

Feb-19	8,409,266	8.06%	8.06%	8.06%	8.06%	8.40%	8.66%	8.66%	8.66%	8.66%	8.66%	8.66%
Mar-19	8,669,761	8.48%	8.48%	8.48%	8.91%	8.91%	8.91%	8.96%	8.96%	9.14%		
Apr-19	10,273,432	9.39%	9.39%	9.62%	9.76%	9.76%	9.76%	9.76%	9.76%			
May-19	13,516,851	10.41%	10.85%	10.85%	10.85%	10.85%	11.04%	11.04%				
Jun-19	10,617,121	8.18%	8.18%	8.18%	8.30%	8.30%	8.30%					
Jul-19	12,727,863	6.40%	6.40%	6.50%	6.59%	6.59%						
Aug-19	11,430,804	8.79%	8.79%	8.79%	8.79%							
Sep-19	11,010,186	8.12%	8.12%	8.12%								
Oct-19	10,088,991	9.75%	9.75%									
Nov-19	7,645,931	10.23%										

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	9,516,648	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.38%	4.40%	4.40%	4.40%	4.40%	4.40%	
Feb-16	9,024,756	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.28%	4.36%	4.39%	4.39%	
Mar-16	12,990,408	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.68%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.78%	3.78%	3.78%	3.78%	3.78%	3.78%		
Apr-16	9,493,387	4.43%	4.43%	4.43%	4.43%	4.47%	4.47%	4.47%	4.47%	4.47%	4.47%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.54%	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%			
May-16	10,370,664	4.80%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	4.91%	5.00%	5.04%	5.04%	5.04%	5.05%	5.05%				
Jun-16	11,738,512	5.26%	5.26%	5.26%	5.45%	5.45%	5.60%	5.67%	5.67%	5.67%	5.67%	5.67%	5.67%	5.67%	5.67%	5.67%	5.67%	5.68%	5.68%	5.68%	5.68%	5.68%	5.68%					
Jul-16	10,757,377	5.15%	5.15%	5.22%	5.22%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.30%	5.33%					
Aug-16	11,579,293	7.34%	7.34%	7.34%	7.35%	7.35%	7.35%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.45%	7.52%	7.52%	7.52%	7.56%	7.56%	7.57%							

Sep-16	12,187,200	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.51%	5.58%	5.58%	5.58%	5.58%	5.58%	5.58%
Oct-16	11,442,087	5.02%	5.02%	5.02%	5.02%	5.02%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.09%	5.21%	5.21%	5.21%	5.21%	5.21%	5.21%	
Nov-16	12,545,138	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	4.78%	
Dec-16	14,093,847	5.27%	5.27%	5.27%	5.27%	5.27%	5.27%	5.27%	5.27%	5.27%	5.27%	5.32%	5.32%	5.32%	5.35%	5.35%	5.35%				
Jan-17	10,828,007	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.08%	6.08%	6.08%	6.14%	6.14%	6.14%					
Feb-17	10,291,205	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.19%	5.31%	5.31%	5.31%	5.31%	5.31%	5.31%	5.31%					
Mar-17	12,785,806	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.79%	5.87%							
Apr-17	8,739,444	4.18%	4.18%	4.18%	4.18%	4.18%	4.18%	4.23%	4.23%	4.23%	4.23%	4.23%	4.23%								
May-17	11,268,311	5.15%	5.15%	5.15%	5.15%	5.15%	5.24%	5.24%	5.24%	5.24%	5.24%	5.24%									
Jun-17	10,350,864	4.97%	4.97%	4.97%	4.97%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%										
Jul-17	10,384,567	5.27%	5.27%	5.27%	5.29%	5.29%	5.40%	5.40%	5.40%	5.40%											
Aug-17	10,305,491	5.26%	5.26%	5.43%	5.43%	5.43%	5.43%	5.43%	5.43%												
Sep-17	9,271,960	5.94%	6.21%	6.21%	6.21%	6.21%	6.21%	6.21%													
Oct-17	9,857,500	5.66%	5.66%	5.66%	5.66%	5.66%	5.66%														
Nov-17	9,874,524	5.22%	5.22%	5.22%	5.22%	5.31%															
Dec-17	10,212,635	8.03%	8.03%	8.03%	8.03%																
Jan-18	8,010,503	5.15%	5.15%	5.15%																	
Feb-18	7,830,563	4.47%	4.47%																		
Mar-18	9,641,211	5.47%																			

Table 3 – Cumulative recovery for gross loss on New Vehicles

From Month 1 to Month 20

Month of Default (Vintages)	Amount Defaulted 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	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	0	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%
May-16	0	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%
Jun-16	0	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%
Jul-16	4,473	2.83%	8.50%	11.36%	14.23%	17.12%	20.02%	20.02%	22.93%	25.86%	31.75%	31.75%	37.70%	37.70%	41.55%	43.35%	47.24%	47.24%	47.24%	100.00%	100.00%
Aug-16	0	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%
Sep-16	6,537	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%
Oct-16	24,222	2.73%	4.37%	5.08%	5.08%	6.07%	6.56%	7.06%	7.56%	8.06%	8.56%	9.07%	9.58%	10.09%	10.09%	11.13%	11.13%	12.17%	12.17%	13.23%	13.76%
Nov-16	0	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%
Dec-16	6,944	2.85%	5.72%	8.59%	11.48%	14.37%	17.28%	20.20%	23.13%	26.07%	29.02%	31.98%	34.95%	37.94%	40.93%	43.94%	46.95%	49.98%	53.02%	56.07%	59.14%
Jan-17	143,980	0.53%	0.63%	0.77%	0.77%	1.07%	1.17%	1.17%	1.38%	1.48%	2.07%	2.42%	2.87%	2.98%	3.19%	3.19%	16.04%	16.49%	16.49%	16.78%	16.78%
Feb-17	33,097	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%
Mar-17	50,892	0.00%	41.65%	41.65%	96.49%	96.49%	96.49%	96.49%	96.49%	96.49%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%
Apr-17	29,882	2.25%	2.61%	2.98%	3.35%	3.72%	4.09%	4.46%	4.46%	4.84%	5.22%	5.98%	6.36%	6.36%	7.14%	7.14%	66.48%	66.87%	67.27%	67.67%	68.07%
May-17	44,492	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.01%	32.01%	32.01%	32.01%	49.81%	49.81%	49.81%	49.81%
Jun-17	61,406	0.73%	2.23%	2.49%	2.76%	3.49%	3.76%	4.03%	4.30%	5.26%	5.49%	7.38%	9.65%	10.58%	12.28%	13.27%	15.35%	17.07%	18.51%	19.96%	20.76%
Jul-17	36,329	0.55%	0.55%	0.55%	5.52%	5.52%	5.52%	25.24%	25.24%	58.32%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%

Aug-17	29,494	0.82%	1.45%	2.47%	3.30%	4.14%	4.97%	5.81%	6.66%	7.51%	8.36%	9.21%	10.07%	10.93%	11.80%	12.67%	13.54%	14.42%	15.29%	16.18%	17.07%
Sep-17	24,419	0.00%	0.47%	1.15%	1.15%	1.83%	2.52%	3.20%	3.88%	4.57%	5.25%	5.93%	6.62%	7.30%	7.98%	8.67%	9.35%	10.03%	10.72%	11.40%	12.08%
Oct-17	31,649	1.04%	2.24%	2.92%	4.72%	5.97%	7.04%	8.31%	9.40%	10.49%	11.60%	12.71%	13.83%	14.95%	16.08%	17.23%	18.37%	19.53%	20.69%	21.87%	23.58%
Nov-17	63,973	1.01%	28.75%	35.50%	35.92%	35.92%	60.16%	82.39%	82.82%	83.04%	83.25%	83.47%	83.47%	83.92%	83.92%	84.14%	84.59%	84.82%	85.07%	85.43%	85.66%
Dec-17	22,699	7.49%	7.49%	11.07%	11.07%	12.88%	16.57%	18.44%	18.44%	22.23%	24.16%	26.11%	28.07%	30.06%	30.06%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%
Jan-18	69,984	0.18%	11.50%	11.69%	11.94%	12.13%	12.32%	12.52%	25.35%	25.55%	25.74%	25.94%	26.14%	26.34%	26.53%	26.73%	27.14%	27.34%	27.54%	27.75%	27.96%
Feb-18	101,518	0.92%	0.92%	1.08%	17.09%	17.09%	17.13%	17.24%	17.35%	31.60%	31.71%	31.82%	32.39%	32.50%	32.97%	33.26%	34.08%	34.55%	34.85%	35.14%	35.44%
Mar-18	67,505	1.55%	2.66%	3.32%	3.78%	4.25%	9.71%	9.71%	10.66%	11.14%	11.61%	12.09%	12.09%	12.58%	13.06%	13.55%	19.14%	20.05%	20.96%	22.38%	23.27%
Apr-18	88,890	0.72%	41.69%	41.81%	41.93%	42.75%	42.87%	42.99%	43.11%	43.32%	43.44%	43.56%	43.68%	43.79%	43.91%	44.03%	44.15%	44.27%	44.39%	44.50%	44.62%
May-18	51,815	27.62%	27.62%	27.62%	27.62%	27.62%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	58.51%	64.26%	65.35%
Jun-18	87,764	0.68%	1.76%	2.34%	2.63%	2.72%	2.82%	3.24%	4.01%	4.01%	4.11%	4.29%	4.80%	4.80%	4.99%	5.17%	5.43%	6.26%	6.53%	39.45%	39.45%
Jul-18	171,317	0.73%	0.73%	2.36%	2.70%	11.13%	11.56%	26.74%	27.55%	28.20%	28.55%	29.88%	30.44%	31.00%	31.57%	31.93%	32.29%	32.66%	33.23%	33.81%	34.28%
Aug-18	194,560	0.74%	9.86%	25.93%	26.42%	27.12%	39.10%	39.55%	40.05%	40.36%	41.02%	41.50%	44.90%	46.92%	47.29%	47.67%	48.04%	48.42%	48.62%	50.92%	51.11%
Sep-18	61,049	0.35%	1.07%	66.15%	66.32%	66.50%	66.86%	66.86%	67.23%	67.75%	67.93%	68.30%	68.30%	68.67%	68.67%	79.72%	79.72%	79.91%	80.10%	80.29%	80.48%
Oct-18	33,934	0.67%	1.33%	5.29%	5.29%	6.64%	7.32%	8.00%	8.69%	9.38%	10.07%	10.77%	11.47%	12.17%	12.88%	13.58%	14.30%	15.01%	15.01%	15.01%	15.01%
Nov-18	197,887	11.89%	25.83%	26.03%	32.87%	32.97%	36.94%	37.15%	37.62%	46.89%	47.09%	47.30%	47.41%	57.09%	57.20%	62.57%	62.68%	62.89%	63.06%	63.32%	63.43%
Dec-18	125,696	0.45%	1.18%	1.65%	14.27%	14.71%	15.41%	15.74%	16.32%	33.81%	34.07%	34.54%	34.97%	35.33%	35.68%	36.04%	36.33%	36.77%	37.13%	37.41%	52.82%
Jan-19	434,794	5.20%	9.35%	9.46%	9.49%	9.53%	9.58%	12.91%	12.98%	13.02%	13.08%	13.21%	13.26%	13.26%	13.35%	13.35%	13.40%	13.47%	13.55%	13.55%	13.60%
Feb-19	244,851	1.56%	6.27%	10.57%	11.11%	11.57%	12.39%	12.45%	13.16%	16.78%	16.92%	17.29%	17.36%	17.43%	17.86%	18.00%	18.29%	18.83%	18.95%	19.37%	19.68%
Mar-19	348,522	21.62%	22.55%	26.86%	27.03%	28.11%	28.32%	42.93%	43.80%	43.97%	45.82%	46.14%	46.26%	46.38%	46.59%	46.81%	47.02%	47.18%	47.40%	47.54%	49.57%
Apr-19	256,945	0.92%	1.24%	6.29%	6.76%	7.12%	27.55%	29.00%	29.29%	29.33%	29.45%	29.49%	29.60%	38.07%	38.15%	41.71%	41.71%	42.00%	42.00%	45.26%	45.41%
May-19	323,915	8.56%	20.54%	22.06%	22.34%	22.58%	26.28%	33.50%	33.65%	33.73%	33.80%	33.80%	34.26%	34.50%	34.72%	34.86%	35.00%	35.47%	35.47%	35.76%	35.84%
Jun-19	207,403	1.03%	1.51%	8.08%	9.43%	16.27%	17.01%	17.39%	17.86%	18.65%	18.82%	24.59%	24.82%	25.19%	25.56%	26.48%	27.21%	36.49%	37.14%	37.66%	38.10%
Jul-19	208,518	1.90%	19.58%	24.32%	28.31%	29.38%	29.52%	30.21%	30.29%	31.17%	31.33%	31.82%	31.96%	42.76%	43.11%	43.33%	43.39%	43.74%	44.40%	44.63%	45.25%

Aug-19	166,203	7.34%	11.90%	12.02%	12.69%	13.89%	22.71%	22.88%	23.06%	23.24%	24.52%	25.08%	25.43%	25.99%	26.34%	30.47%	41.63%	41.98%	42.75%	43.13%	43.44%
Sep-19	183,373	12.18%	13.11%	13.36%	14.04%	14.38%	15.11%	15.34%	16.12%	17.49%	17.87%	18.23%	18.59%	18.95%	19.30%	23.78%	24.14%	24.24%	28.05%	28.14%	28.76%
Oct-19	215,021	8.52%	9.82%	16.24%	22.20%	27.40%	27.93%	28.25%	28.79%	29.18%	29.58%	30.08%	30.54%	31.04%	31.41%	31.96%	32.30%	32.98%	33.47%	38.01%	38.49%
Nov-19	383,866	8.69%	12.94%	14.12%	18.40%	19.48%	20.31%	21.46%	22.66%	27.07%	27.80%	31.52%	34.12%	34.54%	35.54%	36.15%	37.08%	37.89%	44.42%	45.33%	46.28%
Dec-19	402,156	5.53%	6.41%	7.80%	11.50%	12.40%	13.37%	14.13%	14.91%	16.07%	16.85%	17.80%	18.75%	20.81%	21.71%	22.55%	23.42%	24.42%	25.05%	26.16%	27.12%
Jan-20	375,152	7.58%	8.74%	11.41%	12.07%	17.39%	18.08%	19.84%	20.61%	21.35%	25.48%	26.05%	26.56%	30.81%	33.99%	34.45%	34.84%	35.54%	36.06%	36.69%	41.01%
Feb-20	470,607	9.63%	10.64%	13.99%	15.43%	16.30%	17.20%	21.02%	25.71%	26.54%	27.23%	28.00%	28.62%	29.48%	30.32%	31.54%	34.55%	35.35%	36.11%	38.22%	39.01%
Mar-20	298,813	0.75%	4.22%	4.79%	10.26%	10.67%	11.48%	13.47%	22.08%	22.71%	23.46%	23.91%	24.64%	25.53%	26.35%	29.34%	36.88%	37.85%	38.39%	39.01%	39.73%
Apr-20	411,643	2.22%	4.79%	5.40%	9.49%	10.83%	16.82%	17.42%	17.98%	22.25%	22.63%	23.36%	23.94%	25.83%	27.03%	27.37%	27.83%	28.16%	28.50%	29.01%	31.05%
May-20	720,561	2.32%	3.28%	5.11%	8.67%	8.99%	9.39%	9.60%	11.26%	11.93%	17.38%	17.64%	18.71%	20.66%	21.00%	21.49%	21.88%	24.24%	26.41%	29.34%	29.75%
Jun-20	622,720	2.16%	4.20%	10.10%	10.75%	11.99%	14.47%	14.82%	15.39%	15.75%	16.05%	16.35%	18.00%	20.59%	20.76%	21.12%	21.43%	21.65%	22.99%	23.50%	24.04%
Jul-20	401,232	6.97%	12.61%	14.03%	14.95%	15.97%	19.93%	20.39%	21.09%	21.64%	22.36%	23.80%	26.41%	27.22%	29.78%	30.46%	35.52%	36.74%	37.56%	39.06%	40.06%
Aug-20	181,046	3.76%	5.12%	7.06%	8.38%	10.35%	11.43%	13.15%	14.16%	24.31%	24.93%	25.84%	35.77%	36.59%	37.25%	37.91%	38.54%	38.88%	39.05%	39.64%	40.11%
Sep-20	168,052	1.67%	2.25%	2.90%	3.41%	3.58%	4.31%	4.48%	4.94%	5.79%	6.06%	6.17%	17.85%	19.55%	19.67%	19.88%	19.97%	20.78%	21.17%	24.94%	25.08%
Oct-20	121,789	15.59%	16.45%	17.30%	17.87%	18.66%	19.13%	20.00%	20.65%	21.38%	21.87%	22.75%	23.33%	24.14%	26.04%	26.71%	27.50%	28.23%	28.98%	31.08%	31.88%
Nov-20	265,121	0.36%	0.61%	0.97%	1.26%	1.59%	18.99%	19.64%	20.10%	20.59%	23.08%	23.57%	23.90%	24.16%	24.57%	25.13%	25.32%	25.82%	26.38%	26.76%	27.34%
Dec-20	456,046	3.51%	3.88%	4.65%	4.89%	5.50%	5.72%	6.17%	7.71%	11.94%	12.20%	13.08%	13.50%	13.84%	14.56%	15.26%	16.15%	17.48%	17.92%	18.25%	18.61%
Jan-21	540,627	1.49%	2.83%	9.93%	12.63%	14.63%	15.68%	16.90%	17.94%	19.05%	19.69%	20.48%	21.43%	22.50%	24.82%	25.60%	26.33%	28.28%	29.22%	30.15%	30.90%
Feb-21	530,433	2.25%	3.07%	4.42%	7.06%	7.79%	8.87%	9.92%	10.71%	11.66%	12.10%	15.85%	16.97%	18.90%	19.66%	23.96%	27.75%	31.65%	32.18%	32.69%	33.16%
Mar-21	543,946	1.78%	3.18%	4.97%	6.57%	7.87%	8.86%	12.99%	14.60%	15.89%	16.94%	19.69%	20.70%	24.25%	25.50%	29.26%	30.47%	31.40%	32.50%	34.54%	37.58%
Apr-21	700,146	1.05%	2.06%	3.06%	7.62%	10.19%	15.59%	16.26%	16.95%	19.40%	20.36%	21.33%	22.20%	23.12%	23.79%	24.65%	25.60%	26.39%	27.16%	28.03%	28.65%
May-21	583,841	4.10%	9.42%	11.42%	12.59%	13.36%	14.16%	15.25%	16.18%	18.39%	19.09%	19.76%	20.49%	21.37%	22.16%	23.17%	23.80%	25.37%	26.01%	26.79%	28.92%
Jun-21	410,543	5.19%	6.53%	7.38%	9.60%	12.96%	13.72%	14.36%	17.24%	18.02%	19.34%	20.88%	21.73%	22.33%	23.15%	26.62%	27.48%	28.06%	28.80%	29.30%	31.90%
Jul-21	296,776	0.75%	1.25%	2.02%	3.05%	3.66%	4.34%	5.04%	5.48%	6.90%	8.65%	10.38%	14.58%	16.09%	16.44%	17.27%	17.95%	18.95%	19.76%	19.95%	20.55%

