

Roll Rate Summary Report for the year ended December 31, 2020								Utilization Group	DSR Group	Credit Score	Province				
Average Receivables	Average Delinquency	Average Loss Rate	Average Cycle 1 Roll Rate	Average Cycle 2 Roll Rate	Average Cycle 3 Roll Rate	Average Cycle 4 Roll Rate	Average Charge-Off Roll Rate	<50%	<50%	<600	AB	BC	MB	NB	NL
\$113,595,848	3.38%	8.33%	5.24%	34.85%	57.84%	53.86%	75.23%	>100%	>100%	600-800	NS	NU	NW	ON	PE
								50% to 100%	50% to 100%	800+	QC	SK	YT		

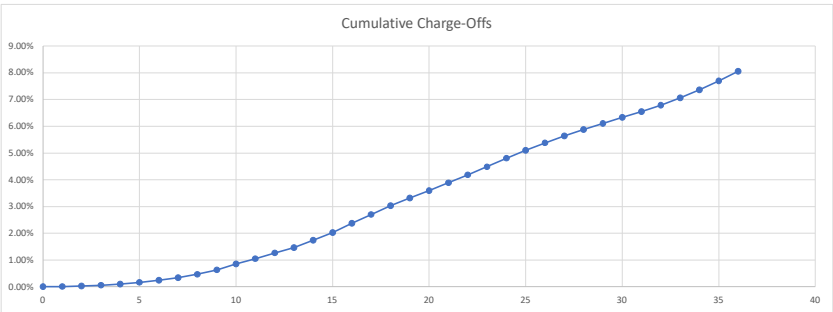
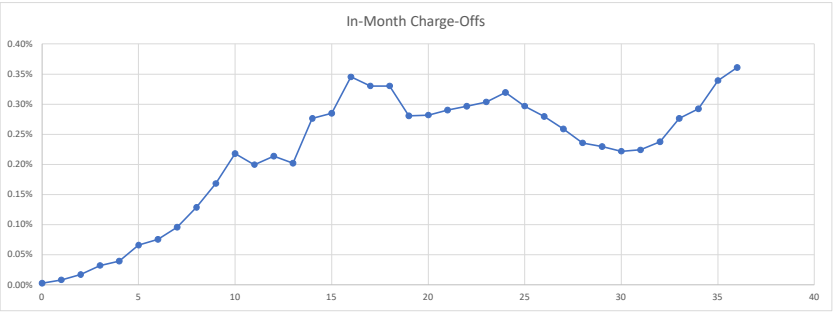
Month	Total Receivables					Current					Cycle 2 (1 to 30 Days Past Due)					Cycle 3 (31 to 60 Days Past Due)					Cycle 4 (61 to 90 Days Past Due)					Cycle 5 (91 to 120 Days Past Due)										
	Total #	Total \$	Avg Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$
2020-01-31	16,230	\$ 126,326,267	\$ 7,784	14,881	\$ 112,495,742	\$ 7,560	91.60%	89.05%	830	\$ 8,216,536	\$ 9,899	5.11%	6.50%			221	\$ 2,548,378	\$ 11,531	1.36%	2.02%			115	\$ 1,171,592	\$ 10,188	0.71%	0.93%			86	\$ 963,154	\$ 11,199	0.53%	0.76%		
2020-02-29	16,005	\$ 129,240,054	\$ 8,075	14,491	\$ 112,851,812	\$ 7,788	90.54%	87.32%	961	\$ 9,820,326	\$ 10,219	6.00%	7.60%	6,46%	8.73%	243	\$ 2,948,575	\$ 12,134	1.52%	2.28%	29,28%	35.89%	156	\$ 1,909,497	\$ 12,240	0.97%	1.48%	70.59%	74.93%	63	\$ 628,779	\$ 9,981	0.39%	0.49%	54.78%	53.67%
2020-03-31	15,669	\$ 124,497,314	\$ 7,945	14,470	\$ 111,083,920	\$ 7,677	92.35%	89.23%	674	\$ 7,110,082	\$ 10,549	4.30%	5.71%	4.65%	6.30%	218	\$ 2,670,338	\$ 12,249	1.39%	2.14%	22.48%	27.19%	130	\$ 1,622,895	\$ 12,484	0.83%	1.30%	33.50%	55.04%	91	\$ 1,114,829	\$ 12,251	0.58%	0.90%	58.33%	58.38%
2020-04-30	15,420	\$ 114,924,889	\$ 7,453	14,521	\$ 104,432,059	\$ 7,192	94.17%	90.87%	422	\$ 4,388,676	\$ 10,400	2.74%	3.82%	2.92%	3.95%	184	\$ 2,344,189	\$ 12,740	1.19%	2.04%	27.30%	32.97%	111	\$ 1,493,598	\$ 13,456	0.72%	1.30%	50.92%	55.93%	69	\$ 829,152	\$ 12,017	0.45%	0.72%	53.08%	51.09%
2020-05-31	15,101	\$ 110,623,350	\$ 7,326	14,244	\$ 100,835,149	\$ 7,079	94.32%	91.15%	498	\$ 5,040,604	\$ 10,122	3.30%	4.56%	3.43%	4.83%	137	\$ 1,848,540	\$ 13,493	0.91%	1.67%	32.46%	42.12%	96	\$ 1,237,439	\$ 12,890	0.64%	1.12%	52.17%	52.79%	53	\$ 707,770	\$ 13,354	0.35%	0.64%	47.75%	47.39%
