65% 1.86% 1.86% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97% 1.97%
Nov-18	18,036,441	0.99% 0.99% 0.99% 0.99% 0.99% 0.99% 1.06% 1.12% 1.12% 1.26% 1.26% 1.26% 1.39% 1.39% 1.39% 1.39% 1.39% 1.45% 1.57% 1.57%
Dec-18	21,363,622	1.08% 1.08% 1.08% 1.08% 1.08% 1.08% 1.21% 1.29% 1.29% 1.33% 1.33% 1.33% 1.33% 1.33% 1.33% 1.33% 1.45% 1.45% 1.45% 1.45%
Jan-19	13,291,397	0.39% 0.73% 0.78% 0.79% 0.97% 0.97% 0.97% 0.97% 1.05% 1.16% 1.16% 1.16% 1.16% 1.16% 1.37% 1.44% 1.44% 1.44% 1.53% 1.53%
Feb-19	13,106,543	0.54% 0.54% 0.82% 1.09% 1.20% 1.20% 1.24% 1.24% 1.24% 1.30% 1.30% 1.30% 1.30% 1.30% 1.30% 1.30% 1.30% 1.30% 1.34% 1.34%
Mar-19	14,257,431	0.71% 0.79% 0.86% 0.86% 1.07% 1.17% 1.26% 1.26% 1.29% 1.29% 1.29% 1.43% 1.43% 1.43% 1.43% 1.43% 1.43% 1.43% 1.43% 1.43%
Apr-19	14,636,328	1.07% 1.23% 1.23% 1.31% 1.49% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.94% 1.94% 1.94% 2.01% 2.13% 2.15%

May-19	18,262,974	1.27%	1.27%	1.37%	1.40%	1.48%	1.63%	1.63%	1.81%	1.88%	1.88%	2.04%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%
Jun-19	15,062,626	1.26%	1.29%	1.42%	1.42%	1.42%	1.53%	1.53%	1.53%	1.53%	1.61%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.86%	1.86%	1.86%
Jul-19	19,448,950	1.26%	1.26%	1.26%	1.34%	1.43%	1.58%	1.74%	1.75%	1.75%	2.06%	2.14%	2.30%	2.36%	2.36%	2.38%	2.52%	2.52%	2.61%	2.72%
Aug-19	16,807,369	1.29%	1.34%	1.42%	1.42%	1.52%	1.52%	1.66%	1.66%	1.72%	1.72%	1.85%	1.85%	1.86%	1.86%	2.08%	2.08%	2.08%	2.18%	2.18%
Sep-19	14,811,995	1.90%	1.90%	1.90%	2.20%	2.20%	2.33%	2.33%	2.50%	2.55%	2.60%	2.71%	2.71%	2.71%	2.71%	2.71%	2.71%	2.78%	2.81%	2.92%
Oct-19	18,476,304	1.28%	1.38%	1.54%	1.54%	1.54%	1.62%	1.70%	1.70%	1.70%	1.70%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%	2.11%	2.12%
Nov-19	12,504,007	1.28%	1.28%	1.28%	1.28%	1.28%	1.46%	1.52%	1.62%	1.62%	1.62%	1.62%	1.62%	1.62%	1.74%	1.74%	1.74%	1.74%	1.74%	1.74%
Dec-19	16,527,565	1.46%	1.46%	1.46%	1.46%	1.46%	1.55%	1.59%	1.74%	1.81%	1.81%	1.91%	1.91%	2.04%	2.04%	2.07%	2.16%	2.25%	2.38%	2.56%
Jan-20	13,437,736	0.88%	0.88%	0.88%	1.02%	1.02%	1.02%	1.14%	1.33%	1.33%	1.47%	1.60%	1.69%	1.69%	1.83%	1.95%	2.02%	2.02%	2.02%	2.02%
Feb-20	11,278,612	1.55%	2.08%	2.08%	2.23%	2.23%	2.23%	2.33%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.44%	2.60%
Mar-20	10,513,185	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.43%	1.53%
Apr-20	3,563,018	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.87%	1.87%	2.31%	2.31%	2.31%	2.31%
May-20	5,725,549	2.09%	2.09%	2.09%	2.09%	2.31%	2.49%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.82%	3.04%	3.04%	3.04%	3.04%	3.19%
Jun-20	10,263,384	1.51%	1.51%	1.78%	1.99%	1.99%	1.99%	1.99%	2.20%	2.20%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%	2.31%
Jul-20	13,670,356	1.77%	1.87%	1.87%	1.87%	1.87%	1.99%	2.08%	2.08%	2.08%	2.08%	2.11%	2.11%	2.24%	2.29%	2.29%	2.35%	2.35%	2.35%	2.35%
Aug-20	10,673,267	1.68%	1.68%	1.68%	1.86%	1.98%	1.98%	1.98%	2.15%	2.15%	2.15%	2.24%	2.24%	2.24%	2.24%	2.24%	2.24%	2.39%	2.39%	2.49%
Sep-20	8,096,690	1.27%	1.27%	1.27%	1.27%	1.27%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.44%	1.51%	1.51%	1.51%	1.51%	1.51%	1.58%	1.58%
Oct-20	8,650,575	1.77%	1.77%	1.77%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	1.95%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%
Nov-20	8,934,582	0.46%	0.46%	0.46%	0.46%	0.46%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Dec-20	10,328,434	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.81%	0.90%	0.96%	0.96%	0.96%	0.96%	0.96%	0.96%
Jan-21	5,672,907	1.08%	1.08%	1.08%	1.62%	1.62%	1.62%	1.62%	1.87%	1.87%	1.87%	1.87%	2.04%	2.04%	2.04%	2.47%	2.47%	2.47%	2.47%	2.47%
Feb-21	4,390,978	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%	2.36%
Mar-21	7,330,042	0.61%	0.80%	1.02%	1.02%	1.02%	1.02%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.30%
Apr-21	8,731,388	2.12%	2.12%	2.12%	2.12%	2.14%	2.14%	2.26%	2.26%	2.26%	2.26%	2.26%	2.26%	2.29%	2.29%	2.29%	2.29%	2.29%	2.29%	2.88%

May-21	10,184,292	0.58% 0.58% 0.58% 0.58% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.60% 0.93% 0.93% 0.93%
Jun-21	8,648,447	0.60% 0.60% 0.81% 0.81% 0.81% 0.81% 0.81% 0.81% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.12% 1.20% 1.20% 1.20% 1.20%
Jul-21	8,538,546	0.55% 0.55% 0.55% 0.55% 0.55% 0.67% 0.90% 0.90% 1.13% 1.13% 1.13% 1.13% 1.13% 1.13% 1.13% 1.13% 1.71% 1.90% 1.90% 1.90% 1.90%
Aug-21	6,284,385	1.47% 1.47% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 1.49% 2.24% 2.24% 2.31% 2.31% 2.36% 2.36%
Sep-21	6,558,494	2.83% 2.83% 2.83% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.00% 3.33% 3.35% 3.35% 3.35% 3.35% 3.35%
Oct-21	7,107,094	1.52% 1.52% 1.52% 1.52% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26%
Nov-21	8,749,230	0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.61% 0.74% 0.74% 0.74% 0.74% 0.74% 0.74% 0.74%
Dec-21	9,660,230	0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.31% 0.66% 0.67% 0.67% 0.67% 0.67% 0.67% 0.67%
Jan-22	6,810,747	1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31% 1.31%
Feb-22	9,387,648	1.07% 1.07% 1.07% 1.07% 1.07% 1.07% 1.07% 1.07% 1.07% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64%
Mar-22	10,866,362	0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 0.85% 1.03% 1.03% 1.03% 1.20% 1.20%
Apr-22	9,407,234	0.53% 0.53% 0.53% 0.53% 0.53% 0.53% 1.00% 1.11% 1.11% 1.11% 1.11% 1.33%
May-22	10,595,803	1.70% 1.70% 1.70% 1.70% 1.70% 2.17% 2.30% 2.43% 2.43% 2.47% 2.47%
Jun-22	13,682,899	0.13% 0.13% 0.13% 0.13% 0.30% 0.30% 0.45% 0.45% 0.45% 0.45%
Jul-22	9,852,956	1.17% 1.17% 1.17% 1.33% 1.33% 1.33% 1.33% 1.33% 1.33%
Aug-22	10,617,422	1.22% 1.22% 1.66% 1.66% 1.66% 1.66% 1.66% 1.66%
Sep-22	10,521,842	0.62% 0.62% 0.62% 0.62% 0.62% 0.62% 0.62%
Oct-22	8,574,734	0.90% 0.90% 1.09% 1.09% 1.09% 1.09%
Nov-22	8,945,104	0.54% 0.54% 0.84% 1.01% 1.25%
Dec-22	12,892,406	0.13% 0.39% 0.39% 0.39%
Jan-23	6,796,252	0.73% 0.73% 1.08%
Feb-23	6,520,966	0.30% 0.30%
Mar-23	9,896,120	1.16%

From Month 21 to Month 40

Month of Origination (Vintages)	Amount Issued per Month	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Jan-16	15,629,555	0.37%	0.44%	0.44%	0.44%	0.44%	0.53%	0.57%	0.57%	0.57%	0.69%	0.69%	0.78%	0.78%	0.78%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Feb-16	16,966,994	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.41%	0.41%	0.41%	0.45%	0.45%	0.45%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Mar-16	28,951,228	0.59%	0.59%	0.59%	0.59%	0.59%	0.59%	0.65%	0.65%	0.65%	0.65%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%
Apr-16	16,796,926	0.72%	0.72%	0.80%	0.91%	0.91%	0.91%	0.94%	0.94%	0.94%	0.94%	0.99%	0.99%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.04%
May-16	21,141,895	1.23%	1.32%	1.35%	1.35%	1.40%	1.40%	1.42%	1.52%	1.52%	1.52%	1.52%	1.52%	1.52%	1.52%	1.52%	1.57%	1.60%	1.60%	1.65%	1.71%
Jun-16	22,523,224	0.84%	0.94%	0.94%	0.96%	0.96%	0.96%	1.00%	1.00%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%
Jul-16	20,435,260	1.04%	1.10%	1.10%	1.10%	1.19%	1.33%	1.33%	1.38%	1.38%	1.38%	1.42%	1.42%	1.42%	1.42%	1.47%	1.47%	1.47%	1.54%	1.54%	1.54%
Aug-16	18,658,319	0.95%	1.03%	1.03%	1.03%	1.03%	1.04%	1.04%	1.07%	1.07%	1.07%	1.07%	1.07%	1.11%	1.12%	1.24%	1.29%	1.32%	1.33%	1.33%	1.33%
Sep-16	20,682,697	0.53%	0.53%	0.60%	0.60%	0.60%	0.64%	0.68%	0.68%	0.68%	0.68%	0.72%	0.78%	0.78%	0.78%	0.78%	0.78%	0.79%	0.79%	0.79%	0.79%
Oct-16	18,980,670	0.85%	0.88%	0.88%	0.88%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.05%	1.05%	1.05%	1.09%	1.09%
Nov-16	22,046,859	0.63%	0.65%	0.65%	0.81%	0.81%	0.86%	0.86%	0.86%	0.86%	0.89%	0.99%	0.99%	1.03%	1.03%	1.03%	1.03%	1.10%	1.10%	1.10%	1.10%
Dec-16	26,178,236	1.01%	1.01%	1.01%	1.04%	1.04%	1.04%	1.04%	1.04%	1.08%	1.18%	1.19%	1.35%	1.42%	1.45%	1.47%	1.47%	1.47%	1.47%	1.47%	1.49%
Jan-17	17,302,311	0.40%	0.45%	0.57%	0.57%	0.57%	0.57%	0.57%	0.68%	0.68%	0.81%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.91%	0.96%	0.96%	0.96%
Feb-17	14,785,097	0.87%	0.87%	0.87%	0.87%	1.00%	1.00%	1.00%	1.11%	1.11%	1.11%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%
Mar-17	17,329,737	0.93%	0.93%	0.93%	0.93%	0.97%	1.06%	1.06%	1.06%	1.09%	1.13%	1.21%	1.21%	1.22%	1.22%	1.22%	1.22%	1.22%	1.26%	1.26%	1.26%
Apr-17	16,216,207	0.78%	0.78%	0.78%	0.81%	0.81%	0.81%	0.92%	0.92%	0.95%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.07%	1.09%	1.09%	1.09%	1.09%
May-17	16,591,280	1.32%	1.32%	1.32%	1.32%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.38%	1.49%	1.55%	1.55%	1.55%	1.55%	1.55%
Jun-17	16,922,977	1.51%	1.62%	1.78%	1.78%	1.78%	1.78%	1.90%	2.03%	2.03%	2.03%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.16%	2.16%	2.16%	2.16%
Jul-17	17,607,258	1.15%	1.18%	1.18%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.25%	1.31%	1.31%	1.31%	1.36%	1.49%	1.49%
Aug-17	18,902,475	2.32%	2.32%	2.32%	2.40%	2.50%	2.50%	2.50%	2.50%	2.50%	2.57%	2.57%	2.57%	2.62%	2.62%	2.73%	2.79%	2.94%	2.94%	2.94%	2.94%