Aug-21	193,828	0.61%	1.65%	2.54%	3.43%	7.67%	8.69%	9.26%	9.88%	10.46%	10.90%	11.27%	11.50%	12.42%	12.69%	13.14%	13.73%	14.25%	20.26%	20.70%	20.84%
Sep-21	340,904	0.90%	5.48%	5.94%	6.17%	7.28%	7.90%	12.49%	12.66%	13.74%	13.94%	17.33%	18.10%	18.19%	18.48%	18.83%	26.38%	28.57%	31.72%	31.88%	34.73%
Oct-21	174,328	0.31%	0.82%	1.38%	1.64%	2.15%	2.47%	2.73%	3.31%	9.02%	9.77%	10.74%	11.09%	11.78%	22.77%	23.92%	24.08%	32.29%	32.44%	32.60%	33.03%
Nov-21	301,293	3.93%	4.61%	4.91%	5.58%	6.04%	7.15%	8.67%	14.68%	17.71%	18.15%	18.65%	19.66%	20.22%	20.79%	21.93%	22.59%	23.17%	24.33%	25.07%	26.12%
Dec-21	303,525	0.65%	1.27%	2.26%	2.87%	3.53%	4.27%	4.67%	5.53%	6.62%	7.27%	7.93%	8.36%	9.37%	10.44%	11.61%	12.11%	15.86%	16.58%	16.87%	17.98%
Jan-22	593,941	9.30%	10.27%	10.86%	11.83%	12.71%	15.46%	20.30%	20.92%	24.86%	25.92%	29.73%	34.12%	34.51%	36.96%	37.77%	39.67%	40.29%	41.05%	41.68%	42.07%
Feb-22	314,078	6.07%	8.06%	10.95%	11.52%	13.03%	16.26%	16.62%	17.38%	17.95%	18.81%	19.55%	20.33%	21.24%	21.64%	29.10%	35.27%	35.70%	36.15%	37.24%	37.65%
Mar-22	369,886	4.34%	5.46%	7.22%	7.65%	8.02%	8.58%	9.63%	10.10%	10.64%	21.23%	23.41%	23.87%	25.05%	25.74%	29.94%	30.59%	33.82%	34.14%	34.63%	34.87%
Apr-22	349,253	2.03%	3.78%	13.01%	13.99%	14.52%	15.35%	16.53%	17.90%	25.47%	29.78%	32.57%	42.30%	45.28%	45.87%	46.18%	46.53%	46.84%	47.32%	47.55%	57.43%
May-22	500,612	0.90%	5.74%	8.72%	11.42%	12.07%	12.78%	13.66%	15.07%	15.69%	21.55%	24.70%	25.50%	31.24%	31.86%	32.52%	32.92%	37.12%	37.55%	38.10%	38.10%
Jun-22	347,550	9.24%	9.77%	11.86%	12.71%	13.16%	13.61%	16.67%	17.13%	17.54%	18.67%	22.43%	23.04%	25.68%	31.24%	31.57%	31.90%	32.30%	37.11%	37.11%	37.11%
Jul-22	264,281	7.33%	8.45%	19.86%	20.65%	27.01%	27.76%	28.67%	29.25%	30.54%	37.21%	37.71%	38.20%	39.02%	39.36%	39.94%	40.19%	40.39%	40.39%	40.39%	40.39%
Aug-22	149,539	0.80%	2.06%	2.73%	3.24%	3.64%	20.17%	27.47%	28.21%	28.41%	39.58%	39.90%	40.21%	40.46%	40.66%	40.99%	41.21%	41.21%	41.21%	41.21%	41.21%
Sep-22	158,016	2.14%	3.72%	4.96%	7.35%	7.99%	9.22%	10.06%	12.28%	16.32%	17.06%	18.25%	19.44%	20.73%	22.01%	22.58%	22.58%	22.58%	22.58%	22.58%	22.58%
Oct-22	294,467	1.79%	6.94%	7.64%	14.03%	14.46%	14.88%	15.92%	17.41%	18.17%	18.82%	24.97%	26.23%	26.78%	27.46%	27.46%	27.46%	27.46%	27.46%	27.46%	27.46%
Nov-22	163,947	2.67%	5.44%	6.96%	8.93%	10.36%	13.68%	18.20%	20.31%	20.82%	21.51%	22.40%	24.33%	26.73%	26.73%	26.73%	26.73%	26.73%	26.73%	26.73%	35.61%
Dec-22	407,679	1.98%	3.72%	9.27%	10.39%	20.08%	22.69%	23.64%	24.24%	25.04%	25.76%	26.59%	26.96%	26.96%	26.96%	26.96%	26.96%	26.96%	26.96%	33.39%	34.27%
Jan-23	330,329	1.83%	12.03%	13.33%	14.10%	14.84%	15.77%	16.36%	17.25%	18.21%	18.70%	19.42%	19.42%	19.42%	19.42%	19.42%	19.42%	19.42%	25.33%	26.01%	26.60%
Feb-23	174,499	15.04%	15.54%	24.17%	25.94%	26.40%	28.23%	29.59%	43.63%	50.09%	54.10%	54.10%	54.10%	54.10%	54.10%	54.10%	54.10%	58.71%	59.01%	59.61%	61.66%
Mar-23	179,303	2.68%	6.14%	11.49%	12.37%	13.32%	13.74%	15.18%	21.59%	22.96%	22.96%	22.96%	22.96%	22.96%	22.96%	22.96%	29.97%	34.32%	34.88%	36.02%	39.13%
Apr-23	288,419	1.66%	24.18%	25.17%	26.51%	27.10%	28.51%	30.23%	30.94%	30.94%	30.94%	30.94%	30.94%	30.94%	30.94%	36.74%	37.92%	45.87%	46.56%	46.96%	48.54%
May-23	192,069	2.62%	10.35%	12.19%	13.24%	14.70%	16.44%	17.89%	17.89%	17.89%	17.89%	17.89%	17.89%	17.89%	22.51%	22.92%	23.23%	24.68%	25.33%	25.68%	
Jun-23	283,389	1.68%	2.65%	4.60%	5.40%	6.55%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	7.56%	20.03%	20.86%	22.09%	32.08%	33.42%	34.20%		
Jul-23	282,157	8.32%	23.47%	24.14%	27.63%	28.32%	28.32%	28.32%	28.32%	28.32%	28.32%	28.32%	28.32%	42.11%	43.51%	47.99%	48.63%	49.32%	50.40%		

Aug-23	245,401	1.46%	3.12%	3.68%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%	8.09%	18.83%	36.74%	37.27%	37.80%	38.24%	38.81%
Sep-23	196,994	12.57%	15.46%	15.76%	15.76%	15.76%	15.76%	15.76%	15.76%	20.80%	20.95%	21.39%	36.23%	36.36%	36.44%		
Oct-23	226,599	0.67%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	21.26%	23.14%	24.64%	31.94%	41.83%	50.84%		
Nov-23	223,417	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	16.27%	17.04%	17.63%	30.13%	30.61%	31.36%			
Dec-23	270,033	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.64%	9.18%	10.02%	10.73%	11.08%	12.91%				
Jan-24	262,771	0.00%	0.00%	0.00%	0.00%	0.00%	9.30%	9.78%	10.49%	11.59%	15.48%	16.02%					
Feb-24	163,396	0.00%	0.00%	0.00%	0.00%	12.04%	12.60%	13.31%	17.88%	18.54%	20.58%						
Mar-24	302,751	0.00%	0.00%	0.00%	25.39%	26.05%	27.05%	30.38%	30.85%	32.57%							
Apr-24	418,890	0.00%	0.00%	2.29%	5.51%	7.80%	13.03%	13.82%	20.45%								
May-24	204,310	0.00%	3.46%	4.89%	22.30%	25.98%	42.08%	49.33%									
Jun-24	114,067	4.20%	10.20%	13.08%	15.87%	17.95%	20.02%										
Jul-24	220,749	1.56%	2.37%	3.14%	3.60%	13.61%											
Aug-24	259,347	14.50%	15.11%	18.00%	18.98%												
Sep-24	304,985	5.77%	7.59%	8.13%													
Oct-24	219,841	2.48%	4.28%														
Nov-24	268,283	0.60%															
Dec-24	246,381																

From Month 21 to Month 40

Month of Default (Vintages)	Amount Defaulted per Month	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Jan-16	0	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%

Feb-16	0	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%
Mar-16	0	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%
Apr-16	0	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%
May-16	0	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%
Jun-16	0	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%
Jul-16	4,473	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Aug-16	0	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%
Sep-16	6,537	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%
Oct-16	24,222	14.29%	14.29%	15.37%	15.91%	16.45%	17.00%	17.55%	17.55%	18.66%	19.22%	19.78%	20.34%	20.91%	21.48%	22.05%	22.63%	23.21%	23.21%	24.38%	24.97%
Nov-16	0	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%
Dec-16	6,944	62.21%	65.30%	68.39%	71.50%	74.62%	77.75%	80.89%	84.05%	87.22%	90.39%	93.58%	96.79%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Jan-17	143,980	17.06%	17.34%	17.56%	17.73%	18.19%	18.30%	18.41%	18.41%	18.41%	18.52%	18.52%	18.52%	18.52%	18.52%	18.52%	18.52%	18.52%	18.52%	19.20%	19.20%
Feb-17	33,097	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%
Mar-17	50,892	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%
Apr-17	29,882	68.47%	68.87%	69.28%	69.69%	70.10%	72.63%	73.05%	73.46%	73.89%	74.31%	75.16%	75.59%	75.59%	76.46%	76.90%	77.34%	77.79%	78.23%	78.68%	79.13%
May-17	44,492	50.00%	50.00%	50.10%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%
Jun-17	61,406	21.56%	23.01%	23.82%	27.89%	28.71%	29.53%	30.06%	30.66%	31.19%	32.87%	33.71%	34.56%	35.41%	36.27%	37.14%	37.45%	37.77%	38.09%	38.41%	38.73%
Jul-17	36,329	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%
Aug-17	29,494	17.96%	18.85%	19.75%	20.65%	21.55%	22.46%	22.46%	24.29%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%
Sep-17	24,419	12.77%	67.04%	69.55%	70.23%	70.91%	72.28%	72.28%	72.96%	73.65%	74.33%	75.01%	75.70%	76.38%	77.06%	77.75%	78.43%	79.11%	79.80%	80.48%	81.16%
Oct-17	31,649	24.77%	25.96%	27.17%	28.38%	29.60%	30.83%	50.71%	51.30%	51.89%	52.48%	53.08%	53.68%	54.28%	54.89%	55.50%	56.12%	56.74%	60.55%	60.55%	60.55%
Nov-17	63,973	85.90%	86.13%	86.37%	86.61%	86.85%	87.10%	87.34%	87.59%	87.84%	88.09%	88.34%	88.59%	88.85%	89.10%	89.36%	89.62%	89.88%	90.15%	90.41%	90.68%
Dec-17	22,699	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%
Jan-18	69,984	28.17%	28.38%	28.59%	28.80%	29.01%	29.23%	29.44%	29.66%	29.88%	30.10%	30.32%	30.54%	30.76%	30.99%	31.21%	31.44%	31.67%	31.90%	32.13%	32.36%

Feb-18	101,518	35.73%	36.23%	36.52%	36.82%	37.12%	37.42%	37.72%	38.02%	38.50%	38.80%	39.10%	39.40%	39.53%	39.66%	39.79%	39.92%	40.05%	40.18%	40.31%	40.44%
Mar-18	67,505	24.21%	25.12%	25.53%	27.14%	27.65%	28.32%	29.25%	30.19%	31.13%	31.54%	32.75%	33.88%	34.56%	35.06%	36.14%	36.69%	36.69%	37.23%	37.78%	38.33%
Apr-18	88,890	44.74%	44.86%	44.98%	45.10%	45.21%	45.33%	45.45%	45.57%	45.69%	45.81%	45.92%	46.04%	46.16%	46.28%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%
May-18	51,815	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%
Jun-18	87,764	49.11%	49.30%	49.48%	49.48%	50.55%	50.74%	58.18%	58.36%	58.46%	58.46%	58.46%	58.46%	58.46%	58.46%	59.36%	59.36%	59.36%	59.36%	59.36%	59.36%
Jul-18	171,317	34.66%	35.33%	36.07%	36.71%	37.36%	38.01%	38.40%	38.79%	39.18%	39.47%	39.76%	40.06%	40.35%	41.07%	41.58%	41.88%	42.40%	42.70%	43.23%	43.34%
Aug-18	194,560	51.19%	51.51%	51.59%	51.79%	55.98%	56.05%	56.11%	56.18%	56.25%	56.31%	56.38%	56.45%	56.51%	56.58%	56.65%	56.72%	56.79%	56.85%	56.92%	56.99%
Sep-18	61,049	80.87%	80.87%	81.25%	81.25%	81.45%	81.65%	81.84%	81.84%	81.88%	82.22%	82.44%	82.84%	83.05%	83.25%	83.66%	83.66%	83.87%	84.07%	84.28%	84.49%
Oct-18	33,934	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.01%	15.45%	16.21%	16.98%	17.75%	18.52%	19.30%	20.08%	20.86%	21.64%	22.43%	23.23%
Nov-18	197,887	63.64%	63.76%	63.97%	64.09%	64.20%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%
Dec-18	125,696	53.10%	53.37%	53.65%	53.86%	54.14%	54.50%	54.82%	55.21%	55.51%	55.90%	56.29%	56.75%	57.14%	57.53%	57.92%	58.24%	58.57%	58.89%	59.22%	59.55%
Jan-19	434,794	13.64%	13.69%	13.72%	13.72%	13.82%	13.88%	13.88%	13.93%	14.02%	14.13%	14.13%	14.20%	14.28%	14.35%	14.39%	14.42%	14.42%	14.47%	14.59%	14.65%
Feb-19	244,851	26.20%	26.39%	26.59%	33.82%	33.95%	34.14%	34.34%	34.50%	34.70%	41.44%	41.56%	41.69%	41.90%	42.02%	42.15%	42.27%	42.56%	42.69%	42.81%	43.01%
Mar-19	348,522	49.74%	49.92%	50.16%	50.31%	50.46%	50.56%	51.00%	51.15%	51.22%	51.38%	51.44%	51.61%	51.80%	51.83%	52.00%	52.16%	52.45%	52.51%	52.58%	52.65%
Apr-19	256,945	45.41%	45.49%	45.56%	45.58%	45.62%	45.67%	45.71%	45.76%	45.80%	45.85%	45.90%	45.94%	45.99%	46.04%	46.09%	46.13%	46.18%	46.23%	46.28%	46.33%
May-19	323,915	35.94%	36.19%	39.30%	39.66%	39.81%	39.92%	40.11%	40.22%	40.22%	40.45%	41.44%	41.55%	41.67%	41.79%	41.79%	42.03%	42.15%	42.27%	42.39%	42.51%
Jun-19	207,403	38.42%	44.13%	44.45%	44.74%	45.39%	45.75%	45.95%	46.01%	60.33%	60.60%	60.76%	60.88%	61.22%	61.48%	61.71%	61.95%	62.10%	62.33%	62.49%	62.64%
Jul-19	208,518	49.70%	49.86%	50.68%	50.75%	50.96%	51.20%	51.30%	51.41%	51.58%	51.68%	51.77%	52.05%	52.16%	52.40%	52.50%	52.60%	52.92%	53.17%	53.27%	53.45%
Aug-19	166,203	43.82%	44.41%	44.94%	48.96%	49.50%	49.79%	50.27%	50.51%	50.51%	50.96%	51.31%	51.31%	51.48%	53.02%	62.15%	62.32%	62.67%	62.85%	63.03%	63.03%
Sep-19	183,373	29.76%	31.11%	32.20%	40.37%	41.46%	42.81%	43.90%	44.52%	45.61%	46.70%	46.79%	47.88%	47.98%	48.17%	48.17%	48.26%	53.91%	54.00%	54.00%	54.00%
Oct-19	215,021	45.12%	46.00%	50.18%	50.39%	50.53%	51.08%	51.34%	52.76%	52.97%	53.11%	53.62%	53.99%	54.39%	54.84%	55.22%	55.60%	55.97%	56.21%	56.74%	57.12%
Nov-19	383,866	47.02%	48.36%	49.75%	52.55%	56.07%	56.71%	57.31%	58.90%	59.46%	59.87%	60.86%	61.21%	63.34%	63.55%	64.06%	64.79%	65.20%	65.71%	66.24%	66.78%
Dec-19	402,156	27.78%	28.27%	30.75%	31.51%	32.35%	33.43%	34.06%	39.83%	40.57%	41.15%	42.03%	42.99%	43.71%	44.48%	45.14%	45.63%	47.86%	48.30%	48.85%	49.30%
Jan-20	375,152	41.55%	42.30%	43.17%	43.72%	45.83%	46.36%	46.77%	47.16%	47.49%	47.90%	48.16%	48.46%	48.87%	49.10%	49.36%	49.55%	50.40%	50.71%	54.45%	54.63%

Feb-20	470,607	41.18%	41.97%	42.73%	43.42%	45.30%	46.04%	47.01%	49.73%	50.36%	50.94%	51.54%	52.15%	52.64%	53.18%	53.68%	54.21%	54.71%	55.21%	55.74%	56.23%
Mar-20	298,813	40.53%	45.13%	45.60%	46.34%	46.90%	47.47%	48.16%	48.72%	49.47%	50.09%	50.95%	51.20%	51.38%	51.78%	51.96%	52.29%	52.47%	52.81%	52.99%	53.24%
Apr-20	411,643	31.52%	32.06%	33.08%	33.88%	35.81%	36.33%	36.63%	42.58%	49.70%	50.16%	50.50%	50.68%	50.92%	51.13%	51.58%	51.70%	51.95%	52.20%	52.45%	52.62%
May-20	720,561	29.94%	30.30%	31.75%	35.17%	35.30%	35.57%	35.72%	38.38%	40.84%	41.06%	41.23%	41.53%	41.61%	43.40%	43.60%	43.83%	43.96%	44.04%	44.36%	44.64%
Jun-20	622,720	24.38%	24.56%	25.76%	26.63%	27.09%	27.25%	27.52%	28.08%	29.49%	29.64%	29.70%	29.79%	31.27%	31.52%	31.69%	31.96%	32.83%	32.99%	33.07%	33.26%
Jul-20	401,232	45.41%	46.45%	47.02%	47.67%	48.74%	51.61%	52.00%	54.44%	58.17%	58.68%	59.03%	59.36%	59.73%	60.45%	60.88%	61.26%	61.51%	61.86%	62.06%	62.45%
Aug-20	181,046	40.93%	41.55%	42.32%	47.48%	50.70%	51.05%	51.83%	52.29%	53.14%	53.33%	53.77%	54.43%	55.06%	55.56%	56.26%	56.35%	56.97%	57.50%	57.68%	58.27%
Sep-20	168,052	25.30%	25.54%	28.48%	31.13%	31.49%	43.64%	43.91%	44.02%	51.74%	51.90%	52.17%	52.43%	52.69%	52.81%	53.07%	53.19%	53.48%	53.60%	53.78%	53.78%
Oct-20	121,789	32.33%	33.68%	34.18%	35.34%	35.67%	37.39%	37.66%	38.12%	38.58%	39.05%	39.32%	39.60%	39.88%	40.54%	40.82%	41.10%	41.38%	41.66%	41.66%	41.66%
Nov-20	265,121	27.63%	28.20%	28.65%	29.11%	29.57%	36.57%	41.92%	42.00%	42.31%	42.54%	42.59%	43.21%	43.41%	43.70%	43.94%	43.98%	44.03%	44.03%	44.03%	44.03%
Dec-20	456,046	23.29%	23.88%	24.44%	28.05%	28.47%	28.79%	30.90%	31.25%	31.76%	32.16%	32.58%	32.95%	33.10%	33.43%	33.79%	34.03%	34.03%	34.03%	34.03%	34.03%
Jan-21	540,627	31.96%	32.56%	33.23%	36.11%	37.61%	38.23%	38.93%	39.58%	41.21%	42.64%	43.93%	44.38%	45.02%	46.49%	46.91%	46.91%	46.91%	46.91%	46.91%	46.91%
Feb-21	530,433	35.58%	36.81%	41.77%	42.22%	42.55%	44.56%	46.10%	46.95%	47.51%	47.82%	48.41%	48.74%	50.67%	51.11%	51.11%	51.11%	51.11%	51.11%	51.11%	51.11%
Mar-21	543,946	39.58%	40.67%	41.41%	42.56%	43.39%	44.58%	45.40%	47.45%	48.44%	49.34%	50.07%	50.91%	51.71%	51.71%	51.71%	51.71%	51.71%	51.71%	51.71%	56.22%
Apr-21	700,146	29.40%	30.05%	32.06%	34.21%	34.95%	35.90%	36.57%	37.44%	39.59%	40.22%	40.82%	41.28%	41.28%	41.28%	41.28%	41.28%	41.28%	41.28%	45.88%	46.30%
May-21	583,841	33.51%	34.48%	36.62%	38.41%	39.16%	39.84%	43.23%	43.76%	44.57%	45.36%	46.38%	46.38%	46.38%	46.38%	46.38%	46.38%	46.38%	54.34%	55.65%	57.71%
Jun-21	410,543	33.90%	34.44%	35.11%	35.57%	36.09%	36.54%	37.82%	38.29%	38.71%	41.11%	41.11%	41.11%	41.11%	41.11%	41.11%	41.11%	44.53%	44.94%	45.48%	53.63%
Jul-21	296,776	20.89%	21.86%	22.55%	25.58%	26.40%	26.59%	26.93%	27.12%	27.69%	27.69%	27.69%	27.69%	27.69%	27.69%	27.69%	34.81%	34.81%	35.01%	56.38%	60.16%
Aug-21	193,828	21.06%	21.70%	22.04%	22.43%	22.78%	23.10%	23.36%	31.11%	31.11%	31.11%	31.11%	31.11%	31.11%	31.11%	42.91%	43.20%	48.05%	54.79%	55.01%	55.49%
Sep-21	340,904	35.17%	37.41%	37.62%	37.85%	38.24%	38.35%	38.49%	38.49%	38.49%	38.49%	38.49%	38.49%	38.49%	43.89%	44.33%	44.69%	66.69%	66.76%	67.17%	
Oct-21	174,328	40.91%	41.37%	42.34%	43.19%	43.66%	44.08%	44.08%	44.08%	44.08%	44.08%	44.08%	44.08%	47.94%	48.10%	48.61%	67.87%	67.98%	68.10%		
Nov-21	301,293	26.62%	27.30%	28.13%	28.93%	29.49%	29.49%	29.49%	29.49%	29.49%	29.49%	29.49%	38.52%	39.18%	39.67%	68.29%	68.70%	69.64%			
Dec-21	303,525	18.50%	20.48%	24.74%	25.21%	25.21%	25.21%	25.21%	25.21%	25.21%	25.21%	32.20%	32.72%	33.12%	79.54%	80.14%	80.25%				
Jan-22	593,941	44.60%	44.92%	45.37%	45.37%	45.37%	45.37%	45.37%	45.37%	45.37%	50.05%	50.48%	51.03%	81.34%	81.69%	83.02%					