2020-06-30	14,823	\$ 109,250,669	\$ 7,170	14,026	\$ 100,042,720	\$ 7,133	94.62%	91.57%	490	\$ 5,030,334	\$ 10,266	3.31%	4.60%	3.44%	4.99%	123	\$ 1,703,123	\$ 13,847	0.83%	1.56%	24.70%	33.79%	80	\$ 1,254,856	\$ 13,943	0.61%	1.15%	65.69%	67.88%	45	\$ 556,875	\$ 12,375	0.30%	0.51%	46.88%	45.00%
2020-07-31	14,610	\$ 108,528,556	\$ 7,428	13,947	\$ 100,794,697	\$ 7,227	95.46%	92.87%	383	\$ 4,012,716	\$ 10,480	2.62%	3.70%	2.73%	4.01%	118	\$ 1,582,903	\$ 13,414	0.81%	1.46%	24.08%	31.47%	65	\$ 939,040	\$ 14,447	0.44%	0.87%	52.85%	55.14%	39	\$ 558,421	\$ 14,518	0.27%	0.51%	43.33%	44.50%
2020-08-31	14,420	\$ 108,844,036	\$ 7,548	13,711	\$ 100,587,906	\$ 7,336	95.08%	92.41%	445	\$ 4,680,993	\$ 10,519	3.09%	4.30%	3.19%	4.64%	117	\$ 1,500,384	\$ 12,824	0.81%	1.38%	30.55%	37.38%	60	\$ 846,036	\$ 14,101	0.42%	0.78%	50.85%	53.45%	43	\$ 592,823	\$ 13,787	0.30%	0.54%	66.15%	63.13%
2020-09-30	14,236	\$ 107,968,619	\$ 7,584	13,480	\$ 99,235,392	\$ 7,362	94.69%	91.91%	492	\$ 5,212,096	\$ 10,594	3.46%	4.83%	3.59%	5.18%	121	\$ 1,636,459	\$ 13,524	0.85%	1.52%	27.19%	34.96%	67	\$ 883,014	\$ 13,179	0.47%	0.82%	57.26%	58.85%	33	\$ 394,496	\$ 11,954	0.23%	0.37%	55.00%	46.63%
2020-10-31	14,175	\$ 107,951,278	\$ 7,613	13,410	\$ 99,144,416	\$ 7,393	94.60%	91.87%	477	\$ 4,963,868	\$ 10,496	3.37%	4.60%	3.54%	5.00%	147	\$ 1,945,497	\$ 13,235	1.04%	1.80%	29.89%	37.33%	69	\$ 944,123	\$ 13,683	0.49%	0.87%	57.62%	57.69%	30	\$ 407,212	\$ 13,574	0.21%	0.38%	44.78%	46.14%
2020-11-30	14,120	\$ 107,928,886	\$ 7,644	13,341	\$ 98,996,569	\$ 7,420	94.48%	91.72%	476	\$ 4,846,080	\$ 10,181	3.37%	4.49%	3.55%	4.89%	142	\$ 1,915,018	\$ 13,486	1.01%	1.77%	29.77%	38.58%	72	\$ 975,648	\$ 13,551	0.51%	0.90%	48.98%	50.15%	51	\$ 682,647	\$ 13,385	0.36%	0.63%	73.91%	72.30%
2020-12-31	14,139	\$ 107,106,261	\$ 7,575	13,308	\$ 98,107,750	\$ 7,339	94.55%	91.60%	482	\$ 5,114,843	\$ 10,612	3.41%	4.78%	3.61%	5.17%	118	\$ 1,534,613	\$ 13,005	0.83%	1.43%	24.79%	31.67%	74	\$ 1,040,872	\$ 14,066	0.52%	0.97%	52.11%	54.35%	47	\$ 626,966	\$ 13,340	0.33%	0.59%	65.28%	64.26%
				12-Month Average	\$ 7,375	93.88%	90.97%		12-Month Average	\$ 10,354	3.67%	4.96%	3.74%	5.24%		12-Month Average	\$ 12,957	1.05%	1.76%	27.52%	34.85%		12-Month Average	\$ 13,186	0.61%	1.04%	55.63%	57.64%		12-Month Average	\$ 12,628	0.36%	0.59%	55.39%	53.86%	