Sep-17	22,045,788	0.74% 0.74% 0.78% 0.78% 0.78% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.80% 0.86% 0.86% 0.86% 0.89%
Oct-17	20,651,166	1.16% 1.25% 1.38% 1.45% 1.55% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.65% 1.76% 1.79% 1.84% 1.84% 1.84% 1.84% 1.84% 1.84%
Nov-17	19,491,664	1.15% 1.22% 1.22% 1.34% 1.46% 1.46% 1.46% 1.46% 1.50% 1.50% 1.50% 1.50% 1.53% 1.53% 1.53% 1.58% 1.58% 1.64% 1.64% 1.66%
Dec-17	25,989,406	1.06% 1.06% 1.06% 1.06% 1.10% 1.10% 1.10% 1.10% 1.16% 1.22% 1.22% 1.22% 1.22% 1.29% 1.29% 1.29% 1.29% 1.29% 1.29% 1.29%
Jan-18	13,499,905	3.45% 3.53% 3.53% 3.53% 3.53% 3.61% 3.69% 3.69% 3.69% 3.69% 3.69% 3.72% 3.74% 3.74% 3.74% 3.74% 3.74% 3.74% 3.79% 3.79%
Feb-18	13,805,607	0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.76% 0.92% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94% 0.94%
Mar-18	17,680,227	1.38% 1.45% 1.56% 1.56% 1.56% 1.56% 1.56% 1.56% 1.56% 1.61% 1.61% 1.61% 1.61% 1.61% 1.72% 1.72% 1.77% 1.77% 1.77% 1.81%
Apr-18	17,781,378	1.49% 1.49% 1.54% 1.54% 1.66% 1.66% 1.66% 1.71% 1.71% 1.76% 1.76% 1.79% 1.79% 1.79% 1.79% 1.79% 1.79% 1.79% 1.79% 1.79%
May-18	21,100,464	1.59% 1.59% 1.59% 1.59% 1.63% 1.63% 1.72% 1.72% 1.72% 1.74% 1.78% 1.78% 1.78% 1.78% 1.78% 1.83% 1.83% 1.83% 1.88% 1.88%
Jun-18	20,823,029	1.71% 1.74% 1.74% 1.74% 1.80% 1.80% 1.80% 1.84% 1.84% 1.84% 1.84% 1.84% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85%
Jul-18	21,740,865	1.75% 1.93% 1.97% 1.97% 1.97% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26%
Aug-18	22,474,290	1.30% 1.30% 1.37% 1.47% 1.50% 1.53% 1.53% 1.60% 1.60% 1.60% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65% 1.65%
Sep-18	16,397,022	0.99% 0.99% 1.05% 1.25% 1.25% 1.25% 1.25% 1.25% 1.33% 1.33% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38%
Oct-18	18,750,467	1.98% 1.98% 1.98% 1.98% 1.98% 1.98% 1.98% 1.98% 1.98% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05%
Nov-18	18,036,441	1.57% 1.71% 1.71% 1.71% 1.71% 1.74% 1.93% 1.93% 1.93% 1.95% 1.95% 2.01% 2.01% 2.01% 2.01% 2.06% 2.06% 2.06% 2.06% 2.06%
Dec-18	21,363,622	1.45% 1.45% 1.45% 1.45% 1.45% 1.45% 1.45% 1.52% 1.52% 1.52% 1.52% 1.52% 1.52% 1.52% 1.60% 1.64% 1.64% 1.64% 1.64% 1.64%
Jan-19	13,291,397	1.53% 1.72% 1.72% 1.72% 1.72% 1.79% 1.79% 1.79% 1.79% 1.86% 1.87% 1.87% 1.87% 1.87% 1.87% 1.87% 1.87% 1.87% 1.87% 1.87%
Feb-19	13,106,543	1.34% 1.34% 1.34% 1.42% 1.42% 1.42% 1.42% 1.42% 1.42% 1.42% 1.46% 1.46% 1.46% 1.46% 1.46% 1.46% 1.62% 1.62% 1.62% 1.62%
Mar-19	14,257,431	1.43% 1.43% 1.43% 1.57% 1.62% 1.62% 1.62% 1.62% 1.65% 1.75% 1.75% 1.75% 1.75% 1.75% 1.83% 1.83% 1.83% 1.83% 1.83% 1.83%
Apr-19	14,636,328	2.15% 2.27% 2.27% 2.27% 2.27% 2.36% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.48% 2.48% 2.48% 2.48%
May-19	18,262,974	2.20% 2.20% 2.28% 2.31% 2.36% 2.36% 2.36% 2.36% 2.36% 2.36% 2.36% 2.42% 2.42% 2.61% 2.61% 2.61% 2.61% 2.61% 2.61% 2.61%
Jun-19	15,062,626	1.86% 1.86% 1.86% 1.86% 1.86% 1.86% 1.98% 2.20% 2.20% 2.20% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30% 2.30%
Jul-19	19,448,950	2.82% 2.84% 2.84% 2.84% 2.84% 2.84% 2.84% 3.12% 3.18% 3.18% 3.18% 3.18% 3.23% 3.23% 3.23% 3.23% 3.23% 3.23% 3.23% 3.50%
Aug-19	16,807,369	2.21% 2.21% 2.21% 2.21% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.43% 2.43%

Sep-19	14,811,995	2.92% 2.92% 2.92% 2.92% 2.92% 2.94% 2.94% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05% 3.05%
Oct-19	18,476,304	2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.19% 2.28% 2.28% 2.28% 2.28% 2.28% 2.28% 2.28% 2.45% 2.45% 2.45%
Nov-19	12,504,007	2.16% 2.16% 2.16% 2.16% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.37% 2.37% 2.37% 2.45%
Dec-19	16,527,565	2.60% 2.60% 2.60% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.71% 2.82% 2.86% 2.86% 2.88%
Jan-20	13,437,736	2.24% 2.35% 2.35% 2.35% 2.35% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.43% 2.80% 2.80% 2.80% 2.80%
Feb-20	11,278,612	2.60% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.76% 2.97% 2.99% 2.99% 3.10% 3.10% 3.10%
Mar-20	10,513,185	1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.53% 1.72%
Apr-20	3,563,018	2.31% 3.03% 3.03% 3.03% 3.03% 3.03% 3.03% 3.03% 3.03% 3.03% 3.03% 3.05% 3.05% 3.05% 3.37% 3.37% 3.37%
May-20	5,725,549	3.36% 3.36% 3.36% 3.36% 3.36% 3.36% 3.36% 3.36% 3.36% 3.36% 3.57% 3.77% 3.77% 3.77% 3.77% 3.77%
Jun-20	10,263,384	2.31% 2.39% 2.39% 2.39% 2.39% 2.39% 2.39% 2.39% 2.39% 2.64% 2.64% 2.76% 2.76% 2.76% 2.76%
Jul-20	13,670,356	2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.35% 2.45% 2.45% 2.62% 2.62% 2.62% 2.77%
Aug-20	10,673,267	2.49% 2.49% 2.49% 2.49% 2.49% 2.49% 2.82% 2.82% 2.94% 2.94% 2.94% 2.94%
Sep-20	8,096,690	1.58% 1.58% 1.58% 1.58% 1.58% 1.58% 1.58% 1.66% 1.66% 1.66% 1.66%
Oct-20	8,650,575	2.16% 2.16% 2.16% 2.16% 2.16% 2.16% 2.16% 2.16% 2.16% 2.16%
Nov-20	8,934,582	0.80% 0.80% 0.80% 1.19% 1.43% 1.43% 1.43% 1.43% 1.43%
Dec-20	10,328,434	0.96% 0.96% 1.34% 1.54% 1.72% 1.78% 1.78% 1.87%
Jan-21	5,672,907	2.47% 3.26% 3.26% 3.26% 3.26% 3.26% 3.26%
Feb-21	4,390,978	2.46% 2.46% 2.46% 2.46% 2.46% 2.46%
Mar-21	7,330,042	1.54% 1.70% 1.70% 1.70% 1.70%
Apr-21	8,731,388	3.02% 3.02% 3.02% 3.02%
May-21	10,184,292	1.00% 1.00% 1.00%
Jun-21	8,648,447	1.20% 1.20%
Jul-21	8,538,546	1.90%

From Month 41 to Month 60

Month of Origination (Vintages)	Amount Issued per Month	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Jan-16	15,629,555	0.80%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.92%	0.92%	0.92%	0.92%	0.92%	0.92%	0.93%	0.93%	0.93%
Feb-16	16,966,994	0.52%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.57%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Mar-16	28,951,228	0.66%	0.66%	0.66%	0.66%	0.66%	0.71%	0.71%	0.71%	0.71%	0.72%	0.72%	0.72%	0.75%	0.75%	0.75%	0.75%	0.78%	0.78%	0.78%	0.78%
Apr-16	16,796,926	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%	1.05%
May-16	21,141,895	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.77%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%
Jun-16	22,523,224	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
Jul-16	20,435,260	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.54%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.65%
Aug-16	18,658,319	1.33%	1.33%	1.33%	1.33%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
Sep-16	20,682,697	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%
Oct-16	18,980,670	1.09%	1.15%	1.15%	1.21%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.24%	1.27%	1.27%	1.41%	1.41%	1.41%
Nov-16	22,046,859	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%	1.15%	1.15%	1.15%	1.15%	1.19%	1.19%	1.19%	1.19%
Dec-16	26,178,236	1.64%	1.68%	1.68%	1.71%	1.71%	1.71%	1.71%	1.71%	1.72%	1.72%	1.77%	1.77%	1.80%	1.80%	1.80%	1.80%	1.80%	1.81%	1.81%	1.81%
Jan-17	17,302,311	0.96%	0.96%	0.96%	1.02%	1.02%	1.04%	1.04%	1.04%	1.04%	1.04%	1.14%	1.14%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%	1.16%
Feb-17	14,785,097	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
Mar-17	17,329,737	1.26%	1.26%	1.26%	1.26%	1.26%	1.26%	1.26%	1.33%	1.33%	1.33%	1.39%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%
Apr-17	16,216,207	1.09%	1.09%	1.09%	1.09%	1.09%	1.09%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%
May-17	16,591,280	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.68%	1.68%	1.68%
Jun-17	16,922,977	2.16%	2.16%	2.16%	2.16%	2.16%	2.16%	2.25%	2.34%	2.34%	2.37%	2.37%	2.37%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%
Jul-17	17,607,258	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.51%	1.56%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%
Aug-17	18,902,475	2.94%	2.94%	2.94%	2.99%	2.99%	3.00%	3.00%	3.00%	3.00%	3.06%	3.12%	3.12%	3.12%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%	3.22%