Feb-22	314,078	38.01%	38.48%	38.48%	38.48%	38.48%	38.48%	38.48%	38.48%	41.43%	42.22%	42.88%	79.91%	80.19%	82.08%
Mar-22	369,886	35.39%	35.39%	35.39%	35.39%	35.39%	35.39%	35.39%	36.88%	37.13%	37.24%	77.21%	77.36%	77.39%	
Apr-22	349,253	57.43%	57.43%	57.43%	57.43%	57.43%	57.43%	58.85%	59.05%	59.40%	85.23%	85.60%	86.28%		
May-22	500,612	38.10%	38.10%	38.10%	38.10%	38.10%	47.55%	48.40%	48.65%	77.87%	78.39%	78.89%			
Jun-22	347,550	37.11%	37.11%	37.11%	37.11%	39.47%	49.08%	49.46%	68.22%	68.72%	69.26%				
Jul-22	264,281	40.39%	40.39%	40.39%	47.39%	47.59%	47.93%	70.50%	70.73%	70.96%					
Aug-22	149,539	41.21%	41.21%	48.10%	48.41%	48.63%	57.38%	57.61%	59.18%						
Sep-22	158,016	22.58%	29.79%	31.10%	31.69%	38.62%	39.18%	39.60%							
Oct-22	294,467	33.04%	36.09%	36.55%	43.27%	43.62%	44.21%								
Nov-22	163,947	36.27%	36.94%	37.75%	48.23%	49.37%									
Dec-22	407,679	34.65%	72.40%	72.75%	73.72%										
Jan-23	330,329	43.25%	43.93%	44.31%											
Feb-23	174,499	62.13%	62.60%												
Mar-23	179,303	43.77%													

From Month 41 to Month 60

Month of Default (Vintages)	Amount Defaulted per Month	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Jan-16	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	0	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%

May-16	0	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%
Jun-16	0	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%
Jul-16	4,473	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Aug-16	0	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%
Sep-16	6,537	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%
Oct-16	24,222	25.56%	26.16%	26.75%	27.35%	27.96%	28.56%	29.17%	29.79%	30.41%	31.03%	31.65%	32.28%	32.91%	33.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%
Nov-16	0	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%
Dec-16	6,944	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Jan-17	143,980	19.20%	19.20%	19.44%	19.55%	24.41%	24.49%	24.49%	24.66%	24.66%	25.18%	25.18%	25.36%	25.56%	25.56%	25.56%	25.56%	25.95%	26.12%	26.29%	26.47%
Feb-17	33,097	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%
Mar-17	50,892	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%
Apr-17	29,882	79.59%	79.59%	80.50%	80.96%	81.43%	81.89%	82.36%	82.83%	82.83%	83.78%	84.26%	84.75%	84.75%	85.72%	86.21%	86.71%	87.20%	100.00%	100.00%	100.00%
May-17	44,492	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%
Jun-17	61,406	39.06%	39.38%	39.71%	40.04%	40.37%	40.71%	41.04%	41.38%	41.72%	42.06%	42.40%	42.75%	43.09%	43.44%	43.79%	44.14%	44.50%	44.85%	45.21%	45.57%
Jul-17	36,329	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%
Aug-17	29,494	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%
Sep-17	24,419	81.85%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%
Oct-17	31,649	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%
Nov-17	63,973	90.95%	91.22%	91.50%	91.77%	92.05%	92.33%	92.61%	92.89%	93.18%	93.47%	93.47%	93.76%	94.05%	94.63%	94.93%	95.23%	95.53%	95.83%	96.14%	96.45%
Dec-17	22,699	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%
Jan-18	69,984	32.60%	32.83%	33.07%	33.31%	33.54%	33.78%	34.03%	34.27%	34.51%	34.76%	35.00%	35.25%	35.50%	35.75%	36.00%	36.25%	36.49%	36.74%	36.99%	37.23%
Feb-18	101,518	40.57%	40.71%	40.84%	40.98%	41.11%	41.25%	41.39%	41.53%	41.67%	41.81%	41.95%	42.09%	42.23%	42.38%	42.52%	42.66%	42.81%	42.96%	43.11%	43.25%
Mar-18	67,505	38.89%	39.44%	40.00%	40.57%	41.14%	41.69%	42.28%	42.86%	43.41%	44.01%	44.57%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%
Apr-18	88,890	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%

May-18	51,815	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%
Jun-18	87,764	59.90%	59.90%	59.90%	59.90%	59.90%	59.90%	59.90%	59.90%	59.94%	59.99%	60.04%	60.08%	60.13%	60.17%	60.22%	60.27%	60.32%	60.33%	60.38%	60.43%
Jul-18	171,317	43.34%	43.56%	43.56%	43.78%	43.78%	44.01%	44.12%	44.24%	44.35%	44.47%	44.47%	44.70%	44.82%	44.94%	44.94%	44.94%	45.29%	45.29%	45.29%	45.66%
Aug-18	194,560	57.06%	57.13%	57.20%	57.27%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%
Sep-18	61,049	84.70%	84.91%	85.12%	85.33%	85.54%	85.97%	86.19%	86.40%	86.61%	86.83%	86.83%	87.04%	87.25%	87.46%	87.67%	88.09%	88.30%	88.30%	88.52%	88.73%
Oct-18	33,934	24.02%	24.83%	25.63%	26.44%	27.25%	28.07%	28.88%	29.71%	30.53%	31.36%	32.20%	33.04%	33.88%	34.72%	49.49%	50.34%	51.20%	52.06%	52.93%	53.79%
Nov-18	197,887	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%
Dec-18	125,696	59.88%	60.21%	60.54%	60.88%	61.21%	61.55%	61.89%	62.24%	62.58%	62.93%	63.28%	63.63%	63.98%	64.33%	64.69%	65.05%	65.41%	65.77%	65.88%	65.99%
Jan-19	434,794	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.30%	20.46%	20.54%	20.54%	20.60%	20.60%	20.60%	20.60%	20.64%	20.64%
Feb-19	244,851	43.13%	43.33%	43.46%	43.69%	43.96%	44.09%	44.24%	44.40%	49.60%	49.60%	49.90%	49.90%	50.03%	50.19%	50.27%	50.35%	50.50%	50.58%	50.58%	50.58%
Mar-19	348,522	52.74%	53.73%	53.80%	53.83%	53.87%	53.91%	53.95%	54.26%	54.30%	54.55%	54.59%	54.63%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%
Apr-19	256,945	46.38%	49.37%	49.37%	49.37%	49.37%	49.37%	49.37%	49.37%	49.37%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%	49.60%
May-19	323,915	44.23%	44.35%	44.48%	44.60%	44.60%	44.86%	44.86%	44.99%	45.12%	45.25%	45.38%	45.65%	45.65%	46.91%	46.91%	46.91%	46.91%	46.91%	46.91%	46.91%
Jun-19	207,403	64.20%	64.36%	64.52%	64.99%	65.15%	65.26%	65.36%	65.46%	65.46%	65.66%	65.77%	65.77%	65.77%	66.18%	66.18%	66.18%	66.18%	66.18%	66.18%	66.18%
Jul-19	208,518	53.67%	54.01%	54.06%	54.28%	54.43%	54.61%	54.91%	55.02%	56.53%	59.34%	59.66%	59.75%	59.83%	59.83%	59.83%	59.83%	59.83%	59.83%	59.83%	59.83%
Aug-19	166,203	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%	63.03%
Sep-19	183,373	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.03%	54.03%	54.03%
Oct-19	215,021	57.51%	57.76%	58.29%	58.85%	59.08%	62.63%	62.87%	63.18%	63.52%	63.86%	63.86%	63.86%	63.86%	63.86%	63.86%	63.86%	66.11%	66.21%	66.32%	66.43%
Nov-19	383,866	67.30%	67.78%	68.25%	68.89%	69.27%	69.83%	70.26%	70.69%	71.31%	71.31%	71.31%	71.31%	71.31%	71.31%	71.31%	74.82%	75.42%	75.85%	77.58%	77.99%
Dec-19	402,156	49.86%	50.25%	50.70%	51.26%	51.66%	52.17%	52.64%	53.11%	53.11%	53.11%	53.11%	53.11%	53.11%	53.11%	62.07%	62.48%	63.05%	63.50%	63.96%	64.41%
Jan-20	375,152	54.98%	55.21%	55.44%	55.67%	55.77%	56.01%	56.28%	56.28%	56.28%	56.28%	56.28%	56.28%	56.28%	57.87%	58.20%	58.45%	59.64%	59.93%	60.05%	
Feb-20	470,607	58.23%	58.68%	59.18%	59.63%	60.17%	60.79%	60.79%	60.79%	60.79%	60.79%	60.79%	60.79%	60.79%	63.20%	63.51%	63.79%	64.89%	65.11%	65.38%	
Mar-20	298,813	53.42%	53.77%	54.04%	54.39%	54.54%	54.54%	54.54%	54.54%	54.54%	54.54%	54.54%	55.14%	55.14%	55.23%	55.32%	55.41%	55.50%			
Apr-20	411,643	52.74%	52.95%	53.22%	53.54%	53.54%	53.54%	53.54%	53.54%	53.54%	53.54%	54.86%	55.03%	55.20%	59.68%	60.04%	61.37%				

[illegible]

From Month 61 to Month 80

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Apr-16	0	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%
May-16	0	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%
Jun-16	0	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%
Jul-16	4,473	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Aug-16	0	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%
Sep-16	6,537	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%
Oct-16	24,222	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%
Nov-16	0	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%
Dec-16	6,944	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Jan-17	143,980	26.64%	26.81%	26.99%	27.16%	27.34%	27.51%	27.68%	27.86%	28.03%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%
Feb-17	33,097	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%
Mar-17	50,892	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%
Apr-17	29,882	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
May-17	44,492	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%	50.13%
Jun-17	61,406	45.93%	46.30%	46.66%	47.03%	47.40%	47.77%	48.15%	48.53%	48.90%	49.28%	49.67%	50.05%	50.44%	50.83%	51.22%	51.61%	52.01%	52.40%	52.40%	52.40%
Jul-17	36,329	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%
Aug-17	29,494	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%
Sep-17	24,419	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%
Oct-17	31,649	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%
Nov-17	63,973	96.76%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%
Dec-17	22,699	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%	31.16%
Jan-18	69,984	37.48%	37.72%	37.96%	38.21%	38.46%	38.70%	38.95%	39.20%	39.45%	39.70%	39.96%	39.96%	39.96%	39.96%	39.96%	39.96%	39.96%	41.81%	42.08%	42.36%
Feb-18	101,518	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%	43.40%
Mar-18	67,505	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%	45.15%

Apr-18	88,890	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	46.40%	49.82%	49.82%	49.82%	49.82%	49.82%	49.82%
May-18	51,815	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%	65.35%
Jun-18	87,764	60.43%	60.43%	60.43%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%	60.45%
Jul-18	171,317	45.78%	45.78%	46.03%	46.15%	46.15%	46.15%	46.15%	46.15%	46.15%	46.15%	46.15%	46.39%	46.51%	46.51%	46.51%	46.51%	46.51%	46.51%	46.51%	46.51%
Aug-18	194,560	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%	57.97%
Sep-18	61,049	89.16%	89.38%	89.60%	89.60%	89.60%	89.60%	89.60%	89.60%	89.60%	91.19%	91.43%	91.66%	91.90%	92.14%	92.39%					
Oct-18	33,934	54.67%	55.54%	55.54%	55.54%	55.54%	55.54%	55.54%	55.54%	55.54%	61.79%	62.70%	63.61%	64.53%	65.45%	66.38%					
Nov-18	197,887	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%	65.28%					
Dec-18	125,696	65.99%	65.99%	65.99%	65.99%	65.99%	65.99%	66.77%	66.88%	66.99%	67.11%	67.22%	67.34%								
Jan-19	434,794	20.64%	20.64%	20.64%	20.64%	20.64%	20.94%	21.00%	21.04%	21.99%	21.99%	21.99%									
Feb-19	244,851	50.58%	50.58%	50.58%	50.58%	52.21%	52.34%	52.81%	52.81%	52.89%	53.02%										
Mar-19	348,522	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%	57.15%											
Apr-19	256,945	49.60%	49.60%	52.28%	52.28%	52.28%	52.28%	52.28%	52.28%												
May-19	323,915	46.91%	49.82%	49.82%	49.82%	49.82%	49.82%	49.82%	49.82%												
Jun-19	207,403	66.18%	66.18%	66.18%	71.25%	71.25%	71.25%														
Jul-19	208,518	59.83%	59.83%	59.83%	59.83%	59.83%															
Aug-19	166,203	63.03%	63.03%	63.03%	63.03%																
Sep-19	183,373	54.03%	54.03%	54.03%																	
Oct-19	215,021	66.53%	66.64%																		
Nov-19	383,866	78.30%																			

From Month 81 to Month 107

Month of Default (Vintages)	Amount Defaulted 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	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Feb-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Mar-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Apr-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
May-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Jun-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Jul-16	4,473	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
Aug-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Sep-16	6,537	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Oct-16	24,222	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	79.54%	
Nov-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Dec-16	6,944	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
Jan-17	143,980	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	28.20%	
Feb-17	33,097	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Mar-17	50,892	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	98.46%	
Apr-17	29,882	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
May-17	44,492	50.13%	50.13%	50.13%	50.13%	50.13%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	87.60%	
Jun-17	61,406	52.40%	52.40%	52.40%	52.40%	71.24%	71.66%	72.08%	92.96%	93.38%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	93.80%	
Jul-17	36,329	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	65.20%	

Aug-17	29,494	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%	40.09%
Sep-17	24,419	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%	83.21%
Oct-17	31,649	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	60.55%	
Nov-17	63,973	97.07%	97.07%	97.07%	97.07%	97.07%	97.07%		
Dec-17	22,699	31.16%	31.16%	31.16%	31.16%				
Jan-18	69,984	42.64%	53.81%	53.81%					
Feb-18	101,518	43.40%	43.40%						
Mar-18	67,505	45.15%							

Table 4 – Cumulative recovery for gross loss on 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	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	7,887	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
May-16	9,252	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%
Jun-16	492	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%
Jul-16	23,583	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%
Aug-16	19,619	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%
Sep-16	93,787	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	0.50%	0.77%	1.05%	1.33%	1.61%	1.89%	2.17%	12.01%	12.29%	28.43%	28.71%	28.99%	29.27%

Oct-16	24,797	0.70%	71.51%	73.63%	74.35%	75.02%	75.75%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	97.16%	100.00%	100.00%
Nov-16	49,396	0.67%	0.89%	1.10%	1.36%	1.84%	1.84%	1.84%	1.84%	1.84%	12.41%	12.73%	12.88%	13.46%	14.15%	14.89%	15.05%	15.20%	15.52%	15.67%	16.52%
Dec-16	75,209	15.50%	15.98%	16.82%	17.34%	17.34%	18.07%	18.63%	19.16%	22.47%	37.35%	37.59%	38.13%	38.97%	39.21%	40.05%	40.29%	40.84%	41.38%	41.71%	42.40%
Jan-17	191,135	10.45%	13.85%	14.78%	15.26%	15.74%	16.29%	16.77%	17.25%	17.73%	18.21%	18.69%	19.17%	20.13%	20.61%	21.09%	21.57%	22.05%	22.53%	23.01%	23.49%
Feb-17	79,561	0.00%	0.00%	0.00%	0.13%	0.13%	23.80%	23.80%	23.80%	23.80%	23.80%	23.80%	41.35%	41.35%	41.35%	41.35%	41.35%	41.35%	41.35%	41.35%	41.67%
Mar-17	674	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%
Apr-17	151,029	10.27%	21.91%	22.49%	27.42%	27.99%	28.56%	29.14%	29.71%	30.29%	30.81%	31.45%	31.89%	32.47%	33.06%	33.64%	34.01%	34.74%	35.25%	35.75%	36.28%
May-17	197,444	0.43%	0.43%	0.50%	0.51%	0.72%	0.86%	0.98%	1.08%	1.18%	1.27%	1.27%	1.36%	1.45%	1.56%	1.65%	1.74%	1.84%	1.94%	2.03%	2.13%
Jun-17	119,261	10.76%	11.32%	11.79%	12.26%	12.64%	13.01%	13.39%	13.77%	14.14%	14.52%	14.90%	15.29%	15.67%	16.05%	36.87%	37.25%	37.99%	38.38%	38.77%	54.33%
Jul-17	206,881	2.84%	3.86%	3.99%	4.09%	4.15%	4.26%	4.36%	4.41%	4.61%	4.72%	5.21%	5.45%	5.57%	5.91%	5.96%	6.24%	6.35%	14.16%	23.40%	23.71%
Aug-17	200,116	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%	0.05%	0.05%	0.05%	0.05%	2.31%	2.63%	2.63%
Sep-17	213,412	0.00%	0.22%	0.22%	0.22%	0.40%	0.46%	0.61%	0.61%	0.75%	0.75%	0.88%	3.06%	3.26%	3.32%	3.65%	3.71%	5.77%	12.85%	13.17%	16.59%
Oct-17	129,806	0.20%	0.30%	0.30%	1.05%	1.77%	1.88%	1.99%	2.09%	2.20%	2.31%	2.42%	2.53%	2.64%	2.75%	3.05%	3.16%	19.00%	32.82%	33.34%	33.46%
Nov-17	104,464	0.00%	11.42%	11.42%	11.42%	11.42%	11.42%	11.42%	11.42%	11.42%	11.42%	11.63%	11.63%	11.63%	11.63%	14.98%	15.36%	15.69%	15.98%	16.36%	17.03%
Dec-17	164,405	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.29%	2.11%	2.84%	2.84%	3.30%	12.64%	12.87%	27.83%	28.06%	28.52%	28.52%	39.70%	39.70%
Jan-18	258,770	2.86%	3.35%	3.79%	4.17%	4.47%	4.88%	5.15%	5.47%	5.74%	13.42%	13.98%	14.50%	19.50%	20.23%	24.72%	26.01%	26.49%	27.00%	27.08%	27.49%
Feb-18	258,110	5.06%	20.05%	20.06%	20.15%	20.19%	29.66%	29.71%	29.75%	29.94%	30.13%	34.41%	35.16%	35.40%	36.82%	41.88%	43.55%	44.09%	44.14%	44.43%	44.80%
Mar-18	212,794	13.36%	13.43%	21.21%	21.29%	21.44%	21.44%	21.52%	24.31%	24.39%	24.46%	24.65%	24.73%	24.80%	24.88%	24.96%	25.04%	25.12%	25.20%	25.28%	25.36%
Apr-18	353,865	0.12%	5.85%	5.90%	5.92%	12.81%	17.51%	17.53%	17.56%	18.96%	18.99%	25.49%	25.52%	25.54%	25.57%	25.78%	25.80%	30.75%	31.74%	31.77%	32.12%
May-18	224,497	1.40%	8.61%	8.68%	9.64%	12.02%	13.37%	18.37%	18.41%	20.84%	20.92%	22.20%	22.32%	23.58%	26.09%	26.13%	27.51%	35.49%	35.79%	35.83%	36.04%
Jun-18	141,996	3.84%	19.83%	21.24%	22.07%	22.46%	34.53%	34.78%	35.03%	35.47%	35.73%	36.36%	36.62%	37.25%	37.88%	38.51%	38.78%	39.23%	39.69%	40.14%	40.60%
Jul-18	152,150	0.22%	2.04%	2.54%	2.72%	2.72%	3.96%	3.96%	3.96%	3.98%	4.33%	9.59%	9.59%	10.05%	10.51%	12.62%	12.62%	20.16%	32.51%	32.51%	33.36%
Aug-18	302,073	8.14%	9.17%	11.90%	16.68%	16.75%	16.85%	20.52%	20.70%	26.45%	31.94%	32.04%	32.26%	38.26%	38.26%	44.46%	44.48%	44.75%	47.40%	48.12%	48.43%
Sep-18	233,898	0.75%	10.65%	14.50%	22.01%	22.75%	22.97%	26.18%	26.42%	26.53%	30.92%	31.02%	31.12%	31.22%	31.32%	31.42%	31.53%	31.70%	31.80%	32.06%	32.16%