Month	Charged-Off (Agged)					Charged-Off (Deceased)					Charged-Off (Fraud)					Charged-Off (Insolvent)						
	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance
2020-01-31	58	\$ 616,346	\$ 10,627	0.36%	0.49%			9	\$ 77,295	\$ 8,588	0.06%	0.06%	14	\$ 20,107	\$ 1,436	0.09%	0.02%	16	\$ 217,117	\$ 13,570	0.10%	0.17%
2020-02-29	59	\$ 685,102	\$ 11,612	0.37%	0.53%	68.60%	71.13%	7	\$ 69,973	\$ 9,996	0.04%	0.05%	0	\$ -	\$ -	0.00%	0.00%	25	\$ 325,989	\$ 13,040	0.16%	0.25%
2020-03-31	49	\$ 493,127	\$ 10,064	0.31%	0.40%	77.78%	78.43%	1	\$ 5,342	\$ 5,342	0.01%	0.00%	12	\$ 46,494	\$ 3,875	0.08%	0.04%	24	\$ 350,287	\$ 14,595	0.15%	0.28%
2020-04-30	77	\$ 1,016,488	\$ 13,201	0.50%	0.88%	84.62%	91.18%	4	\$ 56,785	\$ 14,196	0.03%	0.05%	15	\$ 85,934	\$ 5,729	0.10%	0.07%	17	\$ 278,009	\$ 16,353	0.11%	0.24%
2020-05-31	52	\$ 632,476	\$ 12,163	0.34%	0.57%	75.36%	76.28%	1	\$ 18,737	\$ 18,737	0.01%	0.02%	3	\$ 18,258	\$ 6,086	0.02%	0.02%	17	\$ 284,377	\$ 16,728	0.11%	0.26%
2020-06-30	37	\$ 489,317	\$ 13,235	0.25%	0.45%	69.81%	69.13%	2	\$ 29,016	\$ 14,508	0.01%	0.03%	1	\$ 12,050	\$ 12,050	0.01%	0.01%	9	\$ 132,378	\$ 14,709	0.06%	0.13%
2020-07-31	38	\$ 469,340	\$ 12,351	0.26%	0.43%	84.44%	84.28%	2	\$ 16,178	\$ 8,089	0.01%	0.01%	12	\$ 48,998	\$ 4,083	0.08%	0.05%	6	\$ 105,263	\$ 17,544	0.04%	0.10%
2020-08-31	30	\$ 434,283	\$ 14,476	0.21%	0.40%	76.92%	77.77%	5	\$ 74,297	\$ 14,859	0.03%	0.07%	1	\$ 4,435	\$ 4,435	0.01%	0.00%	8	\$ 122,879	\$ 15,360	0.06%	0.11%
2020-09-30	28	\$ 403,554	\$ 14,413	0.20%	0.37%	65.12%	68.07%	3	\$ 40,309	\$ 13,436	0.02%	0.04%	3	\$ 20,359	\$ 6,786	0.02%	0.02%	9	\$ 142,940	\$ 15,882	0.06%	0.13%
2020-10-31	27	\$ 303,853	\$ 11,254	0.19%	0.38%	83.82%	77.02%	0	\$ -	\$ -	0.00%	0.00%	1	\$ 828	\$ 828	0.01%	0.00%	14	\$ 202,479	\$ 14,463	0.10%	0.19%
2020-11-30	19	\$ 250,576	\$ 13,188	0.13%	0.23%	63.33%	61.53%	5	\$ 57,840	\$ 11,568	0.04%	0.05%	1	\$ 2,707	\$ 2,707	0.01%	0.00%	13	\$ 201,801	\$ 15,523	0.09%	0.19%
2020-12-31	37	\$ 496,214	\$ 13,411	0.26%	0.46%	72.55%	72.69%	3	\$ 39,227	\$ 13,076	0.02%	0.04%	1	\$ 978	\$ 978	0.01%	0.00%	9	\$ 144,797	\$ 16,089	0.06%	0.14%
	12-Month Average	\$ 12,499	0.28%	0.46%		74.58%	75.23%	12-Month Average	\$ 11,033	0.02%	0.04%		12-Month Average	\$ 4,083	0.03%	0.02%		12-Month Average	\$ 15,321	0.09%	0.18%	