Sep-17	22,045,788	0.89% 0.89% 0.89% 0.89% 0.89% 0.89% 0.89% 0.91% 0.94% 0.97% 0.97% 0.97% 0.97% 0.97% 1.01% 1.01% 1.01% 1.01% 1.01%
Oct-17	20,651,166	1.84% 1.84% 1.97% 1.97% 2.07% 2.07% 2.07% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10%
Nov-17	19,491,664	1.66% 1.78% 1.78% 1.78% 1.78% 1.78% 1.79% 1.79% 1.79% 1.79% 1.79% 1.84% 1.84% 1.84% 1.84% 1.84% 1.84% 1.88%
Dec-17	25,989,406	1.29% 1.29% 1.31% 1.31% 1.31% 1.31% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.34% 1.36%
Jan-18	13,499,905	3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84% 3.84%
Feb-18	13,805,607	0.94% 0.94% 0.95% 1.16% 1.16% 1.25% 1.31% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 1.36% 1.52% 1.52%
Mar-18	17,680,227	1.81% 1.81% 1.81% 1.87% 1.87% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90% 1.90%
Apr-18	17,781,378	1.79% 1.79% 1.79% 1.79% 1.79% 1.79% 1.79% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80% 1.80%
May-18	21,100,464	1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.88% 1.97% 2.01% 2.01% 2.01% 2.02%
Jun-18	20,823,029	1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.85% 1.87% 1.87% 1.93% 1.93% 1.93% 1.93%
Jul-18	21,740,865	2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.26% 2.35%
Aug-18	22,474,290	1.65% 1.65% 1.65% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.77% 1.77% 1.77% 1.77% 1.77% 1.77%
Sep-18	16,397,022	1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.38% 1.58% 1.58% 1.58% 1.58% 1.58% 1.58%
Oct-18	18,750,467	2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.05% 2.07% 2.07% 2.07% 2.07% 2.07% 2.07%
Nov-18	18,036,441	2.06% 2.06% 2.06% 2.06% 2.06% 2.06% 2.06% 2.07% 2.07% 2.10% 2.10% 2.10% 2.10%
Dec-18	21,363,622	1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64% 1.64%
Jan-19	13,291,397	1.87% 1.87% 1.87% 1.87% 1.87% 2.11% 2.11% 2.11% 2.11% 2.11% 2.11%
Feb-19	13,106,543	1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62% 1.62%
Mar-19	14,257,431	1.83% 1.83% 1.83% 2.01% 2.01% 2.01% 2.01% 2.01% 2.01%
Apr-19	14,636,328	2.48% 2.48% 2.55% 2.55% 2.55% 2.58% 2.62% 2.62%
May-19	18,262,974	2.61% 2.96% 3.16% 3.16% 3.16% 3.16%
Jun-19	15,062,626	2.35% 2.35% 2.35% 2.36% 2.36% 2.36%
Jul-19	19,448,950	3.50% 3.55% 3.58% 3.58% 3.58%
Aug-19	16,807,369	2.43% 2.43% 2.43% 2.43%

Sep-19	14,811,995	3.05% 3.05% 3.05%
Oct-19	18,476,304	2.45% 2.45%
Nov-19	12,504,007	2.45%

From Month 81 to Month 107

Month of Origination (Vintages)	Amount Issued per Month	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107
Jan-16	15,629,555	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.93%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	0.98%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%
Feb-16	16,966,994	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Mar-16	28,951,228	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.78%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
Apr-16	16,796,926	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
May-16	21,141,895	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.80%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%
Jun-16	22,523,224	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.05%	1.11%	1.11%	1.11%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%	1.14%
Jul-16	20,435,260	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%
Aug-16	18,658,319	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
Sep-16	20,682,697	0.83%	0.83%	0.83%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
Oct-16	18,980,670	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%	1.46%
Nov-16	22,046,859	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
Dec-16	26,178,236	1.81%	1.81%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%
Jan-17	17,302,311	1.16%	1.16%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.23%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%
Feb-17	14,785,097	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
Mar-17	17,329,737	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%	1.48%

Apr-17	16,216,207	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
May-17	16,591,280	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.79%
Jun-17	16,922,977	2.41%	2.41%	2.41%	2.41%	2.41%	2.42%	2.42%	2.42%	2.42%	2.42%	2.42%	
Jul-17	17,607,258	1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	1.68%	1.68%	1.68%	1.68%	1.68%	
Aug-17	18,902,475	3.22%	3.22%	3.22%	3.22%	3.22%	3.23%	3.23%	3.23%	3.23%	3.23%	3.23%	
Sep-17	22,045,788	1.01%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	1.06%	
Oct-17	20,651,166	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	2.11%	
Nov-17	19,491,664	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	
Dec-17	25,989,406	1.36%	1.39%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	1.41%	
Jan-18	13,499,905	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	3.84%	
Feb-18	13,805,607	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	
Mar-18	17,680,227	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	1.91%	

Table 2 – Cumulative gross loss for Used Vehicles

From Month 1 to Month 20

Month of Origination (Vintages)	Amount Issued per Month	Months: [1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Jan-16	9,516,648	0.00%	0.00%	0.08%	0.18%	0.19%	0.43%	0.43%	0.44%	0.44%	0.59%	0.75%	0.93%	0.93%	0.93%	1.09%	1.29%	1.29%	1.29%	1.47%	1.47%
Feb-16	9,024,756	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.10%	0.31%	0.31%	0.31%	0.31%	0.47%	0.47%	0.65%	0.65%	0.86%	0.94%	0.94%	0.94%	1.13%
Mar-16	12,990,408	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.08%	0.08%	0.24%	0.24%	0.24%	0.24%	0.30%	0.33%	0.57%	0.57%	0.76%	0.89%	0.89%	0.89%
Apr-16	9,493,387	0.00%	0.00%	0.00%	0.11%	0.23%	0.30%	0.42%	0.42%	0.82%	0.82%	0.82%	1.00%	1.15%	1.22%	1.47%	1.47%	1.70%	1.90%	1.91%	1.91%
May-16	10,370,664	0.00%	0.00%	0.00%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.59%	0.59%	0.59%	0.59%	0.83%	0.99%	1.14%	1.14%	1.14%	1.24%

Jun-16	11,738,512	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.76%	0.97%	0.97%	0.98%	0.98%	0.98%	1.27%	1.27%	1.27%	1.37%	1.37%	1.77%	1.77%	1.89%
Jul-16	10,757,377	0.00%	0.25%	0.25%	0.25%	0.25%	0.50%	0.50%	0.50%	0.58%	0.81%	0.81%	0.81%	0.97%	1.19%	1.20%	1.20%	1.46%	1.68%	1.69%	1.84%
Aug-16	11,579,293	0.00%	0.00%	0.02%	0.10%	0.42%	0.63%	0.63%	0.63%	0.63%	0.63%	0.86%	1.01%	1.16%	1.16%	1.33%	1.44%	1.44%	1.69%	1.69%	2.01%
Sep-16	12,187,200	0.00%	0.17%	0.17%	0.17%	0.17%	0.17%	0.36%	0.59%	0.59%	0.82%	0.82%	0.82%	0.97%	0.97%	1.05%	1.12%	1.12%	1.19%	1.47%	1.77%
Oct-16	11,442,087	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.22%	0.22%	0.22%	0.22%	0.33%	0.60%	0.60%	0.60%	0.93%	1.13%	1.13%	1.21%
Nov-16	12,545,138	0.00%	0.11%	0.11%	0.11%	0.31%	0.49%	0.59%	0.60%	0.90%	1.12%	1.28%	1.29%	1.29%	1.39%	1.39%	1.39%	1.40%	1.49%	1.49%	1.49%
Dec-16	14,093,847	0.00%	0.11%	0.11%	0.11%	0.48%	0.66%	0.92%	1.22%	1.32%	1.32%	1.32%	1.32%	1.41%	1.41%	1.55%	2.23%	2.23%	2.23%	2.23%	2.43%
Jan-17	10,828,007	0.00%	0.00%	0.00%	0.20%	0.20%	0.52%	0.68%	0.87%	0.87%	0.87%	1.21%	1.71%	1.71%	1.71%	1.71%	1.72%	1.84%	2.12%	2.12%	2.28%
Feb-17	10,291,205	0.00%	0.18%	0.28%	0.28%	0.28%	0.28%	0.42%	0.50%	0.50%	0.51%	0.51%	0.95%	1.18%	1.19%	1.23%	1.23%	1.23%	1.40%	1.58%	1.58%
Mar-17	12,785,806	0.00%	0.00%	0.00%	0.13%	0.13%	0.39%	0.39%	0.47%	0.47%	0.84%	1.04%	1.04%	1.22%	1.22%	1.33%	1.48%	1.63%	1.63%	1.82%	1.82%
Apr-17	8,739,444	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.26%	0.46%	0.46%	0.59%	0.78%	0.99%	0.99%	1.21%	1.21%
May-17	11,268,311	0.00%	0.00%	0.00%	0.07%	0.07%	0.29%	0.29%	0.29%	0.51%	0.51%	0.72%	1.00%	1.00%	1.00%	1.00%	1.12%	1.12%	1.20%	1.31%	1.31%
Jun-17	10,350,864	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.41%	0.41%	0.41%	0.63%	0.63%	0.63%	0.63%
Jul-17	10,384,567	0.00%	0.00%	0.00%	0.12%	0.12%	0.12%	0.49%	0.82%	0.82%	0.82%	0.94%	0.94%	1.12%	1.12%	1.12%	1.12%	1.28%	1.52%	1.52%	1.52%
Aug-17	10,305,491	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.38%	0.38%	0.43%	0.53%	0.53%	0.54%	0.54%	0.72%	0.72%	0.85%	1.07%	1.15%	1.22%	1.22%
Sep-17	9,271,960	0.00%	0.00%	0.00%	0.24%	0.24%	0.24%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.77%	0.88%	0.88%	0.88%	1.12%	1.48%	1.48%	1.48%
Oct-17	9,857,500	0.00%	0.00%	0.00%	0.18%	0.18%	0.18%	1.21%	1.21%	1.21%	1.35%	1.35%	1.35%	1.35%	1.41%	1.41%	1.51%	1.61%	1.95%	2.23%	2.23%
Nov-17	9,874,524	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.40%	0.40%	0.40%	0.40%	0.59%	0.59%	0.75%	0.89%	1.02%	1.02%	1.02%	1.19%
Dec-17	10,212,635	0.00%	0.00%	0.40%	0.53%	0.53%	0.53%	0.53%	0.53%	0.80%	1.13%	1.13%	1.41%	1.62%	1.62%	1.70%	1.71%	1.95%	1.95%	2.27%	2.27%
Jan-18	8,010,503	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.11%	0.56%	0.56%	0.56%	0.82%	0.95%	0.95%	0.95%	1.13%	1.33%
Feb-18	7,830,563	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.49%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.94%	1.17%
Mar-18	9,641,211	0.00%	0.00%	0.00%	0.00%	0.00%	0.18%	0.18%	0.51%	0.66%	0.74%	0.74%	0.94%	1.22%	1.39%	1.39%	1.39%	1.67%	1.79%	1.79%	1.89%
Apr-18	9,020,175	0.00%	0.00%	0.00%	0.08%	0.29%	0.29%	0.52%	0.52%	0.68%	0.90%	1.03%	1.03%	1.03%	1.20%	1.35%	1.69%	1.69%	1.69%	1.98%	2.09%
May-18	12,338,369	0.00%	0.00%	0.00%	0.00%	0.10%	0.40%	0.40%	0.66%	0.95%	1.01%	1.15%	1.15%	1.48%	1.62%	1.94%	2.40%	2.48%	2.48%	2.48%	2.69%