Oct-18	242,867	5.81%	10.23%	10.35%	10.66%	10.94%	11.17%	11.25%	11.43%	11.56%	12.42%	12.98%	13.36%	14.98%	15.10%	15.40%	16.77%	17.07%	17.20%	18.35%	24.13%
Nov-18	295,013	2.44%	15.58%	15.97%	22.18%	25.31%	30.66%	31.57%	31.82%	31.93%	32.18%	32.29%	42.15%	42.34%	43.88%	44.21%	44.40%	44.59%	44.81%	44.92%	45.24%
Dec-18	471,292	0.97%	8.66%	10.45%	11.76%	12.06%	14.80%	15.09%	15.24%	15.48%	18.00%	18.12%	18.29%	18.87%	19.11%	19.47%	24.20%	24.39%	24.70%	25.02%	32.32%
Jan-19	432,911	1.49%	3.18%	3.19%	4.12%	6.60%	9.81%	11.38%	11.71%	11.84%	12.20%	12.50%	15.36%	15.56%	15.72%	16.11%	16.34%	17.57%	17.79%	23.48%	23.65%
Feb-19	369,133	9.85%	10.45%	13.30%	18.82%	18.92%	19.03%	19.10%	23.02%	23.13%	23.50%	27.05%	32.98%	35.45%	35.59%	36.40%	36.65%	36.97%	37.14%	37.64%	38.01%
Mar-19	324,625	8.43%	9.53%	10.49%	10.79%	10.97%	11.57%	11.93%	14.23%	14.77%	15.07%	15.66%	24.05%	24.31%	24.55%	24.86%	25.10%	25.30%	25.50%	25.61%	25.89%
Apr-19	435,418	5.50%	17.77%	18.26%	21.49%	23.08%	23.18%	23.31%	23.38%	24.64%	24.72%	25.12%	28.92%	29.00%	29.21%	29.35%	29.63%	30.96%	36.33%	36.74%	36.96%
May-19	348,813	3.40%	3.88%	4.56%	5.09%	5.71%	14.66%	18.44%	22.69%	23.35%	23.94%	24.24%	30.80%	40.16%	40.67%	41.05%	42.14%	42.52%	43.05%	43.22%	43.51%
Jun-19	497,465	6.60%	11.16%	11.72%	12.06%	16.50%	16.62%	20.28%	26.55%	26.84%	26.99%	27.65%	27.92%	30.05%	31.74%	32.14%	32.35%	34.26%	34.31%	34.50%	35.05%
Jul-19	421,002	8.74%	10.01%	10.60%	10.89%	11.27%	11.69%	12.28%	12.58%	13.07%	17.12%	21.71%	26.27%	26.64%	26.89%	27.29%	30.35%	30.67%	31.03%	31.40%	31.64%
Aug-19	523,979	3.92%	8.89%	9.50%	10.00%	10.49%	10.95%	11.47%	11.80%	11.97%	12.40%	16.74%	17.41%	17.76%	18.17%	23.45%	25.28%	30.51%	31.01%	31.78%	32.14%
Sep-19	725,973	3.82%	13.82%	15.79%	17.86%	18.09%	19.40%	19.62%	19.94%	20.97%	21.31%	25.05%	25.30%	25.72%	28.53%	28.98%	29.22%	29.47%	31.43%	31.71%	33.72%
Oct-19	490,487	7.53%	16.65%	19.46%	19.92%	20.42%	21.03%	21.75%	22.27%	23.73%	24.21%	24.59%	25.03%	25.56%	26.01%	26.84%	27.56%	28.26%	29.19%	29.85%	30.39%
Nov-19	730,906	4.04%	9.58%	10.11%	10.72%	11.58%	13.66%	14.75%	15.37%	15.92%	18.98%	19.71%	20.40%	20.94%	21.49%	22.04%	22.54%	23.15%	26.63%	27.15%	27.65%
Dec-19	804,819	1.68%	7.41%	13.26%	13.79%	16.16%	16.80%	18.31%	19.77%	20.18%	20.75%	21.02%	21.85%	22.18%	22.57%	23.01%	23.26%	24.10%	24.35%	24.72%	25.04%
Jan-20	874,079	2.97%	6.10%	9.20%	11.45%	11.77%	13.75%	14.02%	14.24%	14.41%	14.65%	14.80%	17.27%	17.44%	17.57%	18.56%	18.75%	18.98%	19.21%	19.45%	20.88%
Feb-20	957,442	2.55%	3.21%	3.92%	4.49%	4.95%	7.04%	10.24%	12.30%	12.56%	15.43%	15.65%	15.84%	17.05%	17.29%	17.58%	17.80%	19.47%	22.23%	22.48%	22.84%
Mar-20	721,842	3.04%	3.48%	4.20%	4.67%	6.95%	8.16%	10.22%	10.53%	10.71%	10.91%	11.08%	11.28%	11.54%	11.84%	12.03%	12.29%	12.60%	16.13%	16.55%	16.74%
Apr-20	748,261	0.65%	1.26%	2.44%	3.91%	4.35%	4.55%	4.80%	5.13%	7.85%	8.09%	8.36%	9.35%	9.59%	10.59%	10.96%	11.35%	11.61%	13.50%	13.90%	14.11%
May-20	1,377,810	1.63%	4.44%	7.23%	7.87%	8.07%	8.63%	8.99%	9.27%	9.59%	9.98%	10.34%	10.68%	11.03%	11.74%	12.73%	13.01%	13.93%	14.37%	14.72%	16.58%
Jun-20	704,069	4.54%	4.95%	5.35%	5.78%	6.36%	6.55%	6.76%	6.94%	7.16%	9.89%	10.06%	10.28%	10.59%	10.82%	11.04%	11.25%	11.57%	11.82%	12.17%	14.04%
Jul-20	850,918	2.07%	4.64%	5.93%	8.54%	10.30%	10.67%	10.96%	11.42%	11.73%	12.27%	13.27%	13.69%	13.99%	14.29%	16.22%	16.54%	18.04%	19.09%	19.29%	19.64%
Aug-20	708,726	0.67%	1.03%	1.37%	1.90%	2.31%	2.59%	3.08%	3.22%	3.48%	5.96%	6.66%	7.00%	7.39%	7.61%	8.02%	8.39%	10.96%	11.29%	13.96%	15.08%
Sep-20	491,460	5.37%	5.89%	9.57%	10.02%	10.34%	10.55%	10.86%	11.41%	11.63%	14.85%	15.38%	15.93%	18.41%	18.91%	19.12%	19.37%	19.80%	20.27%	20.51%	25.55%

Oct-20	1,009,755	3.56%	5.42%	7.27%	7.66%	8.07%	10.10%	10.45%	10.70%	12.28%	15.43%	15.83%	16.15%	16.49%	16.90%	17.23%	19.24%	19.65%	19.92%	20.38%	21.55%
Nov-20	634,789	0.46%	0.92%	1.18%	1.52%	1.81%	2.29%	2.51%	2.85%	3.27%	5.51%	7.26%	7.60%	9.94%	10.70%	10.98%	11.26%	11.57%	13.30%	14.03%	14.33%
Dec-20	1,412,823	0.21%	0.43%	2.27%	2.96%	3.23%	3.57%	3.85%	4.06%	6.18%	6.50%	7.34%	7.72%	9.33%	9.57%	9.96%	10.14%	11.94%	12.27%	12.46%	13.08%
Jan-21	1,524,314	0.57%	2.04%	2.50%	4.39%	7.31%	7.72%	10.35%	11.94%	12.31%	12.54%	12.73%	13.82%	15.37%	15.79%	16.97%	17.34%	17.65%	19.23%	19.49%	19.89%
Feb-21	1,105,199	2.56%	4.72%	5.99%	6.53%	8.49%	8.99%	9.55%	10.15%	10.60%	11.14%	13.19%	14.10%	14.98%	15.97%	17.18%	17.67%	19.93%	20.77%	21.38%	21.85%
Mar-21	1,445,274	1.38%	3.49%	5.76%	7.53%	8.02%	8.61%	11.17%	11.78%	12.27%	12.83%	13.99%	14.99%	15.97%	16.50%	16.93%	17.68%	18.19%	18.71%	20.85%	22.27%
Apr-21	3,055,666	0.40%	1.62%	2.04%	4.07%	5.03%	7.27%	7.79%	8.63%	9.51%	10.54%	11.16%	11.62%	12.10%	12.96%	13.30%	13.98%	14.43%	15.01%	15.79%	17.34%
May-21	1,059,536	3.46%	5.78%	6.28%	9.80%	11.32%	11.83%	12.31%	13.59%	14.05%	15.50%	15.91%	17.60%	18.07%	19.97%	20.38%	20.80%	21.14%	21.58%	23.44%	23.85%
Jun-21	874,254	0.45%	1.01%	1.84%	3.25%	3.85%	6.44%	6.95%	7.35%	7.83%	8.11%	8.60%	9.27%	9.60%	12.35%	12.68%	13.99%	14.63%	14.98%	17.48%	17.98%
Jul-21	562,222	0.36%	5.43%	5.97%	6.50%	10.05%	10.41%	10.80%	13.67%	14.10%	14.61%	15.08%	15.51%	15.91%	16.58%	18.14%	18.59%	21.63%	25.19%	25.49%	25.89%
Aug-21	922,337	4.68%	6.96%	7.38%	10.17%	14.51%	14.85%	17.08%	17.37%	17.75%	18.10%	18.31%	19.71%	20.16%	20.68%	21.76%	22.34%	22.71%	23.02%	39.55%	41.16%
Sep-21	602,339	0.54%	1.08%	1.56%	2.12%	3.82%	4.80%	5.40%	6.44%	7.04%	7.48%	7.83%	8.52%	8.84%	10.80%	11.22%	12.67%	13.02%	14.42%	19.61%	22.01%
Oct-21	538,726	1.01%	3.41%	3.81%	4.41%	4.91%	5.55%	6.23%	6.66%	7.01%	8.89%	9.75%	11.00%	11.38%	12.39%	12.96%	13.38%	13.88%	14.13%	14.86%	15.50%
Nov-21	599,057	2.31%	2.72%	3.27%	3.75%	4.14%	4.82%	6.93%	7.38%	7.88%	8.28%	8.75%	9.09%	9.60%	10.05%	10.51%	11.22%	11.55%	15.80%	16.42%	16.97%
Dec-21	852,058	0.59%	1.30%	1.96%	2.42%	5.12%	5.59%	6.41%	6.83%	7.27%	7.75%	8.01%	8.51%	8.95%	10.37%	12.22%	12.68%	16.29%	16.99%	18.14%	19.74%
Jan-22	1,003,360	1.59%	2.29%	3.62%	4.18%	10.65%	12.14%	12.78%	13.27%	14.17%	14.87%	15.39%	15.81%	16.38%	17.51%	19.33%	19.93%	21.43%	21.98%	22.90%	23.25%
Feb-22	717,333	2.82%	4.73%	7.24%	7.67%	9.36%	10.60%	11.74%	12.10%	12.63%	12.95%	13.26%	13.53%	14.18%	14.81%	15.29%	16.97%	18.78%	19.14%	19.43%	19.69%
Mar-22	501,085	2.08%	3.72%	4.18%	8.63%	10.31%	10.50%	10.95%	14.80%	15.06%	15.59%	15.84%	19.76%	22.85%	23.19%	25.32%	29.75%	30.13%	30.62%	31.76%	31.95%
Apr-22	747,414	0.62%	1.03%	1.38%	1.82%	2.25%	2.75%	6.06%	6.38%	6.81%	7.27%	8.78%	9.35%	11.76%	12.88%	13.19%	13.53%	13.80%	14.33%	16.41%	16.70%
May-22	707,420	2.19%	3.66%	5.31%	7.50%	7.94%	8.34%	8.61%	12.74%	14.19%	14.61%	14.82%	15.30%	16.46%	16.97%	17.39%	17.77%	18.29%	18.91%	19.28%	19.28%
Jun-22	834,574	0.85%	5.13%	7.54%	9.07%	10.80%	11.42%	12.05%	12.60%	16.96%	17.41%	17.89%	19.17%	19.83%	20.35%	21.06%	21.70%	22.73%	23.71%	23.71%	23.71%
Jul-22	874,943	5.55%	6.00%	6.53%	7.20%	7.70%	8.21%	10.00%	12.72%	13.10%	13.53%	15.69%	16.13%	16.49%	16.85%	17.23%	17.64%	17.92%	17.92%	17.92%	17.92%
Aug-22	727,285	0.93%	1.26%	3.74%	6.44%	6.86%	7.37%	12.25%	12.84%	15.14%	15.46%	15.78%	16.07%	17.68%	18.17%	18.44%	18.75%	18.75%	18.75%	18.75%	18.75%
Sep-22	839,838	3.00%	3.81%	5.90%	8.18%	8.98%	11.52%	12.15%	14.25%	14.71%	15.73%	16.32%	18.85%	19.29%	19.87%	20.42%	20.42%	20.42%	20.42%	20.42%	20.42%

Oct-22	1,108,514	2.90%	5.49%	6.80%	8.36%	9.82%	10.37%	11.50%	12.39%	12.88%	13.19%	13.99%	15.91%	16.37%	18.30%	18.30%	18.30%	18.30%	18.30%	18.30%	18.30%
Nov-22	554,425	0.61%	3.85%	4.28%	6.98%	7.49%	10.83%	11.15%	11.77%	12.29%	12.70%	13.18%	13.49%	13.81%	13.81%	13.81%	13.81%	13.81%	13.81%	23.50%	
Dec-22	432,177	2.32%	2.69%	3.35%	3.66%	3.98%	4.30%	4.47%	4.83%	5.16%	8.96%	9.17%	9.26%	9.26%	9.26%	9.26%	9.26%	9.26%	9.26%	12.64%	16.53%
Jan-23	748,321	0.99%	5.35%	5.76%	6.23%	6.71%	8.61%	9.08%	9.59%	11.64%	12.04%	13.26%	13.26%	13.26%	13.26%	13.26%	13.26%	13.26%	26.31%	26.77%	27.09%
Feb-23	816,372	3.70%	4.11%	5.76%	6.01%	6.32%	6.83%	9.70%	11.54%	11.80%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	12.14%	16.61%	19.75%	20.17%	22.63%
Mar-23	1,019,144	0.23%	1.00%	1.59%	2.17%	2.62%	3.25%	4.97%	5.48%	7.61%	7.61%	7.61%	7.61%	7.61%	7.61%	7.61%	10.45%	10.90%	11.35%	15.56%	15.82%
Apr-23	818,690	0.84%	4.68%	5.08%	8.24%	8.86%	9.27%	12.29%	12.62%	12.62%	12.62%	12.62%	12.62%	12.62%	12.62%	19.62%	23.25%	23.65%	23.97%	24.30%	24.65%
May-23	959,229	3.26%	3.80%	4.24%	5.31%	7.09%	7.28%	7.62%	7.62%	7.62%	7.62%	7.62%	7.62%	7.62%	13.65%	15.19%	15.68%	16.93%	17.62%	17.90%	
Jun-23	847,802	3.37%	4.14%	4.91%	5.63%	6.71%	7.18%	7.18%	7.18%	7.18%	7.18%	7.18%	7.18%	15.36%	19.14%	20.95%	23.04%	23.43%	23.77%		
Jul-23	906,664	0.60%	4.84%	5.40%	7.33%	9.36%	9.36%	9.36%	9.36%	9.36%	9.36%	9.36%	13.26%	14.63%	14.94%	15.32%	16.24%	17.30%			
Aug-23	800,622	2.40%	3.44%	9.09%	9.56%	9.56%	9.56%	9.56%	9.56%	9.56%	9.56%	14.90%	15.38%	15.77%	17.40%	18.13%	18.67%				
Sep-23	865,358	1.69%	5.89%	6.31%	6.31%	6.31%	6.31%	6.31%	6.31%	6.31%	10.42%	10.74%	10.94%	11.33%	12.59%	13.09%					
Oct-23	554,889	2.97%	6.72%	6.72%	6.72%	6.72%	6.72%	6.72%	6.72%	9.14%	9.61%	9.80%	10.01%	10.36%	10.64%						
Nov-23	1,090,590	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	7.44%	9.66%	9.86%	10.88%	12.78%	12.96%							
Dec-23	1,078,877	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	6.72%	7.09%	7.31%	7.54%	7.93%	8.04%								
Jan-24	1,100,527	0.00%	0.00%	0.00%	0.00%	0.00%	7.86%	7.95%	8.19%	8.41%	9.04%	9.15%									
Feb-24	1,472,616	0.00%	0.00%	0.00%	0.00%	1.67%	3.13%	4.60%	4.75%	4.79%	4.84%										
Mar-24	1,664,609	0.00%	0.00%	0.00%	1.93%	3.72%	4.00%	6.26%	6.66%	6.87%											
Apr-24	1,367,232	0.00%	0.00%	2.77%	6.16%	7.66%	9.23%	11.11%	11.41%												
May-24	1,600,257	0.00%	4.17%	4.39%	5.14%	5.53%	5.96%	6.29%													
Jun-24	1,469,183	0.57%	3.43%	4.69%	5.22%	6.51%	8.57%														
Jul-24	1,549,758	4.98%	5.68%	6.41%	6.72%	7.91%															
Aug-24	1,341,765	1.09%	2.76%	3.35%	5.36%																
Sep-24	1,270,399	1.42%	3.43%	5.88%																	