Month	Total Delinquency					Total Losses				
	Total #	Total \$	Avg Balance	# Delinquency %	\$ Delinquency %	Total #	Total \$	Avg Balance	# Loss Rate	\$ Loss Rate
2020-01-31	422	\$ 4,683,124	\$ 11,097	2.60%	3.71%	97	\$ 9,808,806	\$ 10,297	7.17%	8.84%
2020-02-29	462	\$ 5,486,852	\$ 11,876	2.89%	4.25%	91	\$ 1,081,064	\$ 11,880	6.82%	10.04%
2020-03-31	439	\$ 5,408,062	\$ 12,319	2.80%	4.34%	86	\$ 895,250	\$ 10,410	6.59%	8.63%
2020-04-30	364	\$ 4,666,939	\$ 12,821	2.36%	4.06%	113	\$ 1,437,215	\$ 12,719	8.79%	15.01%
2020-05-31	286	\$ 3,793,749	\$ 13,265	1.89%	3.43%	73	\$ 915,848	\$ 13,066	5.80%	10.35%
2020-06-30	258	\$ 3,514,854	\$ 13,623	1.74%	3.22%	49	\$ 662,760	\$ 13,526	3.97%	7.28%
2020-07-31	222	\$ 3,080,363	\$ 13,876	1.52%	2.84%	58	\$ 639,779	\$ 11,031	4.76%	7.07%
2020-08-31	220	\$ 2,939,243	\$ 13,360	1.53%	2.70%	44	\$ 635,894	\$ 14,452	3.66%	7.01%
2020-09-30	211	\$ 2,913,569	\$ 13,185	1.55%	2.70%	43	\$ 607,163	\$ 14,120	3.62%	6.75%
2020-10-31	246	\$ 3,296,832	\$ 13,402	1.74%	3.06%	42	\$ 507,161	\$ 12,075	3.56%	5.64%
2020-11-30	265	\$ 3,573,313	\$ 13,484	1.88%	3.31%	38	\$ 512,924	\$ 13,498	3.23%	5.70%
2020-12-31	239	\$ 3,202,451	\$ 13,395	1.69%	2.99%	50	\$ 681,216	\$ 13,624	4.24%	7.83%
	12-Month Average	\$ 12,576	2.02%	3.34%		12-Month Average	\$ 12,500	4.51%	8.31%	

Months on Book	In-Month Charge-Offs
0	0.00%
1	0.01%
2	0.02%
3	0.03%
4	0.04%
5	0.07%
6	0.08%
7	0.10%
8	0.13%
9	0.17%
10	0.22%
11	0.20%
12	0.21%
13	0.20%
14	0.28%
15	0.28%
16	0.35%
17	0.33%
18	0.33%
19	0.28%
20	0.28%
21	0.29%
22	0.30%
23	0.30%
24	0.32%
25	0.30%
26	0.28%
27	0.26%
28	0.24%
29	0.23%
30	0.22%
31	0.22%
32	0.24%
33	0.28%
34	0.29%
35	0.34%
36	0.36%

Months on Book	Cumulative Charge-Offs
0	0.00%
1	0.01%
2	0.03%
3	0.06%
4	0.10%
5	0.17%
6	0.24%
7	0.34%
8	0.47%
9	0.63%
10	0.85%
11	1.05%
12	1.26%
13	1.47%
14	1.74%
15	2.03%
16	2.37%
17	2.70%
18	3.03%
19	3.31%
20	3.60%
21	3.89%
22	4.18%
23	4.49%
24	4.81%
25	5.10%
26	5.38%
27	5.64%
28	5.88%
29	6.11%
30	6.33%
31	6.55%
32	6.79%
33	7.07%
34	7.36%
35	7.70%
36	8.06%