Jun-18	12,504,454	0.00%	0.00%	0.00%	0.13%	0.20%	1.21%	1.40%	1.64%	1.88%	2.01%	2.01%	2.27%	2.39%	2.62%	2.82%	2.97%	3.07%	3.07%	3.49%	3.69%
Jul-18	11,769,531	0.00%	0.00%	0.00%	0.00%	0.20%	0.20%	0.34%	0.48%	0.60%	0.77%	0.77%	0.77%	0.77%	0.77%	0.90%	1.13%	1.32%	1.60%	2.16%	2.16%
Aug-18	10,712,239	0.00%	0.26%	0.44%	0.80%	1.24%	1.24%	1.24%	1.47%	1.47%	1.96%	2.14%	2.14%	2.38%	2.38%	2.38%	3.14%	3.46%	3.85%	3.85%	3.95%
Sep-18	8,444,269	0.00%	0.00%	0.00%	0.20%	0.20%	0.20%	0.20%	0.59%	0.59%	0.82%	0.82%	1.03%	1.03%	1.21%	1.21%	1.21%	1.42%	1.42%	1.42%	1.42%
Oct-18	10,186,367	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.22%	0.46%	0.46%	0.46%	0.58%	0.69%	0.69%	1.06%	1.29%	1.42%	1.45%	1.45%	1.53%	1.83%
Nov-18	10,101,258	0.00%	0.18%	0.18%	0.37%	0.55%	0.55%	0.55%	0.55%	0.71%	0.71%	0.71%	0.93%	0.93%	0.93%	1.07%	1.44%	1.64%	1.78%	1.89%	2.25%
Dec-18	10,809,200	0.00%	0.11%	0.11%	0.23%	0.23%	0.27%	0.44%	0.44%	0.44%	0.44%	0.57%	0.89%	1.08%	1.32%	1.32%	1.48%	1.65%	1.87%	1.87%	1.87%
Jan-19	9,647,452	0.00%	0.00%	0.06%	0.21%	0.21%	0.21%	0.21%	0.63%	0.63%	0.78%	1.13%	1.34%	1.34%	1.34%	1.47%	1.47%	1.64%	1.79%	2.34%	2.67%
Feb-19	8,409,266	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%	0.68%	0.68%	1.24%	1.24%	2.02%	2.02%	2.02%	2.84%	3.44%	3.44%	3.44%	3.44%	3.44%
Mar-19	8,669,761	0.00%	0.00%	0.00%	0.00%	0.62%	1.50%	1.76%	1.96%	2.10%	2.10%	2.26%	2.43%	2.62%	3.00%	3.00%	3.26%	3.26%	3.26%	3.38%	3.38%
Apr-19	10,273,432	0.00%	0.00%	0.00%	0.00%	0.34%	0.84%	1.93%	2.47%	2.66%	2.90%	3.27%	3.45%	4.24%	4.78%	4.78%	4.78%	4.78%	4.92%	4.92%	4.92%
May-19	13,516,851	0.00%	0.00%	0.00%	0.44%	0.63%	0.89%	1.06%	1.22%	1.92%	2.25%	2.25%	2.48%	2.73%	3.14%	3.28%	3.28%	3.48%	3.59%	3.79%	4.13%
Jun-19	10,617,121	0.00%	0.00%	0.00%	0.00%	0.53%	0.61%	1.06%	1.19%	1.40%	1.89%	2.66%	2.66%	2.66%	2.86%	2.99%	2.99%	2.99%	3.57%	3.57%	3.84%
Jul-19	12,727,863	0.00%	0.00%	0.00%	0.26%	0.49%	0.81%	1.24%	1.24%	1.36%	1.64%	2.00%	2.18%	2.18%	2.45%	2.69%	2.93%	2.93%	3.10%	3.10%	3.47%
Aug-19	11,430,804	0.00%	0.00%	0.28%	0.38%	0.92%	1.16%	1.59%	2.15%	2.73%	2.90%	3.08%	3.17%	3.17%	3.17%	3.21%	3.22%	3.31%	3.47%	3.98%	4.95%
Sep-19	11,010,186	0.00%	0.00%	0.00%	0.24%	0.44%	0.44%	1.41%	1.41%	1.41%	1.83%	2.07%	2.07%	2.40%	2.40%	2.40%	2.72%	2.97%	3.27%	4.19%	4.19%
Oct-19	10,088,991	0.00%	0.00%	0.00%	0.00%	0.41%	0.80%	0.95%	1.22%	1.22%	1.54%	1.71%	1.86%	2.19%	2.49%	2.57%	2.69%	3.34%	4.94%	5.58%	5.67%
Nov-19	7,645,931	0.00%	0.00%	0.00%	1.19%	1.47%	3.26%	3.43%	3.91%	4.12%	4.34%	4.59%	4.59%	4.59%	4.68%	4.87%	5.01%	5.34%	5.59%	6.92%	7.28%
Dec-19	8,689,965	0.00%	0.00%	0.44%	0.67%	1.11%	1.71%	2.41%	2.57%	2.68%	2.76%	3.45%	3.88%	4.10%	4.10%	4.23%	5.31%	5.47%	5.47%	5.47%	5.47%
Jan-20	8,078,775	0.00%	0.00%	0.00%	0.24%	0.24%	0.95%	1.39%	1.67%	2.04%	2.36%	2.58%	3.02%	3.37%	3.87%	4.71%	5.26%	5.50%	5.50%	5.50%	5.67%
Feb-20	7,033,205	0.00%	0.00%	0.00%	0.27%	0.97%	1.44%	1.69%	1.69%	1.69%	2.51%	3.14%	3.15%	3.16%	4.91%	5.44%	5.68%	5.92%	6.77%	6.77%	6.85%
Mar-20	5,413,799	0.00%	0.00%	0.00%	0.00%	1.66%	1.66%	2.26%	2.55%	3.81%	4.13%	4.95%	6.04%	8.11%	8.11%	8.11%	8.11%	8.11%	8.11%	9.05%	9.31%
Apr-20	2,792,738	0.00%	0.00%	0.00%	1.66%	1.66%	3.96%	5.62%	9.64%	11.55%	12.22%	13.44%	15.29%	15.81%	19.19%	19.19%	21.01%	21.35%	21.35%	21.35%	21.35%
May-20	4,993,491	0.00%	0.00%	0.00%	1.58%	2.76%	3.58%	6.00%	7.71%	9.80%	11.34%	11.62%	12.42%	12.82%	13.76%	14.42%	14.42%	14.68%	14.95%	15.60%	15.60%

Jun-20	6,871,411	0.00%	0.00%	0.26%	2.05%	2.96%	3.30%	4.35%	4.47%	5.00%	6.53%	6.53%	7.39%	7.39%	7.63%	7.63%	7.63%	7.63%	8.21%	8.21%	8.65%
Jul-20	8,615,547	0.00%	0.00%	0.32%	0.58%	1.42%	2.44%	2.44%	3.10%	3.81%	4.01%	4.26%	4.50%	4.88%	5.07%	5.07%	5.48%	5.67%	6.26%	7.14%	7.14%
Aug-20	6,471,839	0.00%	0.00%	0.00%	1.76%	2.01%	2.26%	3.72%	4.45%	4.63%	4.63%	4.86%	4.86%	4.86%	4.86%	5.75%	5.75%	5.75%	6.04%	6.04%	6.55%
Sep-20	5,106,339	0.00%	0.00%	0.00%	0.56%	0.82%	0.82%	1.48%	1.67%	1.90%	2.31%	2.98%	3.87%	3.87%	4.27%	4.27%	4.69%	4.90%	5.62%	6.18%	6.18%
Oct-20	4,362,764	0.00%	0.00%	0.00%	0.00%	1.40%	1.85%	1.85%	1.85%	1.85%	2.18%	2.56%	2.98%	2.98%	2.98%	2.98%	2.98%	3.69%	4.46%	4.46%	4.46%
Nov-20	4,298,670	0.00%	0.00%	0.00%	0.39%	0.39%	0.77%	0.77%	1.35%	1.35%	1.35%	1.70%	1.70%	1.70%	3.07%	3.48%	3.87%	4.49%	4.49%	4.49%	4.49%
Dec-20	4,779,018	0.00%	0.00%	0.00%	0.54%	1.20%	2.04%	2.33%	2.86%	3.19%	3.74%	3.74%	3.74%	3.74%	3.74%	3.74%	4.49%	4.89%	5.18%	5.32%	5.66%
Jan-21	3,728,639	0.00%	0.00%	0.00%	0.00%	1.10%	1.10%	1.10%	1.10%	1.10%	1.39%	1.55%	2.00%	2.00%	2.45%	3.02%	3.22%	4.05%	4.05%	4.05%	4.55%
Feb-21	3,317,851	0.00%	0.00%	0.00%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	1.85%	2.51%	2.51%	2.51%	2.51%	2.91%	3.92%	3.92%	3.92%	4.46%	4.81%
Mar-21	5,465,070	0.00%	0.00%	0.00%	0.47%	0.82%	1.14%	2.01%	2.01%	2.01%	2.31%	2.63%	3.21%	3.21%	3.47%	3.47%	3.83%	4.13%	4.13%	4.57%	4.57%
Apr-21	6,905,515	0.00%	0.00%	0.00%	0.59%	1.18%	1.18%	1.18%	2.22%	2.22%	2.22%	2.22%	2.22%	2.22%	2.88%	3.22%	3.34%	3.67%	3.91%	3.91%	3.91%
May-21	8,309,202	0.00%	0.00%	0.00%	0.19%	0.19%	0.33%	0.82%	1.37%	1.37%	1.53%	1.53%	1.77%	1.77%	1.77%	2.19%	2.45%	2.70%	2.99%	2.99%	2.99%
Jun-21	7,455,496	0.00%	0.00%	0.00%	0.00%	0.37%	0.58%	1.25%	1.25%	1.44%	1.44%	1.44%	1.60%	2.50%	3.63%	3.89%	4.32%	4.63%	4.63%	4.85%	5.32%
Jul-21	7,094,190	0.00%	0.00%	0.00%	0.00%	0.56%	1.45%	1.45%	1.57%	2.08%	2.63%	3.50%	3.87%	4.05%	4.05%	4.25%	4.43%	4.94%	4.94%	4.94%	5.29%
Aug-21	6,661,119	0.00%	0.00%	0.00%	1.23%	1.67%	1.67%	1.67%	1.67%	1.86%	2.12%	2.12%	2.12%	2.44%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.43%
Sep-21	6,740,815	0.00%	0.00%	0.00%	0.44%	0.96%	0.96%	1.14%	2.11%	2.11%	2.32%	2.32%	2.64%	2.81%	2.81%	2.81%	2.88%	2.88%	3.50%	3.78%	3.78%
Oct-21	6,348,785	0.00%	0.00%	0.00%	0.00%	0.20%	0.20%	0.34%	0.34%	0.34%	0.75%	1.33%	1.61%	1.61%	1.75%	1.75%	1.75%	2.08%	2.08%	2.08%	2.29%
Nov-21	6,853,369	0.00%	0.00%	0.00%	0.78%	1.47%	1.47%	2.23%	2.53%	2.78%	3.83%	4.25%	4.54%	4.73%	4.95%	4.95%	4.95%	4.95%	5.29%	5.29%	5.48%
Dec-21	7,711,914	0.00%	0.00%	0.00%	0.00%	0.57%	0.89%	1.25%	2.16%	2.48%	2.65%	2.88%	3.16%	3.44%	3.44%	3.56%	3.72%	3.72%	4.02%	4.02%	4.23%
Jan-22	6,348,415	0.00%	0.00%	0.00%	0.29%	0.60%	1.08%	1.46%	1.92%	1.92%	1.92%	1.92%	2.24%	2.35%	2.94%	2.94%	2.94%	2.94%	3.14%	3.43%	3.43%
Feb-22	8,263,823	0.00%	0.00%	0.00%	0.31%	0.87%	1.30%	1.30%	1.82%	1.90%	2.06%	2.06%	2.24%	2.72%	2.95%	3.28%	3.28%	3.28%	3.28%	3.28%	3.28%
Mar-22	8,845,667	0.00%	0.00%	0.00%	0.29%	0.29%	0.44%	0.77%	0.77%	0.77%	1.23%	1.43%	2.17%	2.52%	2.73%	2.73%	2.73%	2.73%	3.22%	3.22%	3.22%
Apr-22	7,345,613	0.00%	0.00%	0.00%	0.22%	0.56%	0.85%	1.39%	1.39%	1.39%	1.39%	1.39%	1.39%	2.28%	2.28%	2.28%	2.48%	2.66%	2.66%	2.94%	2.94%
May-22	9,454,323	0.00%	0.00%	0.00%	0.45%	1.16%	1.76%	1.76%	2.13%	2.27%	2.44%	3.02%	3.38%	3.82%	4.04%	4.04%	4.04%	4.20%	4.31%	4.37%	4.37%