Oct-24	1,613,105	1.73%	1.95%
Nov-24	1,325,106	2.00%	
Dec-24	1,062,940		

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	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	7,887	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
May-16	9,252	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%
Jun-16	492	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%
Jul-16	23,583	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%
Aug-16	19,619	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%
Sep-16	93,787	29.55%	29.84%	30.12%	30.12%	30.68%	30.96%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	31.23%	32.05%	32.05%
Oct-16	24,797	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Nov-16	49,396	16.52%	17.00%	17.38%	18.28%	21.72%	23.50%	23.65%	23.81%	25.59%	26.15%	26.91%	28.08%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%
Dec-16	75,209	43.08%	43.64%	44.12%	44.75%	45.31%	45.55%	46.15%	47.06%	47.30%	47.30%	47.64%	49.09%	49.60%	50.10%	50.61%	51.11%	51.61%	52.12%	52.62%	52.62%
Jan-17	191,135	25.20%	25.63%	25.89%	25.89%	25.89%	25.89%	25.89%	25.89%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%
Feb-17	79,561	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%
Mar-17	674	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%

Apr-17	151,029	36.90%	37.35%	37.88%	38.50%	38.95%	40.02%	40.47%	40.76%	40.94%	41.11%	41.29%	41.56%	41.64%	41.82%	42.00%	42.09%	42.46%	42.46%	42.71%	42.80%
May-17	197,444	2.32%	2.41%	2.73%	2.83%	2.83%	3.03%	3.13%	3.23%	3.33%	3.43%	3.54%	3.64%	3.74%	3.96%	3.96%	4.06%	4.17%	4.28%	4.39%	4.50%
Jun-17	119,261	54.72%	55.11%	55.79%	56.19%	56.58%	56.98%	57.37%	57.77%	58.17%	58.57%	58.97%	59.37%	59.78%	60.18%	60.59%	65.01%	65.22%	65.43%	65.63%	65.84%
Jul-17	206,881	24.01%	24.25%	24.66%	25.09%	25.31%	25.38%	25.43%	25.49%	26.12%	26.18%	26.23%	26.29%	26.61%	26.67%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%
Aug-17	200,116	2.79%	2.96%	3.12%	3.44%	3.44%	3.61%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%
Sep-17	213,412	20.34%	20.67%	20.86%	20.92%	20.98%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%
Oct-17	129,806	33.89%	34.01%	34.12%	34.24%	34.36%	43.47%	43.47%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%
Nov-17	104,464	17.47%	17.47%	18.14%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	18.42%	20.62%	20.62%	20.62%	20.62%
Dec-17	164,405	47.63%	48.09%	48.35%	49.15%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%
Jan-18	258,770	27.63%	27.83%	27.99%	28.35%	28.48%	28.77%	29.05%	29.20%	29.34%	29.62%	29.74%	29.97%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%
Feb-18	258,110	52.49%	52.76%	53.24%	53.29%	53.44%	53.59%	53.83%	53.98%	54.04%	54.09%	54.15%	54.20%	54.26%	54.32%	54.37%	54.43%	54.49%	54.55%	54.55%	54.55%
Mar-18	212,794	25.44%	25.67%	25.75%	25.83%	25.91%	25.99%	26.07%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%
Apr-18	353,865	35.88%	36.02%	36.21%	36.36%	36.50%	36.53%	36.56%	36.59%	36.62%	36.65%	36.68%	36.71%	36.75%	36.78%	36.81%	36.84%	38.29%	38.29%	38.29%	38.29%
May-18	224,497	36.13%	36.30%	36.52%	36.61%	36.83%	69.56%	69.60%	69.73%	69.87%	70.05%	70.18%	70.41%	70.41%	70.60%	70.60%	70.70%	70.79%	72.09%	72.19%	72.19%
Jun-18	141,996	41.06%	41.25%	41.43%	41.43%	42.25%	42.68%	42.87%	43.05%	43.24%	43.24%	43.24%	43.24%	43.24%	43.47%	43.53%	43.53%	43.64%	43.75%	43.75%	43.75%
Jul-18	152,150	33.36%	33.36%	33.36%	39.18%	39.18%	39.18%	39.18%	39.18%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.43%	39.75%
Aug-18	302,073	51.42%	51.73%	52.04%	52.25%	52.46%	52.87%	53.29%	53.60%	53.91%	54.23%	54.54%	54.59%	54.64%	54.69%	54.74%	54.78%	54.83%	54.88%	54.94%	54.99%
Sep-18	233,898	32.57%	32.98%	33.15%	33.33%	33.43%	33.53%	33.63%	33.73%	33.83%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%
Oct-18	242,867	24.49%	24.65%	24.78%	25.05%	25.19%	25.33%	25.41%	25.61%	25.74%	25.74%	25.74%	25.74%	25.82%	25.96%	26.02%	26.09%	26.21%	26.27%	26.27%	26.27%
Nov-18	295,013	45.66%	46.05%	46.40%	46.75%	46.83%	46.92%	47.00%	52.73%	52.82%	57.18%	57.27%	57.35%	57.35%	57.35%	57.35%	57.35%	57.73%	57.73%	57.73%	57.73%
Dec-18	471,292	37.98%	40.16%	40.32%	40.70%	40.85%	41.08%	41.17%	41.22%	41.32%	41.38%	41.44%	41.50%	41.68%	41.76%	42.68%	42.74%	42.74%	42.78%	42.81%	42.86%
Jan-19	432,911	23.81%	27.78%	28.05%	29.33%	29.42%	29.50%	29.59%	29.68%	29.77%	30.78%	30.93%	31.08%	31.24%	31.32%	31.51%	31.59%	31.75%	31.90%	32.06%	32.21%
Feb-19	369,133	38.32%	38.52%	39.18%	39.42%	39.76%	40.04%	40.59%	43.34%	43.63%	43.96%	46.11%	46.24%	46.46%	46.57%	46.79%	46.90%	47.03%	47.27%	51.64%	51.72%
Mar-19	324,625	25.96%	26.52%	26.74%	27.37%	27.77%	33.25%	33.53%	33.89%	34.37%	34.76%	35.22%	35.63%	36.16%	36.44%	36.82%	37.20%	37.52%	37.82%	38.08%	38.30%

Apr-19	435,418	37.20%	40.02%	40.35%	40.62%	40.89%	41.08%	41.23%	41.37%	41.48%	41.62%	41.68%	45.84%	45.85%	45.85%	45.85%	45.85%	45.85%	45.85%	45.85%	45.85%	45.85%
May-19	348,813	43.66%	43.87%	43.99%	44.12%	44.21%	44.43%	44.56%	44.68%	44.79%	44.91%	45.03%	45.15%	45.27%	45.39%	45.51%	45.63%	45.75%	45.88%	46.00%	46.12%	
Jun-19	497,465	35.38%	35.65%	35.85%	35.95%	36.29%	36.49%	36.83%	36.96%	37.24%	37.41%	37.73%	37.88%	38.34%	40.08%	40.42%	40.55%	42.68%	42.89%	43.27%	43.51%	
Jul-19	421,002	35.68%	37.03%	41.72%	42.66%	42.82%	42.97%	47.25%	47.37%	47.49%	47.58%	47.82%	47.85%	47.94%	48.13%	48.31%	48.33%	49.29%	49.46%	49.51%	49.69%	
Aug-19	523,979	33.22%	33.56%	36.04%	36.60%	36.87%	40.35%	42.73%	43.17%	43.45%	46.44%	46.83%	47.20%	47.68%	47.88%	48.25%	48.67%	48.89%	49.23%	49.48%	49.61%	
Sep-19	725,973	34.09%	34.42%	34.65%	35.06%	35.42%	35.66%	36.06%	36.29%	36.54%	36.78%	37.03%	39.54%	39.68%	39.82%	40.01%	40.17%	40.52%	41.93%	42.02%	42.19%	
Oct-19	490,487	33.36%	33.83%	37.50%	37.97%	41.81%	42.33%	42.76%	43.26%	43.74%	44.19%	44.71%	45.15%	45.40%	45.88%	46.20%	46.44%	46.82%	47.03%	47.21%	47.35%	
Nov-19	730,906	28.05%	28.52%	29.20%	29.81%	30.35%	30.87%	31.32%	32.10%	32.71%	33.99%	34.39%	34.89%	36.79%	37.90%	38.44%	38.81%	39.10%	39.43%	39.75%	41.28%	
Dec-19	804,819	25.27%	25.55%	26.60%	26.87%	27.10%	27.41%	27.72%	28.12%	28.35%	28.59%	31.50%	31.74%	32.05%	32.32%	32.65%	32.90%	33.12%	33.36%	33.58%	33.93%	
Jan-20	874,079	21.24%	22.70%	22.94%	23.60%	24.38%	24.78%	24.98%	25.22%	25.44%	25.82%	27.84%	28.07%	28.30%	28.53%	28.94%	29.18%	29.40%	29.65%	29.83%	30.11%	
Feb-20	957,442	24.31%	24.66%	26.52%	27.85%	28.54%	29.04%	32.30%	32.54%	33.96%	34.23%	34.46%	36.21%	36.39%	36.65%	36.82%	37.02%	37.24%	37.41%	37.60%	39.33%	
Mar-20	721,842	16.96%	17.17%	17.42%	19.75%	19.92%	21.95%	23.79%	24.15%	24.33%	24.59%	24.82%	25.05%	26.03%	26.13%	26.30%	27.32%	27.49%	27.70%	27.90%	28.12%	
Apr-20	748,261	14.38%	14.65%	14.81%	15.05%	15.29%	15.60%	15.77%	16.04%	16.28%	16.50%	16.74%	16.87%	17.09%	17.23%	17.35%	17.63%	17.77%	17.98%	18.13%	18.25%	
May-20	1,377,810	17.53%	18.02%	18.33%	19.77%	20.11%	21.71%	23.44%	23.72%	25.23%	25.47%	25.68%	26.48%	27.39%	27.69%	27.80%	28.19%	28.36%	28.56%	28.73%	28.96%	
Jun-20	704,069	14.45%	14.70%	17.26%	18.56%	18.87%	19.12%	19.41%	19.78%	23.90%	24.07%	24.29%	24.44%	24.60%	24.81%	24.94%	25.09%	25.35%	25.47%	25.62%	25.84%	
Jul-20	850,918	19.91%	20.39%	22.42%	23.48%	23.87%	27.33%	28.55%	32.41%	34.73%	35.02%	35.27%	35.57%	35.83%	36.12%	36.43%	36.57%	37.04%	37.24%	37.46%	37.79%	
Aug-20	708,726	15.31%	17.20%	19.17%	19.89%	20.26%	20.60%	20.95%	21.18%	21.73%	22.04%	22.29%	22.53%	22.92%	23.27%	23.72%	25.87%	26.14%	26.41%	26.67%	26.95%	
Sep-20	491,460	26.06%	26.46%	26.75%	27.00%	27.70%	27.90%	29.55%	29.69%	29.93%	30.13%	30.36%	30.64%	30.79%	30.93%	30.99%	31.51%	32.17%	32.22%	32.24%	32.24%	
Oct-20	1,009,755	21.92%	22.26%	23.15%	23.81%	23.98%	24.30%	26.43%	27.22%	27.53%	27.72%	27.98%	28.32%	28.56%	29.65%	29.92%	30.27%	30.57%	30.75%	30.75%	30.75%	
Nov-20	634,789	16.94%	17.83%	18.14%	18.48%	18.78%	21.31%	23.29%	23.61%	23.89%	24.90%	25.26%	25.51%	25.67%	25.92%	26.18%	26.42%	26.68%	26.68%	26.68%	26.68%	
Dec-20	1,412,823	14.59%	14.75%	14.99%	15.85%	17.58%	18.44%	19.72%	20.35%	20.95%	21.17%	21.39%	21.58%	21.90%	22.09%	22.23%	22.35%	22.35%	22.35%	22.35%	22.35%	
Jan-21	1,524,314	20.79%	22.22%	23.12%	24.03%	25.19%	25.54%	26.56%	26.98%	27.28%	27.50%	27.88%	28.14%	28.33%	28.73%	28.97%	28.97%	28.97%	28.97%	28.97%	28.97%	
Feb-21	1,105,199	23.95%	24.40%	27.45%	29.02%	30.24%	30.60%	31.63%	32.05%	32.49%	32.88%	33.25%	33.80%	35.08%	35.55%	35.55%	35.55%	35.55%	35.55%	35.55%	35.55%	
Mar-21	1,445,274	22.71%	23.18%	23.61%	26.73%	27.93%	28.33%	29.75%	30.91%	33.10%	34.29%	34.72%	35.12%	35.97%	35.97%	35.97%	35.97%	35.97%	35.97%	35.97%	39.20%	

Apr-21	3,055,666	18.17%	19.62%	20.75%	21.89%	22.31%	23.03%	24.05%	24.44%	24.89%	25.39%	25.76%	28.93%	28.93%	28.93%	28.93%	28.93%	28.93%	28.93%	33.11%	33.47%
May-21	1,059,536	24.68%	27.29%	27.75%	28.65%	29.01%	29.72%	29.98%	31.36%	31.78%	32.22%	32.60%	32.60%	32.60%	32.60%	32.60%	32.60%	32.60%	37.32%	37.63%	37.98%
Jun-21	874,254	19.99%	20.30%	20.97%	21.31%	21.69%	22.06%	22.44%	22.73%	23.10%	23.51%	23.51%	23.51%	23.51%	23.51%	23.51%	23.51%	32.27%	33.00%	33.83%	44.29%
Jul-21	562,222	26.18%	27.46%	27.86%	29.09%	29.45%	29.63%	30.19%	30.58%	31.04%	31.04%	31.04%	31.04%	31.04%	31.04%	31.04%	35.38%	35.69%	36.90%	45.14%	45.39%
Aug-21	922,337	41.74%	42.10%	42.34%	43.91%	45.62%	46.07%	46.47%	46.87%	46.87%	46.87%	46.87%	46.87%	46.87%	46.87%	49.99%	50.29%	50.69%	66.19%	66.51%	66.79%
Sep-21	602,339	22.33%	22.63%	24.42%	24.72%	26.89%	27.20%	27.60%	27.60%	27.60%	27.60%	27.60%	27.60%	27.60%	29.72%	30.07%	30.36%	47.74%	49.95%	50.29%	
Oct-21	538,726	16.30%	16.95%	17.35%	17.92%	18.43%	18.80%	18.80%	18.80%	18.80%	18.80%	18.80%	18.80%	18.80%	24.26%	24.71%	25.26%	48.05%	48.38%	48.68%	
Nov-21	599,057	17.36%	19.55%	21.96%	24.55%	24.96%	24.96%	24.96%	24.96%	24.96%	24.96%	24.96%	36.06%	38.68%	40.55%	66.12%	66.45%	66.79%			
Dec-21	852,058	20.05%	20.39%	21.12%	22.65%	22.65%	22.65%	22.65%	22.65%	22.65%	22.65%	25.61%	25.96%	30.72%	68.05%	68.28%	68.67%				
Jan-22	1,003,360	23.70%	24.25%	24.87%	24.87%	24.87%	24.87%	24.87%	24.87%	24.87%	30.80%	31.17%	33.02%	60.87%	61.77%	62.62%					
Feb-22	717,333	20.50%	20.76%	20.76%	20.76%	20.76%	20.76%	20.76%	20.76%	22.67%	24.08%	24.21%	62.63%	62.78%	63.74%						
Mar-22	501,085	33.02%	33.02%	33.02%	33.02%	33.02%	33.02%	33.02%	36.69%	36.98%	37.36%	65.99%	66.17%	67.15%							
Apr-22	747,414	16.70%	16.70%	16.70%	16.70%	16.70%	16.70%	19.86%	20.16%	23.59%	43.24%	43.43%	43.58%								
May-22	707,420	19.28%	19.28%	19.28%	19.28%	19.28%	23.49%	23.71%	26.41%	49.29%	49.56%	49.96%									
Jun-22	834,574	23.71%	23.71%	23.71%	23.71%	29.79%	32.44%	34.14%	43.90%	44.37%	44.93%										
Jul-22	874,943	17.92%	17.92%	17.92%	23.47%	23.92%	25.94%	48.50%	48.91%	49.28%											
Aug-22	727,285	18.75%	18.75%	22.43%	22.61%	22.91%	33.48%	33.72%	34.61%												
Sep-22	839,838	20.42%	28.43%	28.99%	29.34%	35.99%	36.39%	36.96%													
Oct-22	1,108,514	26.28%	27.60%	28.02%	31.10%	31.50%	31.82%														
Nov-22	554,425	25.94%	26.19%	36.38%	36.76%	37.26%															
Dec-22	432,177	16.92%	32.77%	33.00%	34.58%																
Jan-23	748,321	29.05%	31.43%	31.80%																	
Feb-23	816,372	25.76%	26.09%																		
Mar-23	1,019,144	18.68%																			

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	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	7,887	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
May-16	9,252	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%
Jun-16	492	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%
Jul-16	23,583	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%
Aug-16	19,619	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%
Sep-16	93,787	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	32.05%	38.27%	38.27%	38.27%	38.27%
Oct-16	24,797	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Nov-16	49,396	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	28.79%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%
Dec-16	75,209	58.29%	58.79%	59.30%	59.80%	60.31%	60.81%	61.32%	61.82%	62.33%	62.83%	63.34%	63.85%	64.35%	64.86%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%
Jan-17	191,135	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%
Feb-17	79,561	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%
Mar-17	674	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%
Apr-17	151,029	42.80%	42.98%	43.04%	43.33%	43.42%	43.61%	43.70%	43.80%	43.99%	44.09%	44.28%	44.49%	44.58%	44.79%	44.96%	45.09%	45.25%	45.35%	45.45%	45.68%
May-17	197,444	4.61%	4.72%	4.72%	4.94%	4.94%	5.17%	5.35%	5.52%	5.70%	5.88%	6.06%	6.23%	6.41%	6.59%	6.76%	6.94%	7.12%	7.30%	7.47%	7.65%
Jun-17	119,261	66.05%	66.26%	66.48%	66.69%	66.91%	67.12%	67.34%	67.56%	67.78%	68.00%	68.22%	68.44%	68.67%	68.89%	69.12%	69.35%	69.58%	69.81%	70.04%	70.27%
Jul-17	206,881	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%