Jun-22	11,274,310	0.00%	0.00%	0.18%	0.33%	0.47%	0.64%	0.88%	1.06%	1.41%	1.69%	1.92%	1.92%	2.14%	2.29%	2.44%	2.44%	2.61%	2.61%	2.61%	2.61%
Jul-22	9,488,875	0.00%	0.00%	0.00%	0.57%	0.68%	0.84%	1.01%	1.17%	1.35%	1.50%	1.75%	2.01%	2.01%	2.01%	2.01%	2.30%	2.30%	2.30%	2.30%	
Aug-22	9,454,428	0.00%	0.00%	0.00%	0.62%	1.01%	1.01%	1.01%	1.01%	1.44%	1.44%	1.79%	1.94%	1.94%	1.94%	1.95%	2.56%	2.56%	2.56%	2.56%	
Sep-22	8,303,966	0.00%	0.00%	0.19%	0.19%	0.41%	0.41%	1.14%	1.14%	1.56%	1.63%	1.63%	1.80%	1.80%	2.31%	3.18%	3.18%	3.18%	3.18%	3.18%	
Oct-22	8,067,758	0.00%	0.00%	0.38%	0.80%	0.98%	0.98%	1.05%	1.38%	1.55%	1.55%	1.79%	1.79%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	
Nov-22	6,784,622	0.00%	0.00%	0.00%	0.94%	1.82%	2.14%	2.14%	2.14%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	2.41%	4.45%	
Dec-22	6,921,924	0.00%	0.00%	0.00%	0.00%	0.07%	0.07%	0.95%	1.25%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	3.09%	3.68%	
Jan-23	5,955,170	0.00%	0.00%	0.00%	0.73%	0.73%	0.73%	1.28%	1.28%	1.91%	1.91%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.60%	2.60%	2.60%	
Feb-23	6,073,091	0.00%	0.00%	0.00%	0.25%	0.25%	0.25%	1.27%	1.51%	1.51%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	2.59%	2.87%	3.25%	
Mar-23	8,255,793	0.15%	0.15%	0.15%	0.59%	1.03%	1.24%	1.42%	1.42%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	1.64%	2.43%	3.09%	3.52%	3.88%	
Apr-23	8,812,536	0.00%	0.00%	0.00%	0.19%	0.57%	1.13%	1.19%	1.56%	1.56%	1.56%	1.56%	1.56%	1.56%	1.56%	1.99%	1.99%	1.99%	1.99%	1.99%	
May-23	17,039,078	0.00%	0.00%	0.00%	0.17%	0.17%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	1.05%	1.05%	1.38%	1.50%	1.69%	1.78%	
Jun-23	17,561,087	0.00%	0.00%	0.00%	0.53%	0.66%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	1.76%	1.76%	1.87%	1.87%	1.87%	1.87%		
Jul-23	18,581,134	0.00%	0.00%	0.00%	0.15%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	0.58%	1.47%	1.78%	1.92%	1.92%	1.92%	2.01%			
Aug-23	18,785,305	0.00%	0.00%	0.00%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	1.37%	1.37%	1.43%	1.43%	1.47%	1.47%				
Sep-23	18,027,606	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.32%	1.42%	1.42%	1.60%	1.84%	1.84%					
Oct-23	19,024,126	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.70%	0.81%	0.88%	0.89%	0.89%						
Nov-23	18,514,883	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.49%	0.49%	0.49%	0.49%	0.49%	0.49%							
Dec-23	17,294,081	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%								
Jan-24	16,010,659	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	0.74%	0.74%	0.83%	0.83%	0.83%									
Feb-24	16,048,394	0.00%	0.00%	0.00%	0.00%	0.46%	0.55%	0.55%	0.87%	0.89%	0.89%										
Mar-24	13,437,187	0.00%	0.00%	0.00%	0.00%	0.23%	0.23%	0.36%	0.52%	0.62%											
Apr-24	17,750,394	0.00%	0.00%	0.00%	0.23%	0.23%	0.51%	0.65%	0.65%												
May-24	24,046,439	0.00%	0.00%	0.00%	0.01%	0.01%	0.01%	0.01%													

Jun-24	20,427,739	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%
Jul-24	24,002,146	0.00%	0.00%	0.09%	0.16%	0.16%	
Aug-24	19,235,732	0.00%	0.00%	0.00%	0.00%		
Sep-24	19,235,006	0.00%	0.00%	0.00%			
Oct-24	21,403,537	0.00%	0.00%				
Nov-24	21,436,426	0.00%					
Dec-24	23,013,083						

From Month 21 to Month 40

Month of Origination (Vintages)	Amount Issued per Month	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Jan-16	9,516,648	1.67%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.92%	1.99%	1.99%	2.19%	2.20%	2.34%	2.34%	2.34%	2.34%	2.34%	2.34%	2.44%	2.44%
Feb-16	9,024,756	1.13%	1.13%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.66%	1.66%	1.66%	1.85%	2.07%	2.17%	2.17%	2.17%	2.17%	2.17%	2.17%	2.37%
Mar-16	12,990,408	0.89%	0.89%	1.08%	1.08%	1.08%	1.08%	1.15%	1.15%	1.40%	1.53%	1.53%	1.65%	1.65%	1.73%	1.99%	1.99%	1.99%	1.99%	1.99%	1.99%
Apr-16	9,493,387	1.91%	2.06%	2.06%	2.33%	2.33%	2.33%	2.33%	2.33%	2.33%	2.33%	2.33%	2.44%	2.52%	2.52%	2.52%	2.64%	2.64%	2.79%	2.79%	2.79%
May-16	10,370,664	1.24%	1.24%	1.24%	1.34%	1.55%	1.66%	1.66%	1.81%	1.86%	1.86%	2.01%	2.01%	2.01%	2.14%	2.33%	2.33%	2.52%	2.52%	2.60%	2.60%
Jun-16	11,738,512	1.94%	1.97%	1.97%	2.17%	2.30%	2.30%	2.42%	2.42%	2.42%	2.54%	2.73%	2.73%	2.74%	2.74%	2.84%	2.99%	2.99%	3.18%	3.18%	3.29%
Jul-16	10,757,377	1.94%	1.99%	2.15%	2.27%	2.42%	2.42%	2.42%	2.42%	2.42%	2.55%	3.00%	3.00%	3.20%	3.20%	3.32%	3.39%	3.39%	3.42%	3.56%	3.83%
Aug-16	11,579,293	2.01%	2.01%	2.28%	2.77%	2.87%	3.00%	3.13%	3.16%	3.36%	3.36%	3.36%	3.62%	3.62%	4.02%	4.17%	4.50%	4.50%	4.50%	4.64%	4.87%
Sep-16	12,187,200	1.77%	1.77%	1.86%	2.04%	2.04%	2.17%	2.17%	2.17%	2.17%	2.48%	2.66%	2.82%	2.93%	2.93%	3.13%	3.20%	3.20%	3.31%	3.31%	3.50%
Oct-16	11,442,087	1.21%	1.21%	1.39%	1.52%	1.73%	1.84%	2.05%	2.05%	2.05%	2.05%	2.05%	2.05%	2.14%	2.14%	2.14%	2.28%	2.30%	2.45%	2.70%	2.97%
Nov-16	12,545,138	1.62%	1.62%	1.78%	1.78%	1.78%	1.86%	1.86%	1.86%	1.96%	2.04%	2.33%	2.47%	2.47%	2.64%	2.64%	2.64%	2.85%	2.85%	2.98%	3.14%

Dec-16	14,093,847	2.43%	2.43%	2.43%	2.55%	2.64%	2.76%	2.76%	2.85%	2.97%	3.20%	3.20%	3.20%	3.40%	3.67%	3.67%	3.67%	3.83%	3.94%	3.94%	3.94%
Jan-17	10,828,007	2.41%	2.48%	2.80%	2.80%	2.91%	3.02%	3.02%	3.02%	3.02%	3.02%	3.02%	3.42%	3.42%	3.42%	3.42%	3.42%	3.56%	3.79%	3.79%	3.82%
Feb-17	10,291,205	1.74%	2.01%	2.01%	2.02%	2.02%	2.44%	2.58%	2.58%	2.58%	2.58%	2.58%	2.58%	2.80%	2.80%	2.89%	3.32%	3.32%	3.32%	3.59%	3.59%
Mar-17	12,785,806	2.00%	2.14%	2.21%	2.21%	2.26%	2.42%	2.53%	3.06%	3.06%	3.41%	3.48%	3.48%	3.72%	3.72%	3.72%	3.88%	3.97%	3.97%	4.05%	4.18%
Apr-17	8,739,444	1.33%	1.52%	1.80%	1.80%	2.00%	2.20%	2.74%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.01%	3.02%	3.02%	3.02%	3.02%	3.02%
May-17	11,268,311	1.63%	1.84%	1.84%	2.17%	2.28%	2.48%	2.62%	2.62%	2.62%	2.89%	2.89%	2.89%	2.95%	2.95%	3.14%	3.45%	3.54%	3.70%	3.70%	3.71%
Jun-17	10,350,864	0.84%	0.84%	1.10%	1.29%	1.53%	1.85%	1.85%	2.12%	2.27%	2.27%	2.61%	2.61%	2.61%	2.65%	2.65%	2.74%	2.74%	2.74%	2.74%	3.03%
Jul-17	10,384,567	1.68%	1.83%	2.01%	2.01%	2.01%	2.45%	2.76%	2.83%	2.83%	3.17%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.51%	3.51%	3.51%
Aug-17	10,305,491	1.33%	1.48%	1.78%	2.12%	2.12%	2.12%	2.34%	2.55%	2.65%	2.93%	2.93%	2.93%	3.10%	3.24%	3.24%	3.24%	3.24%	3.24%	3.31%	3.31%
Sep-17	9,271,960	1.70%	1.70%	2.00%	2.33%	2.33%	2.47%	2.58%	2.58%	2.72%	2.72%	2.85%	3.19%	3.19%	3.45%	3.45%	3.45%	3.45%	3.61%	3.61%	3.73%
Oct-17	9,857,500	2.23%	2.23%	2.23%	2.23%	2.34%	2.86%	2.92%	3.04%	3.13%	3.13%	3.58%	3.58%	3.58%	3.58%	3.58%	3.58%	3.58%	3.65%	3.83%	4.00%
Nov-17	9,874,524	1.56%	1.56%	1.82%	1.97%	2.16%	2.16%	2.38%	2.53%	2.53%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%	2.78%
Dec-17	10,212,635	2.36%	2.65%	2.82%	3.15%	3.36%	3.63%	3.63%	3.71%	3.71%	3.71%	3.86%	4.26%	4.26%	4.49%	4.59%	4.82%	4.82%	5.29%	5.29%	5.56%
Jan-18	8,010,503	1.33%	1.44%	1.44%	1.79%	1.79%	1.93%	2.02%	2.28%	2.28%	2.39%	2.60%	2.60%	2.81%	2.81%	3.03%	3.41%	3.41%	3.74%	3.74%	3.74%
Feb-18	7,830,563	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.40%	1.40%	1.89%	1.89%	1.89%	1.89%	1.89%	2.15%	2.31%	2.31%	2.85%	3.19%	3.35%	3.35%
Mar-18	9,641,211	1.89%	1.89%	2.14%	2.14%	2.14%	2.41%	2.41%	2.58%	3.01%	3.01%	3.19%	3.19%	3.47%	3.47%	3.82%	3.82%	4.38%	4.38%	4.38%	4.38%
Apr-18	9,020,175	2.09%	2.09%	2.36%	2.54%	2.75%	2.86%	2.86%	2.86%	2.86%	3.12%	3.26%	3.46%	3.46%	3.55%	3.55%	4.40%	4.83%	4.97%	4.97%	5.31%
May-18	12,338,369	2.69%	2.69%	2.69%	2.86%	2.92%	3.17%	3.36%	3.36%	3.41%	3.41%	3.41%	3.72%	3.83%	3.83%	4.02%	4.09%	4.31%	4.49%	4.49%	4.60%
Jun-18	12,504,454	3.69%	3.83%	3.83%	4.00%	4.28%	4.37%	4.50%	4.50%	4.54%	4.54%	4.61%	4.69%	4.71%	5.04%	5.26%	5.26%	5.26%	5.41%	5.60%	5.77%
Jul-18	11,769,531	2.22%	2.78%	2.78%	2.80%	2.80%	3.11%	3.11%	3.14%	3.21%	3.70%	4.40%	4.73%	5.02%	5.18%	5.18%	5.40%	5.57%	5.72%	5.72%	5.72%
Aug-18	10,712,239	4.36%	4.50%	4.50%	4.50%	4.56%	4.68%	4.68%	4.98%	5.09%	5.26%	5.45%	5.95%	5.95%	5.95%	5.95%	5.95%	6.06%	6.21%	6.31%	6.31%
Sep-18	8,444,269	1.42%	1.42%	1.42%	1.54%	1.54%	1.54%	1.59%	1.71%	1.82%	1.82%	2.51%	2.85%	3.08%	3.08%	3.24%	3.24%	3.35%	3.35%	3.49%	3.49%
Oct-18	10,186,367	1.83%	1.83%	1.94%	1.94%	1.94%	2.06%	2.32%	2.62%	2.84%	3.19%	3.19%	3.33%	3.33%	3.67%	3.67%	3.67%	3.67%	3.67%	3.93%	4.02%
Nov-18	10,101,258	2.25%	2.25%	2.76%	2.93%	3.45%	4.23%	4.52%	4.63%	5.26%	5.88%	6.08%	6.08%	6.08%	6.08%	6.08%	6.22%	6.22%	6.22%	6.22%	6.29%

Dec-18	10,809,200	1.87%	2.32%	2.46%	2.46%	2.64%	2.91%	3.15%	3.15%	3.15%	3.46%	3.46%	3.50%	3.50%	3.50%	3.50%	3.58%	3.58%	3.58%	3.58%	3.58%
Jan-19	9,647,452	3.01%	3.01%	3.01%	3.10%	3.33%	3.87%	4.00%	4.09%	4.13%	4.13%	4.13%	4.13%	4.13%	4.25%	4.25%	4.25%	4.35%	4.35%	4.50%	4.50%
Feb-19	8,409,266	3.82%	3.97%	4.69%	4.84%	5.77%	6.04%	6.24%	6.37%	6.62%	6.90%	6.90%	6.90%	6.90%	7.03%	7.03%	7.03%	7.09%	7.09%	7.09%	7.09%
Mar-19	8,669,761	3.38%	3.80%	4.12%	4.55%	5.46%	5.66%	5.66%	5.66%	5.66%	5.66%	5.66%	5.89%	6.40%	6.95%	6.95%	7.13%	7.13%	7.13%	7.13%	7.13%
Apr-19	10,273,432	5.15%	5.25%	5.95%	6.58%	6.64%	6.64%	6.64%	7.06%	7.20%	7.20%	7.52%	7.64%	7.85%	7.85%	7.98%	8.38%	8.71%	8.80%	8.80%	8.89%
May-19	13,516,851	4.13%	4.39%	5.63%	5.63%	5.96%	5.96%	7.37%	7.37%	7.78%	8.02%	8.12%	8.20%	8.20%	8.29%	8.50%	8.50%	8.62%	8.75%	8.92%	8.92%
Jun-19	10,617,121	4.02%	5.28%	5.41%	5.41%	5.50%	5.63%	5.71%	6.11%	6.11%	6.11%	6.24%	6.24%	6.39%	6.52%	6.70%	6.70%	6.70%	6.70%	6.91%	7.00%
Jul-19	12,727,863	3.91%	4.11%	4.18%	4.27%	4.27%	4.41%	4.56%	4.56%	4.69%	4.80%	5.30%	5.39%	5.51%	5.62%	5.75%	5.75%	5.75%	5.75%	5.85%	5.85%
Aug-19	11,430,804	5.11%	5.36%	5.56%	5.56%	5.77%	5.77%	5.92%	6.02%	6.16%	6.27%	6.48%	6.48%	6.48%	6.95%	7.12%	7.24%	7.53%	7.53%	7.53%	7.78%
Sep-19	11,010,186	4.19%	4.19%	4.33%	4.80%	4.80%	5.12%	5.18%	5.43%	5.73%	5.73%	5.73%	6.03%	6.35%	6.54%	6.69%	6.85%	7.36%	7.36%	7.36%	7.50%
Oct-19	10,088,991	5.67%	5.67%	6.01%	6.01%	6.01%	6.04%	6.42%	7.47%	7.47%	7.59%	7.79%	7.79%	7.99%	7.99%	8.10%	8.10%	8.10%	8.10%	8.37%	8.65%
Nov-19	7,645,931	7.58%	7.58%	7.87%	7.87%	7.87%	8.44%	8.44%	8.59%	8.59%	9.00%	9.00%	9.00%	9.00%	9.00%	9.20%	9.20%	9.31%	9.31%	9.55%	9.67%
Dec-19	8,689,965	5.47%	5.47%	5.47%	5.71%	5.71%	5.71%	5.71%	5.71%	5.71%	6.57%	6.57%	6.57%	6.57%	6.75%	6.99%	6.99%	6.99%	6.99%	7.18%	7.44%
Jan-20	8,078,775	5.86%	5.86%	5.86%	5.86%	5.95%	6.15%	6.15%	6.15%	6.15%	6.34%	6.34%	6.34%	6.34%	6.34%	6.34%	6.34%	6.67%	6.67%	6.67%	6.67%
Feb-20	7,033,205	6.85%	6.85%	7.05%	7.34%	7.34%	7.34%	7.34%	7.59%	7.59%	7.82%	7.82%	7.82%	8.08%	8.08%	8.24%	8.24%	8.24%	8.32%	8.32%	8.41%
Mar-20	5,413,799	9.55%	10.14%	10.14%	10.14%	10.14%	10.14%	10.40%	11.20%	11.20%	11.41%	11.75%	11.75%	12.13%	12.53%	12.53%	12.53%	12.53%	12.53%	12.67%	13.41%
Apr-20	2,792,738	21.35%	22.19%	22.19%	22.19%	22.19%	22.73%	23.30%	23.89%	23.89%	24.54%	24.54%	24.54%	24.54%	25.05%	25.71%	25.71%	25.71%	25.71%	26.01%	26.36%
May-20	4,993,491	15.60%	15.60%	16.42%	17.10%	17.10%	17.10%	17.10%	17.92%	18.57%	18.57%	18.57%	19.24%	19.24%	19.24%	19.62%	19.83%	20.71%	20.99%	20.99%	20.99%
Jun-20	6,871,411	8.65%	8.65%	8.87%	8.87%	8.87%	9.55%	9.55%	9.80%	9.80%	9.80%	10.08%	10.42%	10.42%	10.42%	10.53%	11.48%	11.58%	11.58%	11.91%	11.91%
Jul-20	8,615,547	7.14%	7.14%	7.27%	7.27%	7.55%	7.81%	7.81%	7.88%	8.11%	8.78%	8.78%	8.96%	8.96%	9.11%	9.11%	9.11%	9.11%	9.11%	9.26%	9.26%
Aug-20	6,471,839	6.77%	6.77%	7.01%	7.54%	7.54%	7.54%	7.99%	8.19%	8.19%	8.35%	8.35%	8.54%	8.83%	8.83%	8.83%	8.83%	8.83%	9.11%	9.11%	9.11%
Sep-20	5,106,339	6.65%	7.62%	7.62%	7.62%	7.62%	7.96%	7.96%	8.30%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.56%	8.97%	8.97%	9.28%	9.28%	9.28%
Oct-20	4,362,764	4.46%	4.46%	4.46%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	5.17%	5.17%	5.17%	5.17%	5.17%
Nov-20	4,298,670	4.81%	5.36%	5.36%	5.36%	5.36%	5.63%	5.63%	5.63%	5.63%	5.63%	5.99%	5.99%	5.99%	6.26%	6.26%	6.26%	6.26%	6.26%	6.26%	6.26%