Aug-17	200,116	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%
Sep-17	213,412	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%
Oct-17	129,806	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%
Nov-17	104,464	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%
Dec-17	164,405	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%
Jan-18	258,770	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%
Feb-18	258,110	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%	54.55%
Mar-18	212,794	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%
Apr-18	353,865	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%
May-18	224,497	72.39%	72.49%	72.49%	72.58%	72.66%	72.74%	72.82%	72.82%	72.90%	73.01%	73.22%	73.32%	73.43%	73.53%	73.53%	73.64%	73.64%	73.75%	73.88%	74.03%
Jun-18	141,996	43.75%	43.75%	43.75%	43.87%	43.99%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%
Jul-18	152,150	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%
Aug-18	302,073	55.04%	55.10%	55.15%	55.21%	55.26%	55.31%	55.36%	55.41%	55.47%	55.52%	55.58%	55.64%	55.70%	55.76%	55.82%	55.88%	55.94%	56.00%	56.07%	56.13%
Sep-18	233,898	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%
Oct-18	242,867	26.27%	26.27%	26.27%	26.27%	26.27%	26.27%	26.27%	26.27%	26.34%	26.40%	26.47%	26.54%	26.60%	27.02%	27.49%	27.55%	27.62%	27.69%	27.76%	27.83%
Nov-18	295,013	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%
Dec-18	471,292	42.86%	42.86%	42.86%	42.86%	42.86%	42.86%	42.92%	42.92%	42.97%	42.97%	42.98%	42.98%	42.98%	42.98%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%
Jan-19	432,911	32.30%	32.55%	32.70%	32.79%	32.94%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%	33.16%
Feb-19	369,133	51.72%	51.84%	52.00%	52.08%	52.16%	52.16%	52.20%	52.25%	52.32%	52.36%	52.40%	52.40%	52.40%	52.40%	52.40%	52.40%	52.40%	52.40%	52.40%	52.40%
Mar-19	324,625	38.30%	38.41%	38.46%	38.52%	38.63%	38.74%	38.74%	38.79%	38.85%	38.97%	39.05%	39.11%	39.16%	39.16%	39.21%	39.33%	39.38%	39.38%	39.38%	39.38%
Apr-19	435,418	45.85%	45.85%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	48.19%	52.94%	52.94%	52.94%	52.94%	52.94%	52.94%	52.94%
May-19	348,813	46.24%	46.36%	46.40%	46.43%	46.47%	46.51%	46.54%	46.58%	46.62%	46.65%	46.69%	46.77%	46.80%	46.84%	46.88%	46.88%	46.88%	46.88%	46.88%	46.88%
Jun-19	497,465	43.65%	43.98%	44.09%	44.20%	44.29%	44.46%	44.58%	44.64%	44.75%	44.89%	44.97%	45.09%	45.17%	45.26%	45.26%	45.26%	45.26%	45.26%	45.26%	45.26%
Jul-19	421,002	49.76%	49.97%	50.02%	50.31%	50.45%	50.58%	50.63%	50.83%	50.89%	50.99%	51.12%	51.26%	51.32%	51.32%	51.32%	51.32%	51.32%	51.32%	51.32%	52.25%

Aug-19	523,979	49.89%	50.15%	50.35%	50.52%	50.81%	51.06%	51.20%	51.35%	51.52%	51.71%	52.01%	52.19%	52.19%	52.19%	52.19%	52.19%	52.19%	52.19%	53.11%	53.24%
Sep-19	725,973	42.24%	42.40%	42.48%	42.65%	42.73%	42.83%	43.12%	43.21%	43.32%	43.46%	43.55%	43.55%	43.55%	43.55%	43.55%	43.55%	43.55%	45.75%	45.95%	46.14%
Oct-19	490,487	47.57%	47.83%	48.10%	48.28%	48.42%	48.61%	48.79%	48.90%	49.12%	49.23%	49.23%	49.23%	49.23%	49.23%	49.23%	49.23%	50.60%	50.79%	50.99%	51.11%
Nov-19	730,906	41.56%	41.94%	42.37%	42.66%	42.92%	43.38%	43.65%	43.95%	44.22%	44.22%	44.22%	44.22%	44.22%	44.22%	44.22%	46.46%	46.86%	47.17%	49.26%	49.64%
Dec-19	804,819	34.15%	34.37%	34.60%	34.78%	35.01%	35.27%	35.48%	36.66%	36.66%	36.66%	36.66%	36.66%	36.66%	36.66%	37.84%	38.07%	38.22%	38.39%	38.63%	38.83%
Jan-20	874,079	30.29%	30.45%	30.67%	30.83%	31.58%	32.02%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	32.25%	34.21%	34.36%	34.49%	34.65%	34.82%	34.96%
Feb-20	957,442	39.50%	39.70%	39.84%	40.03%	40.28%	40.44%	40.44%	40.44%	40.44%	40.44%	40.44%	40.44%	41.75%	41.97%	42.15%	42.78%	43.39%	43.53%		
Mar-20	721,842	28.26%	28.54%	29.51%	31.68%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	32.83%	32.87%	33.05%	33.48%	33.64%	33.75%			
Apr-20	748,261	18.41%	18.59%	18.74%	18.93%	18.93%	18.93%	18.93%	18.93%	18.93%	18.93%	19.99%	20.12%	20.23%	24.15%	24.27%	24.49%				
May-20	1,377,810	29.10%	29.24%	29.37%	29.37%	29.37%	29.37%	29.37%	29.37%	29.37%	30.66%	31.34%	31.49%	36.40%	36.53%	36.63%					
Jun-20	704,069	25.97%	26.20%	26.20%	26.20%	26.20%	26.20%	26.20%	26.20%	28.06%	29.72%	30.27%	31.82%	31.97%	32.07%						
Jul-20	850,918	38.01%	38.01%	38.01%	38.01%	38.01%	38.01%	38.01%	39.90%	40.07%	40.32%	41.00%	41.25%	43.60%							
Aug-20	708,726	26.95%	26.95%	26.95%	26.95%	26.95%	26.95%	28.59%	28.74%	29.04%	29.21%	29.44%	29.85%								
Sep-20	491,460	32.24%	32.24%	32.24%	32.24%	32.24%	32.95%	33.30%	33.37%	33.39%	33.51%	33.53%									
Oct-20	1,009,755	30.75%	30.75%	30.75%	30.75%	34.10%	34.33%	34.58%	36.52%	37.16%	38.49%										
Nov-20	634,789	26.68%	26.68%	26.68%	28.01%	28.22%	29.85%	33.90%	33.99%	34.17%											
Dec-20	1,412,823	22.35%	22.35%	24.38%	25.05%	25.22%	26.13%	26.26%	26.36%												
Jan-21	1,524,314	28.97%	30.82%	31.13%	31.47%	35.21%	35.48%	35.66%													
Feb-21	1,105,199	38.73%	39.17%	40.23%	46.94%	47.32%	47.96%														
Mar-21	1,445,274	39.63%	40.02%	53.85%	54.16%	54.54%															
Apr-21	3,055,666	34.67%	43.34%	43.64%	44.06%																
May-21	1,059,536	49.67%	49.95%	51.16%																	
Jun-21	874,254	44.59%	44.87%																		
Jul-21	562,222	45.61%																			

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	0	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%
Feb-16	0	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%
Mar-16	0	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%
Apr-16	7,887	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
May-16	9,252	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%
Jun-16	492	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%
Jul-16	23,583	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%
Aug-16	19,619	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%
Sep-16	93,787	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%
Oct-16	24,797	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Nov-16	49,396	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%	30.82%
Dec-16	75,209	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%
Jan-17	191,135	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%
Feb-17	79,561	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%
Mar-17	674	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%
Apr-17	151,029	45.79%	46.01%	46.11%	46.21%	46.32%	46.42%	46.53%	46.63%	46.74%	46.84%	46.95%	47.06%	47.17%	47.27%	47.38%	47.49%	47.60%	47.72%	47.83%	47.94%
May-17	197,444	7.83%	8.01%	8.18%	8.36%	8.54%	8.71%	8.89%	8.89%	9.07%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Jun-17	119,261	70.50%	70.74%	70.98%	71.21%	71.45%	71.69%	71.94%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%
Jul-17	206,881	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%
Aug-17	200,116	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%

Sep-17	213,412	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%
Oct-17	129,806	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%
Nov-17	104,464	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%
Dec-17	164,405	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	49.88%	55.46%	55.46%
Jan-18	258,770	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%
Feb-18	258,110	54.55%	54.55%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	54.64%	56.71%	56.71%	56.71%	56.71%
Mar-18	212,794	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%
Apr-18	353,865	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%	38.29%
May-18	224,497	74.17%	74.28%	74.41%	74.57%	74.71%	74.82%	74.96%	74.96%	74.96%	74.96%	74.96%	74.96%	74.96%	75.98%	76.11%	76.23%	76.23%	76.49%	76.62%	
Jun-18	141,996	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	47.26%	
Jul-18	152,150	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	39.75%	
Aug-18	302,073	56.19%	56.25%	56.31%	56.38%	56.38%	56.38%	56.38%	56.38%	56.38%	56.38%	56.86%	56.93%	57.00%	57.07%	57.14%	57.21%				
Sep-18	233,898	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%	33.94%				
Oct-18	242,867	27.90%	27.97%	27.97%	27.97%	27.97%	27.97%	27.97%	27.97%	27.97%	28.46%	28.54%	28.61%	28.68%	28.76%	28.83%					
Nov-18	295,013	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%	57.73%						
Dec-18	471,292	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%	44.82%							
Jan-19	432,911	33.16%	33.16%	33.16%	33.16%	33.16%	34.57%	34.57%	34.71%	34.71%	34.71%	34.79%									
Feb-19	369,133	52.40%	52.40%	52.40%	52.40%	53.35%	53.38%	53.39%	54.74%	54.74%	54.74%										
Mar-19	324,625	39.38%	39.38%	39.38%	40.11%	40.26%	40.37%	40.49%	40.61%	40.68%											
Apr-19	435,418	52.94%	52.94%	52.94%	52.94%	52.94%	52.94%	52.94%	52.94%												
May-19	348,813	46.88%	47.12%	47.16%	47.20%	47.24%	47.28%	47.32%													
Jun-19	497,465	45.86%	45.92%	45.99%	46.05%	46.18%	46.46%														
Jul-19	421,002	52.35%	52.44%	55.97%	56.10%	56.13%															
Aug-19	523,979	53.36%	53.50%	53.60%	53.71%																

Sep-19	725,973	46.29%	46.42%	46.54%
Oct-19	490,487	51.31%	51.51%	
Nov-19	730,906	50.05%		

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	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Feb-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Mar-16	0	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Apr-16	7,887	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	#####	#####	#####		
May-16	9,252	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	38.97%	#####	#####			
Jun-16	492	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Jul-16	23,583	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Aug-16	19,619	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Sep-16	93,787	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	38.27%	
Oct-16	24,797	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	
Nov-16	49,396	30.82%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	33.43%	
Dec-16	75,209	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	65.36%	
Jan-17	191,135	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	31.74%	
Feb-17	79,561	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	41.67%	
Mar-17	674	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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

Apr-17	151,029	47.94%	47.94%	47.94%	47.94%	47.94%	47.94%	48.32%	48.32%	48.32%	48.32%	48.32%	48.32%
May-17	197,444	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
Jun-17	119,261	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%
Jul-17	206,881	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%	31.90%
Aug-17	200,116	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%	3.77%
Sep-17	213,412	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%	21.04%
Oct-17	129,806	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%	43.82%
Nov-17	104,464	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%	20.62%
Dec-17	164,405	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%	55.46%
Jan-18	258,770	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%	30.04%
Feb-18	258,110	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%	56.71%
Mar-18	212,794	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%	26.23%

Table 5 – Dynamic delinquency

Amount per
Quarter (€)
2017

Stage	2017-01	2017-02	2017-03	2017-04	2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12
Performing	370,043,576	386,967,129	405,854,666	417,936,867	441,342,146	461,976,702	474,155,418	493,864,384	515,949,295	535,841,182	553,151,272	580,357,860
Irregular 0-30	4,611,896	5,952,002	6,295,141	11,611,525	8,118,682	7,172,864	8,714,827	9,272,566	9,087,364	9,424,721	11,470,957	10,664,550
Irregular 31-60	1,149,220	1,572,267	1,401,815	2,399,138	2,827,147	2,484,524	2,286,742	2,151,804	2,707,537	2,901,513	2,433,138	3,643,246
Irregular 61-90	288,342	386,058	344,512	523,949	491,735	753,880	692,999	701,918	536,412	723,918	512,556	691,124
Default	382,512	398,998	627,574	845,476	1,003,504	1,145,915	1,345,233	1,571,016	1,777,960	1,984,992	2,145,128	2,285,257

Amount per
Quarter (%)
2017

Stage	2017-01	2017-02	2017-03	2017-04	2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12
Performing	98.29%	97.90%	97.91%	96.45%	97.26%	97.56%	97.32%	97.30%	97.34%	97.27%	97.09%	97.11%
Irregular 0-30	1.23%	1.51%	1.52%	2.68%	1.79%	1.51%	1.79%	1.83%	1.71%	1.71%	2.01%	1.78%
Irregular 31-60	0.31%	0.40%	0.34%	0.55%	0.62%	0.52%	0.47%	0.42%	0.51%	0.53%	0.43%	0.61%
Irregular 61-90	0.08%	0.10%	0.08%	0.12%	0.11%	0.16%	0.14%	0.14%	0.10%	0.13%	0.09%	0.12%
Default	0.10%	0.10%	0.15%	0.20%	0.22%	0.24%	0.28%	0.31%	0.34%	0.36%	0.38%	0.38%

Number of
Loans per
Quarter (#)
2017

Stage	2017-01	2017-02	2017-03	2017-04	2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12
Performing	26,140	27,352	28,883	29,967	31,939	33,568	34,595	36,155	38,061	39,726	41,247	43,270
Irregular 0-30	288	372	397	780	458	446	540	579	581	602	736	681
Irregular 31-60	74	102	84	150	168	120	137	136	172	178	151	226
Irregular 61-90	19	22	23	30	33	49	47	42	36	48	34	48
Default	28	33	42	59	65	74	93	110	123	137	153	166

Number of
Loans per
Quarter (%)
2017

Stage	2017-01	2017-02	2017-03	2017-04	2017-05	2017-06	2017-07	2017-08	2017-09	2017-10	2017-11	2017-12
Performing	98.46%	98.10%	98.14%	96.71%	97.78%	97.99%	97.69%	97.66%	97.66%	97.63%	97.46%	97.47%
Irregular 0-30	1.08%	1.33%	1.35%	2.52%	1.40%	1.30%	1.52%	1.56%	1.49%	1.48%	1.74%	1.53%
Irregular 31-60	0.28%	0.37%	0.29%	0.48%	0.51%	0.35%	0.39%	0.37%	0.44%	0.44%	0.36%	0.51%
Irregular 61-90	0.07%	0.08%	0.08%	0.10%	0.10%	0.14%	0.13%	0.11%	0.09%	0.12%	0.08%	0.11%
Default	0.11%	0.12%	0.14%	0.19%	0.20%	0.22%	0.26%	0.30%	0.32%	0.34%	0.36%	0.37%

**Amount per
Quarter (€)
2018**

Stage	2018-01	2018-02	2018-03	2018-04	2018-05	2018-06	2018-07	2018-08	2018-09	2018-10	2018-11	2018-12
Performing	587,614,887	599,713,440	608,327,834	623,000,032	642,373,277	660,738,066	681,243,030	702,780,404	707,146,978	720,765,070	735,851,755	753,441,818
Irregular 0-30	12,099,235	13,226,646	14,031,907	15,089,554	14,607,542	14,544,558	14,214,764	14,676,247	17,232,296	16,769,940	16,151,606	14,913,723
Irregular 31-60	2,901,466	3,353,436	3,939,910	3,671,457	3,357,392	5,035,851	3,468,632	3,966,573	4,856,480	5,404,061	4,297,797	4,430,842
Irregular 61-90	750,758	692,132	805,003	744,938	645,396	974,848	965,812	823,634	998,101	1,479,707	1,695,563	1,465,679
Default	2,563,815	2,794,151	3,163,864	3,545,259	3,814,040	3,884,877	4,182,497	4,582,977	4,759,950	4,804,866	4,901,895	5,372,515

**Amount per
Quarter (%)
2018**

Stage	2018-01	2018-02	2018-03	2018-04	2018-05	2018-06	2018-07	2018-08	2018-09	2018-10	2018-11	2018-12
Performing	96.98%	96.76%	96.52%	96.43%	96.63%	96.43%	96.76%	96.69%	96.21%	96.20%	96.45%	96.64%
Irregular 0-30	2.00%	2.13%	2.23%	2.34%	2.20%	2.12%	2.02%	2.02%	2.34%	2.24%	2.12%	1.91%
Irregular 31-60	0.48%	0.54%	0.63%	0.57%	0.51%	0.73%	0.49%	0.55%	0.66%	0.72%	0.56%	0.57%
Irregular 61-90	0.12%	0.11%	0.13%	0.12%	0.10%	0.14%	0.14%	0.11%	0.14%	0.20%	0.22%	0.19%
Default	0.42%	0.45%	0.50%	0.55%	0.57%	0.57%	0.59%	0.63%	0.65%	0.64%	0.64%	0.69%

**Number of
Loans per
Quarter (#)
2018**

Stage	2018-01	2018-02	2018-03	2018-04	2018-05	2018-06	2018-07	2018-08	2018-09	2018-10	2018-11	2018-12
Performing	44,285	45,309	46,358	47,667	49,358	50,989	52,745	54,445	55,385	56,825	58,327	59,923
Irregular 0-30	771	868	923	989	966	988	943	975	1,151	1,153	1,092	1,024
Irregular 31-60	187	213	262	253	227	342	236	249	339	361	292	301
Irregular 61-90	52	49	46	59	47	71	60	57	55	82	103	84

Default	184	201	225	250	276	287	313	338	354	356	373	414
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Number of
Loans per
Quarter (%) 2018

Stage	2018-01	2018-02	2018-03	2018-04	2018-05	2018-06	2018-07	2018-08	2018-09	2018-10	2018-11	2018-12
Performing	97.37%	97.15%	96.95%	96.85%	97.02%	96.80%	97.14%	97.11%	96.68%	96.68%	96.91%	97.05%
Irregular 0-30	1.70%	1.86%	1.93%	2.01%	1.90%	1.88%	1.74%	1.74%	2.01%	1.96%	1.81%	1.66%
Irregular 31-60	0.41%	0.46%	0.55%	0.51%	0.45%	0.65%	0.43%	0.44%	0.59%	0.61%	0.49%	0.49%
Irregular 61-90	0.11%	0.11%	0.10%	0.12%	0.09%	0.13%	0.11%	0.10%	0.10%	0.14%	0.17%	0.14%
Default	0.40%	0.43%	0.47%	0.51%	0.54%	0.54%	0.58%	0.60%	0.62%	0.61%	0.62%	0.67%

Amount per Quarter (€) 2019

Stage	2019-01	2019-02	2019-03	2019-04	2019-05	2019-06	2019-07	2019-08	2019-09	2019-10	2019-11	2019-12
Performing	759,539,571	763,696,239	767,143,965	775,750,804	792,069,480	795,892,610	809,940,013	817,191,941	821,350,441	830,016,569	830,070,011	839,116,524
Irregular 0-30	16,054,750	21,041,525	19,691,305	19,920,019	17,284,480	18,862,541	16,947,534	17,528,459	17,913,639	18,825,608	19,052,318	16,412,342
Irregular 31-60	4,910,983	4,398,590	6,670,469	5,571,254	4,860,960	6,287,093	5,449,325	5,247,423	6,492,721	6,299,711	6,749,448	5,824,955
Irregular 61-90	1,425,790	1,519,433	1,485,153	1,802,871	1,399,619	1,825,855	1,413,643	1,610,374	1,944,557	2,159,743	2,236,461	2,354,220
Default	5,790,630	6,003,041	6,169,340	6,687,159	7,221,228	7,287,391	7,717,643	8,083,034	8,463,741	8,741,004	9,448,302	9,670,705

Amount per Quarter (%) 2019

Stage	2019-01	2019-02	2019-03	2019-04	2019-05	2019-06	2019-07	2019-08	2019-09	2019-10	2019-11	2019-12
Performing	96.42%	95.86%	95.75%	95.80%	96.26%	95.87%	96.25%	96.18%	95.93%	95.84%	95.68%	96.08%
Irregular 0-30	2.04%	2.64%	2.46%	2.46%	2.10%	2.27%	2.01%	2.06%	2.09%	2.17%	2.20%	1.88%
Irregular 31-60	0.62%	0.55%	0.83%	0.69%	0.59%	0.76%	0.65%	0.62%	0.76%	0.73%	0.78%	0.67%
Irregular 61-90	0.18%	0.19%	0.19%	0.22%	0.17%	0.22%	0.17%	0.19%	0.23%	0.25%	0.26%	0.27%

Default	0.74%	0.75%	0.77%	0.83%	0.88%	0.88%	0.92%	0.95%	0.99%	1.01%	1.09%	1.11%
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Number of Loans per Quarter (#) 2019