Dec-20	4,779,018	5.66%	5.66%	5.97%	5.97%	5.97%	6.39%	6.63%	6.63%	6.63%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%
Jan-21	3,728,639	4.55%	4.55%	4.55%	4.90%	5.22%	5.44%	6.19%	6.19%	6.50%	6.50%	6.50%	6.68%	6.68%	6.68%	7.54%	7.54%	7.54%	7.54%	7.54%	7.54%
Feb-21	3,317,851	4.81%	4.81%	4.81%	4.81%	4.81%	5.12%	5.35%	5.35%	5.35%	5.74%	5.74%	5.74%	5.74%	5.86%	5.86%	5.86%	5.86%	5.86%	5.86%	5.86%
Mar-21	5,465,070	4.57%	4.57%	4.57%	4.86%	4.86%	4.98%	5.19%	5.19%	5.19%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.70%	5.98%
Apr-21	6,905,515	3.91%	4.06%	4.22%	4.43%	4.77%	4.77%	4.77%	4.77%	5.00%	5.00%	5.00%	5.21%	5.21%	5.21%	5.21%	5.21%	5.21%	5.21%	5.55%	6.11%
May-21	8,309,202	3.11%	3.11%	3.51%	3.51%	3.52%	3.58%	3.58%	3.58%	3.71%	3.71%	3.71%	3.71%	3.71%	3.71%	3.71%	3.71%	3.71%	3.71%	4.60%	4.62%
Jun-21	7,455,496	5.55%	6.36%	6.36%	6.62%	6.62%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	6.82%	7.64%	7.64%	7.71%	7.71%
Jul-21	7,094,190	5.29%	5.56%	5.56%	5.74%	6.24%	6.24%	6.24%	6.46%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	7.58%	7.58%	7.58%	7.58%	7.58%
Aug-21	6,661,119	3.68%	3.68%	4.05%	4.80%	4.80%	5.05%	5.05%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.91%	5.91%	5.91%	5.91%	5.91%	5.91%
Sep-21	6,740,815	4.51%	4.51%	4.51%	4.51%	4.67%	5.07%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.70%	5.70%	5.70%	5.91%	6.11%	6.25%	
Oct-21	6,348,785	2.94%	2.94%	2.94%	2.94%	3.25%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	5.03%	5.32%	5.32%	5.34%	5.57%	5.57%	
Nov-21	6,853,369	6.45%	6.45%	6.67%	6.67%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	6.86%	7.28%	7.28%	7.57%	7.82%	8.07%	8.07%			
Dec-21	7,711,914	4.23%	4.23%	4.74%	4.74%	4.74%	4.74%	4.74%	4.74%	4.74%	4.74%	5.55%	6.20%	6.20%	6.20%	6.20%	6.20%				
Jan-22	6,348,415	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.71%	3.71%	4.24%	4.45%	4.55%	4.55%					
Feb-22	8,263,823	4.14%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	5.33%	5.33%	5.50%	5.51%	5.69%	5.69%						
Mar-22	8,845,667	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%	4.56%	4.56%	4.67%	4.84%	4.84%	4.84%							
Apr-22	7,345,613	2.94%	2.94%	2.94%	2.94%	2.94%	2.94%	3.35%	3.35%	3.66%	4.07%	4.30%	4.54%								
May-22	9,454,323	4.37%	4.37%	4.37%	4.37%	4.37%	5.51%	5.64%	5.98%	5.98%	5.98%	5.98%									
Jun-22	11,274,310	2.61%	2.61%	2.61%	2.61%	3.33%	3.48%	3.64%	3.64%	3.86%	4.09%										
Jul-22	9,488,875	2.30%	2.30%	2.30%	4.60%	5.11%	5.11%	5.27%	5.49%	5.49%											
Aug-22	9,454,428	2.56%	2.56%	3.18%	3.18%	3.18%	3.18%	3.18%	3.22%												
Sep-22	8,303,966	3.18%	3.88%	3.88%	3.88%	3.88%	3.88%	3.88%													
Oct-22	8,067,758	3.11%	3.22%	3.22%	3.22%	3.43%	3.43%														
Nov-22	6,784,622	4.45%	4.64%	4.83%	4.83%	4.83%															

Dec-22	6,921,924	3.68%	3.68%	3.86%	3.86%
Jan-23	5,955,170	2.60%	2.60%	2.70%	
Feb-23	6,073,091	3.25%	3.25%		
Mar-23	8,255,793	4.15%			

From Month 41 to Month 60

Month of Origination (Vintages)	Amount Issued per Month	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Jan-16	9,516,648	2.44%	2.58%	2.58%	2.58%	2.71%	2.71%	2.77%	2.77%	2.77%	2.94%	2.94%	3.09%	3.09%	3.32%	3.37%	3.37%	3.85%	3.85%	3.85%	3.85%
Feb-16	9,024,756	2.48%	2.72%	2.85%	3.27%	3.27%	3.27%	3.46%	3.46%	3.60%	3.60%	3.60%	3.60%	3.60%	3.73%	3.73%	3.73%	3.98%	3.98%	3.98%	4.02%
Mar-16	12,990,408	2.11%	2.11%	2.24%	2.24%	2.43%	2.49%	2.49%	2.53%	2.66%	2.94%	2.94%	2.94%	2.94%	2.94%	2.99%	2.99%	2.99%	2.99%	3.17%	3.30%
Apr-16	9,493,387	2.79%	3.00%	3.07%	3.35%	3.35%	3.62%	3.62%	3.75%	3.75%	3.75%	3.88%	3.88%	3.88%	3.88%	3.88%	4.04%	4.15%	4.15%	4.15%	4.16%
May-16	10,370,664	2.60%	2.69%	2.79%	2.79%	2.79%	2.79%	2.79%	2.89%	2.89%	2.89%	3.09%	3.09%	3.52%	3.52%	3.52%	3.52%	3.72%	3.72%	4.01%	4.01%
Jun-16	11,738,512	3.29%	3.39%	3.48%	3.59%	3.71%	3.71%	3.84%	3.99%	4.01%	4.01%	4.01%	4.04%	4.04%	4.35%	4.35%	4.51%	4.72%	4.83%	4.83%	4.83%
Jul-16	10,757,377	3.83%	3.83%	3.83%	3.83%	3.83%	4.02%	4.02%	4.02%	4.13%	4.30%	4.37%	4.44%	4.55%	4.55%	4.55%	4.61%	4.61%	4.69%	4.72%	4.72%
Aug-16	11,579,293	5.09%	5.19%	5.27%	5.50%	5.50%	5.50%	5.70%	5.81%	5.81%	5.81%	5.90%	6.07%	6.18%	6.18%	6.39%	6.75%	6.75%	6.75%	6.90%	6.90%
Sep-16	12,187,200	3.50%	3.66%	3.66%	3.90%	4.14%	4.26%	4.26%	4.35%	4.35%	4.35%	4.35%	4.55%	4.55%	4.76%	5.01%	5.01%	5.01%	5.11%	5.11%	5.19%
Oct-16	11,442,087	2.97%	3.09%	3.19%	3.37%	3.53%	3.53%	3.53%	3.53%	3.68%	3.90%	3.97%	4.11%	4.18%	4.37%	4.55%	4.58%	4.66%	4.66%	4.66%	4.66%
Nov-16	12,545,138	3.14%	3.15%	3.15%	3.32%	3.32%	3.32%	3.38%	3.38%	3.46%	3.68%	3.85%	3.93%	4.08%	4.23%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%
Dec-16	14,093,847	4.01%	4.08%	4.29%	4.29%	4.29%	4.29%	4.29%	4.40%	4.40%	4.51%	4.51%	4.51%	4.61%	4.61%	4.72%	4.72%	4.72%	4.72%	4.72%	4.72%
Jan-17	10,828,007	3.88%	3.95%	3.95%	3.95%	3.95%	4.21%	4.39%	4.57%	4.75%	4.80%	5.09%	5.22%	5.22%	5.22%	5.22%	5.22%	5.31%	5.50%	5.55%	5.55%
Feb-17	10,291,205	3.59%	3.59%	3.59%	3.79%	3.79%	3.79%	4.13%	4.13%	4.13%	4.27%	4.35%	4.43%	4.43%	4.53%	4.53%	4.62%	4.62%	4.62%	4.62%	4.62%

Mar-17	12,785,806	4.31%	4.61%	4.61%	4.61%	4.61%	4.61%	4.61%	4.79%	4.94%	5.09%	5.09%	5.09%	5.21%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%
Apr-17	8,739,444	3.02%	3.20%	3.34%	3.34%	3.34%	3.34%	3.49%	3.73%	3.73%	3.73%	3.73%	3.73%	3.73%	3.73%	3.73%	3.75%	3.75%	3.75%	3.75%	3.75%
May-17	11,268,311	3.71%	3.71%	3.86%	3.89%	3.89%	4.08%	4.29%	4.42%	4.46%	4.46%	4.60%	4.63%	4.64%	4.64%	4.64%	4.64%	4.78%	4.82%	4.97%	4.97%
Jun-17	10,350,864	3.03%	3.35%	3.60%	3.70%	3.70%	3.70%	3.76%	3.92%	4.00%	4.08%	4.08%	4.08%	4.08%	4.08%	4.08%	4.08%	4.31%	4.31%	4.31%	4.31%
Jul-17	10,384,567	3.51%	3.62%	3.62%	3.62%	3.62%	3.83%	3.83%	3.99%	4.08%	4.20%	4.32%	4.88%	4.88%	4.88%	4.95%	4.95%	4.95%	4.98%	4.98%	4.98%
Aug-17	10,305,491	3.86%	3.95%	3.95%	4.31%	4.44%	4.44%	4.58%	4.69%	4.79%	4.79%	4.80%	4.80%	4.80%	4.80%	4.81%	4.81%	4.81%	4.81%	4.92%	4.92%
Sep-17	9,271,960	3.98%	3.98%	4.07%	4.23%	4.23%	4.23%	4.31%	4.31%	4.31%	4.31%	4.63%	4.87%	4.95%	5.17%	5.17%	5.17%	5.17%	5.29%	5.29%	5.29%
Oct-17	9,857,500	4.18%	4.34%	4.34%	4.46%	4.46%	4.49%	4.49%	4.49%	4.49%	4.49%	4.60%	4.60%	4.60%	4.60%	4.60%	4.89%	4.89%	4.89%	4.99%	5.29%
Nov-17	9,874,524	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.85%	3.97%	3.97%	4.23%	4.23%	4.23%	4.34%	4.34%	4.34%	4.61%	4.61%	4.73%	4.79%	4.79%
Dec-17	10,212,635	5.80%	5.80%	6.00%	6.00%	6.00%	6.00%	6.00%	6.17%	6.17%	6.43%	6.43%	6.61%	6.88%	6.88%	7.02%	7.13%	7.50%	7.61%	7.69%	7.69%
Jan-18	8,010,503	3.74%	3.74%	3.74%	3.74%	3.74%	3.74%	3.74%	4.27%	4.27%	4.27%	4.39%	4.39%	4.50%	4.63%	4.63%	4.82%	4.82%	4.82%	4.82%	4.82%
Feb-18	7,830,563	3.45%	3.45%	3.45%	3.45%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.59%	3.62%	3.62%	3.62%	3.74%	3.74%
Mar-18	9,641,211	4.51%	4.53%	4.53%	4.53%	4.66%	4.66%	4.79%	4.84%	4.84%	4.85%	4.85%	4.85%	5.03%	5.03%	5.16%	5.16%	5.16%	5.16%	5.16%	5.16%
Apr-18	9,020,175	5.60%	5.76%	5.76%	5.76%	5.81%	5.81%	5.88%	5.88%	5.88%	5.95%	5.95%	6.14%	6.14%	6.14%	6.14%	6.14%	6.14%	6.14%	6.14%	6.14%
May-18	12,338,369	4.82%	4.94%	5.14%	5.14%	5.32%	5.32%	5.40%	5.71%	5.78%	5.78%	5.78%	5.79%	5.79%	5.79%	5.90%	6.03%	6.03%	6.18%	6.18%	6.24%
Jun-18	12,504,454	5.77%	5.81%	5.81%	5.81%	5.81%	5.91%	5.91%	5.95%	6.18%	6.18%	6.18%	6.18%	6.32%	6.32%	6.42%	6.42%	6.42%	6.60%	6.74%	6.80%
Jul-18	11,769,531	5.72%	5.72%	5.80%	5.80%	5.84%	5.84%	6.04%	6.26%	6.43%	6.43%	6.43%	6.43%	6.43%	6.56%	6.56%	6.64%	6.73%	6.73%	6.73%	6.73%
Aug-18	10,712,239	6.31%	6.31%	6.53%	6.53%	6.53%	6.53%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.60%	6.68%	6.99%	6.99%	6.99%	7.08%	7.08%	7.08%
Sep-18	8,444,269	3.62%	3.62%	3.62%	3.62%	3.75%	3.89%	3.89%	3.89%	3.89%	4.05%	4.14%	4.14%	4.14%	4.33%	4.60%	4.70%	4.70%	4.70%	4.70%	4.70%
Oct-18	10,186,367	4.03%	4.03%	4.03%	4.03%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.16%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%	4.27%
Nov-18	10,101,258	6.29%	6.51%	6.51%	6.51%	6.51%	6.51%	6.64%	6.64%	6.64%	6.64%	6.78%	6.78%	6.89%	6.89%	6.99%	7.12%	7.12%	7.12%	7.12%	7.38%
Dec-18	10,809,200	3.58%	3.64%	3.64%	3.64%	3.64%	3.82%	3.89%	3.89%	3.89%	4.02%	4.15%	4.15%	4.15%	4.24%	4.24%	4.37%	4.47%	4.47%	4.47%	4.51%
Jan-19	9,647,452	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.77%	4.77%	4.83%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%
Feb-19	8,409,266	7.09%	7.09%	7.09%	7.09%	7.09%	7.38%	7.38%	7.53%	7.67%	7.67%	7.67%	7.67%	7.97%	7.97%	8.06%	8.06%	8.06%	8.06%	8.06%	8.06%

Mar-19	8,669,761	7.36%	7.50%	7.57%	7.72%	7.72%	7.80%	7.94%	7.94%	8.07%	8.18%	8.20%	8.32%	8.32%	8.48%	8.48%	8.48%	8.48%	8.48%	8.48%	8.48%
Apr-19	10,273,432	8.96%	9.08%	9.08%	9.18%	9.18%	9.26%	9.26%	9.26%	9.26%	9.26%	9.33%	9.33%	9.33%	9.33%	9.33%	9.39%	9.39%	9.39%	9.39%	9.39%
May-19	13,516,851	9.31%	9.31%	9.31%	9.55%	9.55%	9.55%	9.68%	9.80%	9.97%	10.06%	10.29%	10.29%	10.34%	10.34%	10.41%	10.41%	10.41%	10.41%	10.41%	10.41%
Jun-19	10,617,121	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.39%	7.47%	7.47%	7.60%	7.74%	7.74%	7.74%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%	7.80%
Jul-19	12,727,863	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.93%	5.97%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.04%	6.40%
Aug-19	11,430,804	7.90%	7.90%	8.02%	8.20%	8.20%	8.20%	8.38%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.47%	8.61%	8.70%
Sep-19	11,010,186	7.50%	7.62%	7.72%	7.72%	7.95%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.04%	8.12%	8.12%	8.12%
Oct-19	10,088,991	8.65%	8.78%	8.78%	8.78%	8.85%	9.01%	9.01%	9.01%	9.04%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.65%	9.75%	9.75%	9.75%
Nov-19	7,645,931	9.67%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.79%	9.94%	9.94%	9.94%	10.04%	10.23%
Dec-19	8,689,965	7.44%	7.44%	7.44%	7.68%	7.68%	7.68%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%
Jan-20	8,078,775	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	6.67%	7.22%	7.22%	7.58%	7.58%	7.58%	7.58%	
Feb-20	7,033,205	8.41%	8.41%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	8.78%	9.36%	9.36%	9.36%	9.55%	9.55%	9.90%	
Mar-20	5,413,799	13.41%	13.41%	13.41%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%	13.57%	13.76%	13.76%	13.76%	13.76%	13.76%	13.76%	13.76%	
Apr-20	2,792,738	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.36%	26.57%	26.57%	26.57%	26.57%	26.57%	26.57%	26.57%	26.57%	
May-20	4,993,491	20.99%	21.42%	21.48%	21.48%	21.48%	21.48%	21.48%	21.48%	21.48%	21.81%	21.81%	21.81%	21.81%	22.05%	22.05%					
Jun-20	6,871,411	12.00%	12.24%	12.24%	12.24%	12.24%	12.24%	12.24%	12.24%	12.52%	12.66%	12.66%	12.66%	12.80%	12.80%						
Jul-20	8,615,547	9.39%	9.39%	9.39%	9.39%	9.39%	9.39%	9.39%	9.39%	9.59%	9.77%	9.77%	9.77%	9.77%							
Aug-20	6,471,839	9.11%	9.11%	9.11%	9.11%	9.11%	9.11%	9.40%	9.65%	9.77%	9.77%	9.77%	9.77%								
Sep-20	5,106,339	9.28%	9.28%	9.28%	9.28%	9.28%	9.59%	9.59%	9.59%	9.59%	9.59%	9.59%									
Oct-20	4,362,764	5.17%	5.17%	5.17%	5.17%	5.42%	5.58%	5.58%	5.58%	5.99%	5.99%										
Nov-20	4,298,670	6.26%	6.26%	6.26%	7.22%	7.22%	7.22%	7.22%	7.48%	7.73%											
Dec-20	4,779,018	7.09%	7.09%	8.31%	8.31%	8.31%	8.50%	8.86%	8.86%												
Jan-21	3,728,639	7.54%	8.06%	8.06%	8.20%	8.20%	8.20%	8.20%													
Feb-21	3,317,851	7.07%	7.07%	7.07%	7.07%	7.07%	7.07%														

Mar-21	5,465,070	6.04%	6.04%	6.04%	6.36%	6.53%
Apr-21	6,905,515	6.41%	6.41%	6.41%	6.41%	
May-21	8,309,202	4.62%	4.62%	4.62%		
Jun-21	7,455,496	7.71%	7.74%			
Jul-21	7,094,190	7.58%				

From Month 61 to Month 80

Month of Origination (Vintages)	Amount Issued per Month	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Jan-16	9,516,648	3.99%	3.99%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.22%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.33%	4.35%
Feb-16	9,024,756	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.16%	4.17%	4.17%	4.22%	4.22%	4.28%	4.28%	4.28%	4.28%
Mar-16	12,990,408	3.30%	3.31%	3.34%	3.38%	3.38%	3.38%	3.48%	3.48%	3.48%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%
Apr-16	9,493,387	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.41%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%	4.43%
May-16	10,370,664	4.01%	4.15%	4.25%	4.33%	4.43%	4.43%	4.43%	4.54%	4.54%	4.54%	4.60%	4.60%	4.60%	4.65%	4.80%	4.80%	4.80%	4.80%	4.80%	4.80%
Jun-16	11,738,512	4.83%	4.83%	4.91%	4.99%	4.99%	5.06%	5.06%	5.06%	5.06%	5.06%	5.06%	5.15%	5.15%	5.18%	5.18%	5.18%	5.18%	5.18%	5.18%	5.26%
Jul-16	10,757,377	4.72%	4.75%	4.75%	4.75%	4.75%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.88%	4.96%	5.03%	5.03%	5.03%	5.03%	5.04%	5.15%
Aug-16	11,579,293	6.90%	6.90%	6.90%	7.11%	7.11%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.17%	7.23%	7.23%	7.23%	7.23%	7.23%	7.27%	7.34%	7.34%
Sep-16	12,187,200	5.19%	5.19%	5.19%	5.25%	5.31%	5.31%	5.31%	5.31%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.44%	5.44%	5.44%	5.44%
Oct-16	11,442,087	4.75%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%	4.92%	4.92%	5.02%	5.02%	5.02%	5.02%	5.02%
Nov-16	12,545,138	4.49%	4.49%	4.49%	4.58%	4.58%	4.58%	4.58%	4.58%	4.58%	4.71%	4.71%	4.71%	4.71%	4.71%	4.71%	4.71%	4.71%	4.78%	4.78%	4.78%
Dec-16	14,093,847	4.76%	4.76%	4.76%	4.81%	4.81%	4.82%	4.82%	4.93%	4.93%	5.02%	5.02%	5.02%	5.10%	5.10%	5.10%	5.10%	5.10%	5.17%	5.25%	5.27%
Jan-17	10,828,007	5.58%	5.58%	5.58%	5.58%	5.71%	5.71%	5.71%	5.77%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	5.89%	6.00%	6.00%

Feb-17	10,291,205	4.62%	4.76%	4.76%	4.76%	4.76%	4.76%	4.86%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%
Mar-17	12,785,806	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.31%	5.31%	5.36%	5.36%	5.36%	5.41%	5.56%	5.65%	5.72%	5.72%	5.79%	5.79%
Apr-17	8,739,444	3.76%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.82%	3.87%	3.87%	3.87%	4.06%	4.06%	4.06%	4.14%	4.14%	4.18%
May-17	11,268,311	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.15%	5.15%
Jun-17	10,350,864	4.42%	4.47%	4.73%	4.73%	4.73%	4.73%	4.73%	4.73%	4.87%	4.87%	4.87%	4.87%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%	4.97%
Jul-17	10,384,567	4.98%	4.98%	5.06%	5.06%	5.06%	5.06%	5.06%	5.12%	5.22%	5.22%	5.22%	5.22%	5.22%	5.22%	5.22%	5.24%	5.27%	5.27%	5.27%
Aug-17	10,305,491	4.92%	4.92%	4.92%	4.92%	4.92%	5.10%	5.10%	5.21%	5.21%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%	5.26%
Sep-17	9,271,960	5.29%	5.49%	5.49%	5.62%	5.62%	5.62%	5.73%	5.73%	5.73%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%	5.94%
Oct-17	9,857,500	5.29%	5.29%	5.29%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%
Nov-17	9,874,524	4.79%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.22%
Dec-17	10,212,635	7.69%	7.69%	7.69%	7.69%	7.69%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	7.88%	8.03%	8.03%
Jan-18	8,010,503	4.82%	4.92%	4.92%	4.92%	4.92%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.07%	5.15%	5.15%
Feb-18	7,830,563	3.74%	3.86%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.02%	4.47%	4.47%	4.47%
Mar-18	9,641,211	5.16%	5.21%	5.21%	5.21%	5.34%	5.34%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%	5.39%
Apr-18	9,020,175	6.14%	6.17%	6.17%	6.17%	6.17%	6.17%	6.17%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.24%	6.38%	6.38%	6.38%	6.38%	6.38%
May-18	12,338,369	6.24%	6.24%	6.24%	6.33%	6.33%	6.33%	6.33%	6.33%	6.33%	6.33%	6.33%	6.33%	6.33%	6.45%	6.53%	6.53%	6.53%	6.53%	6.57%
Jun-18	12,504,454	6.80%	6.80%	6.86%	6.86%	6.98%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.09%	7.21%	7.21%	7.31%	7.38%	7.38%	7.38%
Jul-18	11,769,531	6.73%	6.73%	6.73%	6.73%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.80%	6.92%	6.92%	6.98%	6.98%	6.98%	6.98%	6.98%	6.98%
Aug-18	10,712,239	7.28%	7.36%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.55%	7.63%	7.73%	7.73%	7.80%	7.80%	7.91%			
Sep-18	8,444,269	4.70%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	4.95%	5.07%	5.07%	5.10%	5.16%	5.16%	5.16%				
Oct-18	10,186,367	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.34%	4.71%	4.71%	4.71%	4.71%	4.88%	4.88%					
Nov-18	10,101,258	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.56%	7.56%	7.56%	7.56%	7.56%	7.59%						
Dec-18	10,809,200	4.51%	4.51%	4.51%	4.51%	4.51%	4.51%	4.73%	4.73%	4.80%	4.80%	4.80%	4.90%							
Jan-19	9,647,452	4.92%	4.92%	4.92%	4.92%	4.92%	5.31%	5.31%	5.42%	5.48%	5.50%	5.50%								