Stage	2019-01	2019-02	2019-03	2019-04	2019-05	2019-06	2019-07	2019-08	2019-09	2019-10	2019-11	2019-12
Performing	60,790	61,303	62,185	63,148	64,631	65,248	66,607	67,590	68,368	69,327	69,808	70,765
Irregular 0-30	1,107	1,474	1,374	1,421	1,231	1,352	1,200	1,252	1,291	1,370	1,334	1,204
Irregular 31-60	328	302	460	388	352	446	389	359	454	458	497	408
Irregular 61-90	98	100	92	119	96	129	104	118	131	154	163	180
Default	426	457	474	513	550	555	591	619	655	677	748	757

Number of Loans per Quarter (%) 2019

Stage	2019-01	2019-02	2019-03	2019-04	2019-05	2019-06	2019-07	2019-08	2019-09	2019-10	2019-11	2019-12
Performing	96.88%	96.33%	96.28%	96.28%	96.67%	96.34%	96.68%	96.64%	96.43%	96.31%	96.22%	96.52%
Irregular 0-30	1.76%	2.32%	2.13%	2.17%	1.84%	2.00%	1.74%	1.79%	1.82%	1.90%	1.84%	1.64%
Irregular 31-60	0.52%	0.47%	0.71%	0.59%	0.53%	0.66%	0.56%	0.51%	0.64%	0.64%	0.69%	0.56%
Irregular 61-90	0.16%	0.16%	0.14%	0.18%	0.14%	0.19%	0.15%	0.17%	0.18%	0.21%	0.22%	0.25%
Default	0.68%	0.72%	0.73%	0.78%	0.82%	0.82%	0.86%	0.89%	0.92%	0.94%	1.03%	1.03%

Amount per Quarter (€) 2020

Stage	2020-01	2020-02	2020-03	2020-04	2020-05	2020-06	2020-07	2020-08	2020-09	2020-10	2020-11	2020-12
Performing	838,293,504	831,154,673	828,772,884	814,813,739	816,980,048	819,821,703	826,808,695	826,056,712	820,286,528	816,731,671	801,772,889	798,949,056
Irregular 0-30	19,814,899	22,668,037	20,484,293	23,476,092	17,691,112	16,396,207	14,211,430	14,578,833	16,458,074	16,371,494	22,261,304	15,730,399
Irregular 31-60	5,351,952	8,689,869	9,799,012	9,858,261	7,995,897	6,182,013	4,871,354	6,242,246	5,204,720	5,252,726	8,784,199	10,941,511
Irregular 61-90	2,441,366	2,117,515	3,626,981	4,973,252	3,618,917	3,097,083	2,104,951	2,128,450	2,808,034	1,824,997	2,477,521	4,495,229
Default	10,512,189	11,222,594	10,308,479	10,788,499	12,409,706	12,837,078	13,416,346	13,606,059	13,417,328	14,249,111	14,136,066	15,278,589

Amount per Quarter (%) 2020

Stage	2020-01	2020-02	2020-03	2020-04	2020-05	2020-06	2020-07	2020-08	2020-09	2020-10	2020-11	2020-12
Performing	95.65%	94.90%	94.93%	94.32%	95.14%	95.51%	95.98%	95.76%	95.59%	95.59%	94.39%	94.51%
Irregular 0-30	2.26%	2.59%	2.35%	2.72%	2.06%	1.91%	1.65%	1.69%	1.92%	1.92%	2.62%	1.86%
Irregular 31-60	0.61%	0.99%	1.12%	1.14%	0.93%	0.72%	0.57%	0.72%	0.61%	0.61%	1.03%	1.29%
Irregular 61-90	0.28%	0.24%	0.42%	0.58%	0.42%	0.36%	0.24%	0.25%	0.33%	0.21%	0.29%	0.53%
Default	1.20%	1.28%	1.18%	1.25%	1.45%	1.50%	1.56%	1.58%	1.56%	1.67%	1.66%	1.81%

Number of Loans per Quarter (#) 2020

Stage	2020-01	2020-02	2020-03	2020-04	2020-05	2020-06	2020-07	2020-08	2020-09	2020-10	2020-11	2020-12
Performing	71,048	70,827	70,997	70,409	70,911	71,279	71,935	72,034	71,907	71,919	71,076	70,967
Irregular 0-30	1,401	1,643	1,497	1,738	1,333	1,258	1,068	1,086	1,240	1,229	1,675	1,232
Irregular 31-60	362	597	673	679	564	438	358	437	361	357	625	814
Irregular 61-90	173	141	228	309	243	222	146	153	183	113	155	329
Default	817	870	811	841	945	968	1,012	1,012	1,010	1,062	1,067	1,127

Number of Loans per Quarter (%) 2020

Stage	2020-01	2020-02	2020-03	2020-04	2020-05	2020-06	2020-07	2020-08	2020-09	2020-10	2020-11	2020-12
Performing	96.27%	95.61%	95.68%	95.18%	95.83%	96.11%	96.53%	96.40%	96.26%	96.30%	95.28%	95.30%
Irregular 0-30	1.90%	2.22%	2.02%	2.35%	1.80%	1.70%	1.43%	1.45%	1.66%	1.65%	2.25%	1.65%
Irregular 31-60	0.49%	0.81%	0.91%	0.92%	0.76%	0.59%	0.48%	0.58%	0.48%	0.48%	0.84%	1.09%
Irregular 61-90	0.23%	0.19%	0.31%	0.42%	0.33%	0.30%	0.20%	0.20%	0.24%	0.15%	0.21%	0.44%
Default	1.11%	1.17%	1.09%	1.14%	1.28%	1.31%	1.36%	1.35%	1.35%	1.42%	1.43%	1.51%

Amount per Quarter (€) 2021

Stage	2021-01	2021-02	2021-03	2021-04	2021-05	2021-06	2021-07	2021-08	2021-09	2021-10	2021-11	2021-12
Performing	782,869,276	771,667,378	771,284,709	772,561,468	773,154,374	766,831,505	767,100,429	760,054,693	752,525,191	744,113,710	737,337,240	736,415,297
Irregular 0-30	24,110,697	21,044,112	16,594,620	14,176,006	13,760,937	16,759,908	14,063,440	13,649,784	15,999,573	17,457,989	18,506,715	15,878,585
Irregular 31-60	8,912,194	12,705,371	7,504,438	5,752,123	4,741,038	4,877,964	4,888,097	4,687,342	4,514,878	5,620,249	6,741,101	6,255,990
Irregular 61-90	3,965,428	3,973,287	6,418,511	3,666,483	3,172,286	2,643,507	2,667,823	2,368,414	2,117,218	2,260,797	2,604,981	3,320,751
Default	16,623,334	17,514,429	18,521,244	21,153,708	21,022,989	21,276,070	21,353,927	21,594,746	20,178,115	19,640,306	19,572,929	19,939,036

Amount per Quarter (%) 2021

Stage	2021-01	2021-02	2021-03	2021-04	2021-05	2021-06	2021-07	2021-08	2021-09	2021-10	2021-11	2021-12
Performing	93.59%	93.32%	94.02%	94.52%	94.77%	94.39%	94.70%	94.73%	94.62%	94.30%	93.96%	94.19%
Irregular 0-30	2.88%	2.54%	2.02%	1.73%	1.69%	2.06%	1.74%	1.70%	2.01%	2.21%	2.36%	2.03%
Irregular 31-60	1.07%	1.54%	0.91%	0.70%	0.58%	0.60%	0.60%	0.58%	0.57%	0.71%	0.86%	0.80%
Irregular 61-90	0.47%	0.48%	0.78%	0.45%	0.39%	0.33%	0.33%	0.30%	0.27%	0.29%	0.33%	0.42%
Default	1.99%	2.12%	2.26%	2.59%	2.58%	2.62%	2.64%	2.69%	2.54%	2.49%	2.49%	2.55%

Number of Loans per Quarter (#) 2021

Stage	2021-01	2021-02	2021-03	2021-04	2021-05	2021-06	2021-07	2021-08	2021-09	2021-10	2021-11	2021-12
Performing	70,109	69,678	69,771	69,930	70,053	69,617	69,751	69,392	68,991	68,543	68,094	67,948
Irregular 0-30	1,761	1,571	1,239	1,058	1,043	1,295	1,080	1,034	1,231	1,354	1,462	1,246
Irregular 31-60	678	861	554	433	345	361	367	350	348	423	502	498
Irregular 61-90	293	286	426	271	232	193	182	174	155	175	187	231
Default	1,227	1,286	1,349	1,493	1,497	1,504	1,496	1,493	1,468	1,433	1,420	1,444

Number of Loans per Quarter (%) 2021

Stage	2021-01	2021-02	2021-03	2021-04	2021-05	2021-06	2021-07	2021-08	2021-09	2021-10	2021-11	2021-12
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Performing	94.65%	94.57%	95.13%	95.55%	95.74%	95.40%	95.71%	95.79%	95.56%	95.29%	95.02%	95.21%
Irregular 0-30	2.38%	2.13%	1.69%	1.45%	1.43%	1.77%	1.48%	1.43%	1.71%	1.88%	2.04%	1.75%
Irregular 31-60	0.92%	1.17%	0.76%	0.59%	0.47%	0.49%	0.50%	0.48%	0.48%	0.59%	0.70%	0.70%
Irregular 61-90	0.40%	0.39%	0.58%	0.37%	0.32%	0.26%	0.25%	0.24%	0.21%	0.24%	0.26%	0.32%
Default	1.66%	1.75%	1.84%	2.04%	2.05%	2.06%	2.05%	2.06%	2.03%	1.99%	1.98%	2.02%

Amount per Quarter (€) 2022

Stage	2022-01	2022-02	2022-03	2022-04	2022-05	2022-06	2022-07	2022-08	2022-09	2022-10	2022-11	2022-12
Performing	730,781,568	722,757,953	724,953,995	718,010,609	726,312,992	727,808,163	727,494,129	726,723,215	721,480,651	716,905,990	708,919,678	711,248,799
Irregular 0-30	15,543,878	20,046,943	17,330,033	19,552,210	11,400,574	14,079,763	11,970,369	11,037,894	12,741,919	11,593,463	14,486,014	11,245,590
Irregular 31-60	5,613,548	7,125,835	6,705,557	7,199,651	6,079,576	5,876,856	6,416,824	5,799,420	5,816,762	5,652,672	5,728,876	6,092,637
Irregular 61-90	2,612,599	2,933,217	3,042,605	3,388,458	3,106,353	2,897,615	2,554,312	2,682,805	2,956,358	2,805,258	2,636,927	2,882,447
Default	21,331,391	20,822,223	20,277,746	20,139,587	20,000,637	20,041,905	19,672,002	19,269,344	19,102,206	19,025,166	17,778,180	16,824,817

Amount per Quarter (%) 2022

Stage	2022-01	2022-02	2022-03	2022-04	2022-05	2022-06	2022-07	2022-08	2022-09	2022-10	2022-11	2022-12
Performing	94.19%	93.42%	93.87%	93.46%	94.71%	94.43%	94.71%	94.93%	94.67%	94.83%	94.58%	95.05%
Irregular 0-30	2.00%	2.59%	2.24%	2.54%	1.49%	1.83%	1.56%	1.44%	1.67%	1.53%	1.93%	1.50%
Irregular 31-60	0.72%	0.92%	0.87%	0.94%	0.79%	0.76%	0.84%	0.76%	0.76%	0.75%	0.76%	0.81%
Irregular 61-90	0.34%	0.38%	0.39%	0.44%	0.41%	0.38%	0.33%	0.35%	0.39%	0.37%	0.35%	0.39%
Default	2.75%	2.69%	2.63%	2.62%	2.61%	2.60%	2.56%	2.52%	2.51%	2.52%	2.37%	2.25%

Number of Loans per Quarter (#) 2022

Stage	2022-01	2022-02	2022-03	2022-04	2022-05	2022-06	2022-07	2022-08	2022-09	2022-10	2022-11	2022-12
Performing	67,718	67,370	67,433	66,657	67,163	67,073	67,007	66,860	66,406	65,956	65,246	65,249

Irregular 0-30	1,197	1,572	1,386	1,565	915	1,110	958	906	1,004	944	1,198	909
Irregular 31-60	427	539	510	546	488	469	483	432	442	454	451	487
Irregular 61-90	200	216	221	259	233	229	192	215	217	209	199	221
Default	1,521	1,499	1,477	1,488	1,491	1,513	1,486	1,463	1,477	1,475	1,375	1,282

Number of Loans per Quarter (%) 2022

Stage	2022-01	2022-02	2022-03	2022-04	2022-05	2022-06	2022-07	2022-08	2022-09	2022-10	2022-11	2022-12
Performing	95.29%	94.63%	94.94%	94.53%	95.55%	95.28%	95.55%	95.68%	95.49%	95.54%	95.29%	95.75%
Irregular 0-30	1.68%	2.21%	1.95%	2.22%	1.30%	1.58%	1.37%	1.30%	1.44%	1.37%	1.75%	1.33%
Irregular 31-60	0.60%	0.76%	0.72%	0.77%	0.69%	0.67%	0.69%	0.62%	0.64%	0.66%	0.66%	0.71%
Irregular 61-90	0.28%	0.30%	0.31%	0.37%	0.33%	0.33%	0.27%	0.31%	0.31%	0.30%	0.29%	0.32%
Default	2.14%	2.11%	2.08%	2.11%	2.12%	2.15%	2.12%	2.09%	2.12%	2.14%	2.01%	1.88%

Amount per Quarter (€) 2023

Stage	2023-01	2023-02	2023-03	2023-04	2023-05	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Performing	704,093,758	693,215,691	691,787,410	682,932,372	688,246,139	690,940,007	693,425,778	693,994,442	692,514,300	697,704,336	699,646,427	703,391,139
Irregular 0-30	12,566,614	15,554,698	14,062,337	16,953,919	12,856,921	12,752,894	11,876,085	12,622,873	14,219,658	13,870,389	13,419,738	13,653,323
Irregular 31-60	5,722,319	6,604,620	6,597,661	8,132,558	7,054,653	6,801,751	6,313,302	6,549,863	6,951,433	6,837,574	7,340,718	7,594,693
Irregular 61-90	2,652,208	3,076,028	3,330,954	3,519,763	3,941,649	4,038,572	3,962,162	3,641,975	3,453,588	3,981,959	4,334,791	4,294,590
Default	16,537,893	16,028,742	15,401,940	15,746,651	15,426,269	15,398,864	15,358,732	15,573,431	15,538,342	14,615,178	14,358,668	14,604,797

Amount per Quarter (%) 2023

Stage	2023-01	2023-02	2023-03	2023-04	2023-05	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Performing	94.95%	94.38%	94.61%	93.90%	94.60%	94.66%	94.87%	94.76%	94.52%	94.67%	94.66%	94.60%
Irregular 0-30	1.69%	2.12%	1.92%	2.33%	1.77%	1.75%	1.62%	1.72%	1.94%	1.88%	1.82%	1.84%

Irregular 31-60	0.77%	0.90%	0.90%	1.12%	0.97%	0.93%	0.86%	0.89%	0.95%	0.93%	0.99%	1.02%
Irregular 61-90	0.36%	0.42%	0.46%	0.48%	0.54%	0.55%	0.54%	0.50%	0.47%	0.54%	0.59%	0.58%
Default	2.23%	2.18%	2.11%	2.17%	2.12%	2.11%	2.10%	2.13%	2.12%	1.98%	1.94%	1.96%

Number of Loans per Quarter (#) 2023

Stage	2023-01	2023-02	2023-03	2023-04	2023-05	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Performing	64,722	63,936	63,667	62,897	63,043	62,979	62,960	62,689	62,330	62,413	62,243	62,183
Irregular 0-30	1,006	1,278	1,159	1,412	1,079	1,044	966	1,044	1,185	1,143	1,136	1,128
Irregular 31-60	455	519	542	670	576	566	518	548	561	543	568	615
Irregular 61-90	220	229	247	297	333	330	316	291	265	316	343	332
Default	1,256	1,242	1,210	1,230	1,216	1,233	1,226	1,246	1,250	1,187	1,165	1,177

Number of Loans per Quarter (%) 2023

Stage	2023-01	2023-02	2023-03	2023-04	2023-05	2023-06	2023-07	2023-08	2023-09	2023-10	2023-11	2023-12
Performing	95.66%	95.14%	95.27%	94.57%	95.16%	95.20%	95.41%	95.25%	95.03%	95.14%	95.09%	95.03%
Irregular 0-30	1.49%	1.90%	1.73%	2.12%	1.63%	1.58%	1.46%	1.59%	1.81%	1.74%	1.74%	1.72%
Irregular 31-60	0.67%	0.77%	0.81%	1.01%	0.87%	0.86%	0.79%	0.83%	0.86%	0.83%	0.87%	0.94%
Irregular 61-90	0.33%	0.34%	0.37%	0.45%	0.50%	0.50%	0.48%	0.44%	0.40%	0.48%	0.52%	0.51%
Default	1.86%	1.85%	1.81%	1.85%	1.84%	1.86%	1.86%	1.89%	1.91%	1.81%	1.78%	1.80%

Amount per Quarter (€) 2024

Stage	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Performing	702,530,223	702,530,631	699,556,303	702,729,707	709,928,681	708,050,160	720,905,147	725,625,398	729,033,163	736,383,482	739,042,431	727,383,153
Irregular 0-30	12,836,028	12,660,419	14,454,030	12,540,101	10,950,486	13,589,182	9,312,149	11,463,210	11,857,877	10,956,927	11,709,767	11,622,999
Irregular 31-60	7,276,644	6,716,680	7,671,861	7,385,656	5,805,999	6,828,441	5,689,982	5,258,829	5,340,020	4,680,980	5,429,273	5,407,070

Irregular 61-90	4,439,837	4,088,124	3,853,936	3,755,161	3,837,744	3,687,803	3,966,545	3,486,026	3,054,506	2,596,321	2,570,409	3,085,706
Default	14,785,353	15,117,752	14,827,040	14,959,417	15,022,949	15,091,650	15,043,025	14,693,122	14,703,809	12,959,432	13,144,216	12,921,663

Amount per Quarter (%) 2024

Stage	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Performing	94.70%	94.79%	94.49%	94.79%	95.22%	94.75%	95.49%	95.41%	95.42%	95.94%	95.74%	95.66%
Irregular 0-30	1.73%	1.71%	1.95%	1.69%	1.47%	1.82%	1.23%	1.51%	1.55%	1.43%	1.52%	1.53%
Irregular 31-60	0.98%	0.91%	1.04%	1.00%	0.78%	0.91%	0.75%	0.69%	0.70%	0.61%	0.70%	0.71%
Irregular 61-90	0.60%	0.55%	0.52%	0.51%	0.51%	0.49%	0.53%	0.46%	0.40%	0.34%	0.33%	0.41%
Default	1.99%	2.04%	2.00%	2.02%	2.02%	2.02%	1.99%	1.93%	1.92%	1.69%	1.70%	1.70%

Number of Loans per Quarter (#) 2024

Stage	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Performing	61860	61849	61405	61448	61769	61424	61996	62094	62036	62268	62185	61355
Irregular 0-30	1107	1025	1196	1054	918	1157	814	935	1005	946	986	923
Irregular 31-60	567	549	611	593	472	541	448	428	437	373	434	436
Irregular 61-90	349	334	323	320	317	306	320	292	267	223	214	254
Default	1197	1244	1234	1261	1274	1300	1291	1293	1287	1121	1148	1125

Number of Loans per Quarter (%) 2024

Stage	2024-01	2024-02	2024-03	2024-04	2024-05	2024-06	2024-07	2024-08	2024-09	2024-10	2024-11	2024-12
Performing	95.05%	95.15%	94.81%	95.01%	95.40%	94.90%	95.57%	95.47%	95.39%	95.90%	95.72%	95.73%
Irregular 0-30	1.70%	1.58%	1.85%	1.63%	1.42%	1.79%	1.25%	1.44%	1.55%	1.46%	1.52%	1.44%
Irregular 31-60	0.87%	0.84%	0.94%	0.92%	0.73%	0.84%	0.69%	0.66%	0.67%	0.57%	0.67%	0.68%
Irregular 61-90	0.54%	0.51%	0.50%	0.49%	0.49%	0.47%	0.49%	0.45%	0.41%	0.34%	0.33%	0.40%
Default	1.84%	1.91%	1.91%	1.95%	1.97%	2.01%	1.99%	1.99%	1.98%	1.73%	1.77%	1.76%

Table 6 – Prepayment Rate

Date	Balance	Prepaid Amount	Monthly CPR %	Annual CPR %
Jan-18	1,027,322,410	3,223,476	0.31%	3.77%
Feb-18	1,002,536,148	2,596,879	0.26%	3.11%
Mar-18	1,013,800,125	2,270,754	0.22%	2.69%
Apr-18	1,005,639,938	2,647,448	0.26%	3.16%
May-18	1,034,191,776	4,366,607	0.42%	5.07%
Jun-18	1,046,243,110	2,682,251	0.26%	3.08%
Jul-18	1,060,957,464	5,017,776	0.47%	5.68%
Aug-18	1,077,351,913	4,444,108	0.41%	4.95%
Sep-18	1,091,873,919	3,877,089	0.36%	4.26%
Oct-18	1,091,263,022	4,058,900	0.37%	4.46%
Nov-18	1,076,748,618	3,882,218	0.36%	4.33%
Dec-18	1,060,549,374	4,689,986	0.44%	5.31%
Jan-19	1,063,557,260	3,803,829	0.36%	4.29%
Feb-19	1,051,959,782	4,118,101	0.39%	4.70%
Mar-19	1,042,003,407	3,989,603	0.38%	4.59%
Apr-19	1,044,890,215	4,271,458	0.41%	4.91%
May-19	1,055,826,838	4,452,957	0.42%	5.06%
Jun-19	1,070,053,906	4,439,655	0.41%	4.98%
Jul-19	1,101,015,949	5,424,488	0.49%	5.91%
Aug-19	1,114,586,867	4,959,918	0.45%	5.34%
Sep-19	1,110,913,969	4,486,173	0.40%	4.85%
Oct-19	1,120,617,292	5,642,616	0.50%	6.04%
Nov-19	1,092,715,296	5,489,512	0.50%	6.03%

Dec-19	1,082,152,039	5,469,486	0.51%	6.07%
Jan-20	1,076,931,265	5,125,373	0.48%	5.71%
Feb-20	1,118,434,868	5,115,793	0.46%	5.49%
Mar-20	1,110,698,167	4,929,872	0.44%	5.33%
Apr-20	1,088,794,038	2,742,598	0.25%	3.02%
May-20	1,083,317,524	2,962,547	0.27%	3.28%
Jun-20	1,082,635,228	4,210,070	0.39%	4.67%
Jul-20	1,076,199,472	5,616,252	0.52%	6.26%
Aug-20	1,082,013,722	4,593,854	0.42%	5.09%
Sep-20	1,077,131,687	4,709,222	0.44%	5.25%
Oct-20	1,063,314,731	4,257,047	0.40%	4.80%
Nov-20	1,059,937,376	4,907,354	0.46%	5.56%
Dec-20	1,049,901,070	5,679,384	0.54%	6.49%
Jan-21	1,036,822,665	4,385,446	0.42%	5.08%
Feb-21	1,023,551,235	3,834,020	0.37%	4.49%
Mar-21	1,006,438,961	5,228,494	0.52%	6.23%
Apr-21	1,005,228,769	4,757,775	0.47%	5.68%
May-21	1,003,913,901	5,451,905	0.54%	6.52%
Jun-21	1,012,229,736	5,473,454	0.54%	6.49%
Jul-21	1,044,187,991	5,557,695	0.53%	6.39%
Aug-21	1,045,193,100	4,876,425	0.47%	5.60%
Sep-21	1,009,127,851	4,623,978	0.46%	5.50%
Oct-21	981,285,868	5,185,620	0.53%	6.34%
Nov-21	966,836,300	5,478,557	0.57%	6.80%
Dec-21	953,417,268	5,996,668	0.63%	7.55%
Jan-22	939,340,955	5,167,580	0.55%	6.60%
Feb-22	934,076,794	5,620,951	0.60%	7.22%

Mar-22	923,014,410	6,167,700	0.67%	8.02%
Apr-22	915,827,936	5,122,404	0.56%	6.71%
May-22	912,202,960	5,956,635	0.65%	7.84%
Jun-22	916,315,864	4,811,920	0.53%	6.30%
Jul-22	923,554,148	5,076,178	0.55%	6.60%
Aug-22	925,060,179	5,866,101	0.63%	7.61%
Sep-22	924,078,012	5,307,211	0.57%	6.89%
Oct-22	924,591,120	5,820,421	0.63%	7.55%
Nov-22	929,684,730	5,725,150	0.62%	7.39%
Dec-22	916,913,054	5,271,748	0.57%	6.90%
Jan-23	921,093,422	5,061,956	0.55%	6.59%
Feb-23	907,390,923	5,355,658	0.59%	7.08%
Mar-23	893,038,618	6,272,084	0.70%	8.43%
Apr-23	887,566,491	4,310,163	0.49%	5.83%
May-23	896,717,662	5,387,903	0.60%	7.21%
Jun-23	911,765,361	4,536,804	0.50%	5.97%
Jul-23	949,538,278	4,761,725	0.50%	6.02%
Aug-23	1,046,038,300	5,053,588	0.48%	5.80%
Sep-23	1,080,143,520	4,500,811	0.42%	5.00%
Oct-23	1,098,692,328	5,170,047	0.47%	5.65%
Nov-23	1,100,604,094	4,705,374	0.43%	5.13%
Dec-23	1,104,380,675	4,821,438	0.44%	5.24%
Jan-24	1,112,728,500	5,707,871	0.51%	6.16%
Feb-24	1,092,739,797	4,743,527	0.43%	5.21%
Mar-24	1,093,893,298	5,049,639	0.46%	5.54%
Apr-24	1,131,143,582	4,704,579	0.42%	4.99%
May-24	1,190,931,356	5,524,397	0.46%	5.57%

Jun-24	1,235,675,157	4,757,075	0.38%	4.62%
Jul-24	1,276,340,792	5,076,580	0.40%	4.77%
Aug-24	1,307,081,159	5,117,319	0.39%	4.70%
Sep-24	1,328,240,838	5,843,946	0.44%	5.28%
Oct-24	1,316,602,843	6,243,176	0.47%	5.69%
Nov-24	1,280,067,952	5,306,735	0.41%	4.97%
Dec-24	1,278,398,774	5,948,530	0.47%	5.58%

THE ISSUER

Legal and commercial name of the Issuer

The legal name of the Issuer is Tagus – Sociedade de Titularização de Créditos, S.A. and the most frequent commercial name is TAGUS STC, S.A.

Incorporation, registration, legal form, head-office and contacts of the Issuer and legislation that governs the Issuer's activity

The Issuer is a limited liability company by shares (*sociedade anónima*) registered and incorporated in Portugal on 11 November 2004 as a special purpose vehicle (known as “Securitisation Company” or “STC”, a *sociedade de titularização de créditos*) for the purpose of issuing asset-backed securities under the Securitisation Law and has been duly authorised by the CMVM through a resolution of the Board of Directors of the CMVM for an unlimited period of time, with CMVM registration number 9114.

The website of the Issuer is on <https://country.db.com/portugal/company/accounting-report/tagus>. The information on the website does not form part of this Prospectus unless that information is incorporated by reference into the Prospectus.

The Issuer is registered with the Commercial Registry Office of Lisbon under the sole registration and taxpayer number 507 130 820.

The Issuer has no subsidiaries.

The Legal Entity Identifier (LEI) code of the Issuer is 213800D3OXAL3N7T1S19.

The registered office of the Issuer is at Rua Castilho, 20, 1250-069 Lisbon, Portugal. The contact details of the Issuer are as follows: telephone number (+351) 21 311 1200; fax number (+351) 21 352 6334.

Main activities

The principal corporate purposes of the Issuer are set out in its articles of association (*Estatutos or Contrato de Sociedade*) and permit, inter alia, the purchase of a number of portfolios of assets from public and private entities and the issue of notes in series to fund the purchase of such assets and the entry into of the relevant transaction documents to effect the necessary arrangements for such purchase and issuance including, but not limited to, handling enquiries and making appropriate filings with Portuguese regulatory bodies and any other competent authority and any relevant stock exchange.

Corporate bodies

Board of Directors

On 31 March 2022, the General Meeting of the Issuer approved the election of corporate officers for the 2022-2024 term of office, re-appointing Mrs. Catarina Isabel Lopes Antunes Ribeiro Gil Mata and Mr. Rui Paulo Menezes Carvalho and appointing Mr. David Richard Contino as board member. These appointments have been submitted to the CMVM for non-opposition and accordingly the board members in effective exercise of their functions are Mrs. Catarina Isabel Lopes Antunes Ribeiro Gil Mata, Mr. Rui Paulo Menezes Carvalho and Mr. David Richard Contino under their earlier appointment. On 23 April 2025, the General Meeting of the Issuer appointed the same board members for the 2025-2027 term.

The directors of the Issuer currently appointed for the term 2025/2027, their respective business addresses and their principal occupations outside of the Issuer are:

Name	Business Address	Principal occupations outside of the Issuer
Catarina Isabel Lopes Antunes Ribeiro Gil Mata (President)	Rua Castilho, 20, 1250-069 Lisbon, Portugal	Representative of Deutsche Bank Aktiengesellschaft
Rui Paulo Menezes Carvalho (Member)	Rua Castilho, 20, 1250-069 Lisbon, Portugal	Representative of Deutsche Bank Aktiengesellschaft
David Richard Contino (Member)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Head of Debt & Agency EMEA and Director of Deutsche Bank London

Supervisory Board

On 31 March 2022, the General Meeting of the Issuer approved the election of corporate officers for the 2022-2024 term of office, re-appointing Mr. Leonardo Bandeira de Melo Mathias and Mr. Pedro António Barata Noronha de Paiva Couceiro (who has renounced to his office and Mr. Joaquim António Furtado Baptista has been appointed on 16 September 2024 for the ongoing mandate) as supervisory members and appointing Mr. João Miguel Leitão Henriques as member and Mr. Francisco Miguel Pinheiro Catalão as alternate member of the Supervisory Board (who has renounced to his office and Mrs. Paula Cristina Gonçalves Pereira Martins has been appointed on 12 August 2024 for the ongoing mandate). These appointments have been successfully submitted to the CMVM for non-opposition and accordingly they are the members of the Supervisory Board who may be in effective exercise of their functions, except as provided below.

The Supervisory Board of the Issuer appointed for the term 2022/2024, their respective business addresses and their principal occupations outside of the Issuer are:

NAME	BUSINESS ADDRESS	PRINCIPAL OCCUPATIONS OUTSIDE OF THE ISSUER
Leonardo Bandeira De Melo Mathias (Chairman)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Member of the Advisory Board da Strategic Value Partners SVP Global; Vice-president of Cascais –Invest - Association for investment and economic development of Cascais Municipality; Managing Partner of Ombú Capital, Lda.
Joaquim António Furtado Baptista (Member)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Retired
João Miguel Leitão Henriques (Member)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Central Director of DLC, Logistics and Procurement Division of Banco Comercial e de Investimentos, S.A. (Mozambique)
Paula Cristina Gonçalves	Rua Castilho, 20, 1250-069, Lisbon,	Financial Director of Estoril 8023 –

Pereira Martins (Alternate)	Portugal	Investimentos Turísticos, S.A. and Managing Partner of Valoràmesa, Lda.
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On 13 May 2025, the General Meeting of the Issuer approved the election of corporate officers for the 2025-2027 term of office, re-appointing Mr. Joaquim António Furtado Baptista and Mr. João Miguel Leitão Henriques as supervisory members and appointing Mrs. Paula Cristina Gonçalves Martins Pereira as member and Mrs. Maria Manuela Correia de Gouveia Azevedo Cipriano Messias as alternate member of the Supervisory Board. These appointments will be submitted to the CMVM for non-opposition, and only upon such non-opposition process has been concluded may such members exercise their functions under this new mandate.

The Supervisory Board of the Issuer appointed for the term 2025/2027, their respective business addresses and their principal occupations outside of the Issuer are:

NAME	BUSINESS ADDRESS	PRINCIPAL OCCUPATIONS OUTSIDE OF THE ISSUER
Joaquim António Furtado Baptista (Chairman)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Retired
João Miguel Leitão Henriques (Member)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Central Director of DLC, Logistics and Procurement Division of Banco Comercial e de Investimentos, S.A. (Mozambique)
Paula Cristina Gonçalves Pereira Martins (Member)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Financial Director of Estoril 8023 – Investimentos Turísticos, S.A. and Managing Partner of Valoràmesa, Lda.
Maria Manuela Correia de Gouveia Azevedo Cipriano Messias (Alternate)	Rua Castilho, 20, 1250-069, Lisbon, Portugal	Consulting and executive training in the areas of Financial and strategic management

The members of the Supervisory Board are appointed by the Shareholders General Meeting and the relevant term of office is 3 years.

There are no potential conflicts of interest between any duties of the persons listed above to the Issuer and their private interests.

Independent and statutory auditor

The Issuer's independent statutory auditor (*revisor oficial de contas*) and external auditor for the year ended on 31 December 2023 and on 31 December 2024 was **Mazars & Associados, Sociedade de Revisores Oficiais de Contas, SA** (which was renamed to **Forvis Mazars & Associados, Sociedade de Revisores Oficiais de Contas, S.A.**) ("**Mazars**"), which is registered with the Chartered Accountants Bar under number 51 (and registered auditor with CMVM under number 20161394) and, for the year ended on 31 December 2023, was represented by Pedro Miguel Pires de Jesus, ROC no. 1930 (and registered auditor with CMVM under number 20190019) and, for the year ended on 31 December 2024, was represented by Filipe Peralta de Almeida Carvalho, ROC no. 2147 (and

registered auditor with CMVM under number 20240010) . The registered office of Mazars is Rua Tomás da Fonseca, Centro Empresarial Torres de Lisboa, Torre G, 5th floor, 1600-209 Lisbon, Portugal.

Mazars was appointed by resolution of the Issuer's Shareholder General Meeting, dated 18 June 2021, and the relevant term of office was 3 years, which comprised its work in relation to the accounts for the year ended on 31 December 2023, and reappointed by resolution of the Issuer's Shareholder General Meeting, dated 12 August 2024, and the relevant term of office is 3 years, which comprised its work in relation to the accounts for the year ended on 31 December 2024.

Chairman, vice-president and Secretary of the Shareholders General Meeting and Secretary of the Company

The chairman of the Issuer's Shareholders General Meeting is Hugo Moredo Santos and the secretary of the Issuer's Shareholders General Meeting is Tiago Correia Moreira.

The Issuer has no employees.

The secretary of the company of the Issuer is Helena Patrícia Pereira Lopes, with offices at Rua Castilho, 20, 1250-069, Lisbon, Portugal.

Legislation governing the Issuer's activities

The Issuer's activities are specifically governed by the Securitisation Law and supervised by the CMVM.

Insolvency of the Issuer

The Issuer is a special purpose vehicle and as such it is not permitted to carry out any activity other than the issue of securitisation notes and certain activities ancillary thereto, including, but not limited to, the borrowing of funds in order to ensure that securitisation notes have the necessary liquidity support and the entering into of documentation in connection with each such issue of securitisation notes.

Accordingly, the Issuer will not have any creditors other than the Portuguese Republic in respect of tax liabilities, if any, the Noteholders and the Transaction Creditors, third parties in relation to any Third Party Expenses, and noteholders and other creditors in relation to other series of securitisation notes issued or to be issued in the future by the Issuer from time to time.

The segregation principle imposed by the Securitisation Law and the related privileged nature of the noteholders' entitlements, on the one hand, together with the own funds requirements and the limited number of general creditors a securitisation company may have, on the other, makes the insolvency of the Issuer a remote possibility. In any case, under the terms of the Securitisation Law, such remote insolvency would not prevent the Noteholders from enjoying privileged entitlements to the Receivables Portfolio.

Capital requirements

The Securitisation Law imposes on the Issuer certain capitalisation requirements for supervisory purposes.

Additionally, apart from the minimum share capital, a securitisation company ("**STC**" or *sociedade de titularização de créditos*) must also meet certain own funds levels. Under Article 43 of the Securitisation Law (by reference to Article 19 of the Securitisation Law, which in turn refers to Article 71-M of Law no. 16/2015 of 24 February), STC own funds levels must at all times be equal to or higher than the highest of the following amounts: (1) the amount based on general fixed costs of the STC calculated in accordance with Article 97(1) to Article 97(3) of the CRR, (2) the minimum initial capital (*capital inicial mínimo*) of €125,000.00, and (3) the amount under (b) below.

If an STC's total net asset value exceeds €250,000,000.00 (as is the case of the Issuer on the date hereof), and without prejudice to the above paragraph, its own funds shall not be lower than the sum of the following (subject

to a maximum amount of own funds hereunder of €10,000,000.00):

- (a) the Issuer's minimum initial capital (*capital inicial mínimo*) of €125,000,00; and
- (b) 0.02% of the amount in which the total net asset value exceeds €250,000,000.

If the STC benefits from a guarantee by a credit institution or insurance undertaking with head office in the EU of the same amount as the amount under (b) above, the amount required under (b) above may be reduced to 50% for the purposes of calculating the STC's level of own funds.

An STC can use its own funds to pursue its activities. However, if at any time the STC's own funds fall below the percentages referred to above the STC must, within 3 months, ensure that such percentages are met. CMVM will supervise the Issuer in order to ensure that it complies with the relevant capitalisation requirements.

The required level of capitalisation can be met, *inter alia*, through share capital, ancillary contributions (*prestações acessórias*) and reserves as adjusted by profit and losses, subject to the applicable legal requirements, including the CRR.

The entire authorised share capital of the Issuer corresponds to €888,585.00 and comprises 177,717.00 issued and fully paid shares of €5.00 each.

The amount of supplementary capital contributions (*prestações acessórias*) compliant with Tier 2 requirements under the CRR made by Deutsche Bank Aktiengesellschaft (the "**Shareholder**") amount to €880,000.00 and they relate to, and form part of, the Issuer's regulatory own funds.

The Shareholder

All of the shares making up the share capital of the Issuer are held directly by the Shareholder. There are not any special mechanisms in place to ensure that control is not abusively exercised. Risk of control abuse is in any case mitigated by the provisions of the Securitisation Law and the remainder applicable legal and regulatory provisions and the supervision of the Issuer by the CMVM.

Capitalisation of the Issuer

As at 31 March 2025

Indebtedness

Other Securitisation Transactions	€2,921,410,743
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Project Sousel

(Considering the Class R Notes nominal amount existing at the Closing Date.

Additional Class R Notes may be issued from time to time, depending on the Required Replacement Servicer Fee Reserve Amount or the Commingling Reserve Ledger Required Amount)

€456,269,001

(Article 62 Asset Identification Code No. 202505TGSSCFS00N0182)

Total Securitisation Transactions

€3,377,679,744

Share capital (Authorised €888,585.00; Issued 177,717.00 shares with a par value of €5.00 each)

€888,585.00

Ancillary Capital Contributions	€880,000.00
Reserves and retained earnings	€530,853.00
Total capitalisation	€2,299,438.00

Other Securities of the Issuer

The Issuer has not issued any convertible or exchangeable securities/notes.

Financial Statements

Audited (non-consolidated) financial statements of the Issuer are to be published on an annual basis and are certified by an auditor registered with the CMVM. The first audited (non-consolidated) financial statement is for the period starting on the date of incorporation and ending on 31 December 2005.

Hedging

The Issuer shall not, until after the Final Discharge Date, save to the extent permitted by the relevant Transaction Documents or with the prior written consent of the Common Representative enter into any derivative contracts save as expressly permitted by Article 21(2) of the Securitisation Regulation, permission which includes, for the avoidance of doubt, the Swap Agreement and any other hedging agreements entered into in connection with other present or future securitisations of the Issuer.