**Marital Status**

☐ Married

☐ Separated

☐ Single

☐ Widow

**Number of Children**

**Owns Real Estate**

☐ N

☐ Y

**Gender**

☐ F

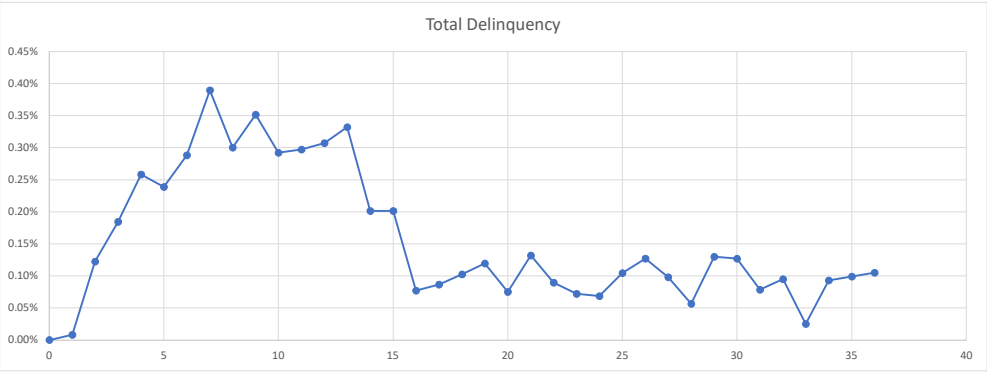
☐ M

**Owns Car**

☐ N

☐ Y

Months on Book	Cycle 2	Cycle 3	Cycle 4	Total Delinquency
0	0.00%	0.00%	0.00%	0.00%
1	0.01%	0.00%	0.00%	0.01%
2	0.12%	0.00%	0.00%	0.12%
3	0.14%	0.05%	0.00%	0.18%
4	0.18%	0.04%	0.04%	0.26%
5	0.17%	0.05%	0.02%	0.24%
6	0.18%	0.07%	0.04%	0.29%
7	0.29%	0.07%	0.03%	0.39%
8	0.17%	0.09%	0.04%	0.30%
9	0.22%	0.06%	0.07%	0.35%
10	0.18%	0.07%	0.05%	0.29%
11	0.22%	0.04%	0.03%	0.30%
12	0.14%	0.14%	0.03%	0.31%
13	0.15%	0.05%	0.13%	0.33%
14	0.08%	0.11%	0.02%	0.20%
15	0.08%	0.02%	0.10%	0.20%
16	0.05%	0.02%	0.01%	0.08%
17	0.06%	0.01%	0.01%	0.09%
18	0.08%	0.02%	0.00%	0.10%
19	0.08%	0.02%	0.01%	0.12%
20	0.03%	0.02%	0.03%	0.08%
21	0.08%	0.03%	0.02%	0.13%
22	0.03%	0.03%	0.03%	0.09%
23	0.03%	0.00%	0.04%	0.07%
24	0.05%	0.01%	0.01%	0.07%
25	0.10%	0.01%	0.00%	0.10%
26	0.08%	0.04%	0.01%	0.13%
27	0.02%	0.00%	0.08%	0.10%
28	0.04%	0.01%	0.01%	0.06%
29	0.09%	0.01%	0.03%	0.13%
30	0.10%	0.02%	0.01%	0.13%
31	0.00%	0.07%	0.01%	0.08%
32	0.05%	0.00%	0.05%	0.09%
33	0.01%	0.01%	0.00%	0.03%
34	0.09%	0.00%	0.00%	0.09%
35	0.03%	0.07%	0.00%	0.10%
36	0.00%	0.03%	0.08%	0.11%



New Accounts: 30,000

Months on Book	Current	Cycle 1	Cycle 2	Cycle 3	Cycle 4	Charged-Off	Paid/Closed	Grand Total
0	29,744	7	0	0	0	1	249	30,000
1	28,827	360	2	0	0	2	808	30,000
2	28,073	558	37	0	0	5	1,328	30,000
3	27,133	558	41	14	0	10	2,243	30,000
4	25,923	607	53	12	13	12	3,381	30,000
5	24,795	625	50	16	6	20	4,489	30,000
6	22,157	757	53	22	12	23	6,977	30,000
7	21,254	616	88	21	8	29	7,984	30,000
8	20,368	549	52	27	12	39	8,954	30,000
9	19,376	555	67	17	21	50	9,913	30,000
10	17,541	582	53	20	15	65	11,724	30,000
11	16,494	481	66	13	10	60	12,876	30,000
12	14,356	405	41	42	9	64	15,083	30,000
13	13,735	312	44	15	40	61	15,793	30,000
14	13,408	262	23	32	6	83	16,187	30,000
15	13,132	276	25	6	29	85	16,446	30,000
16	12,871	218	14	6	3	104	16,784	30,000
17	12,473	224	19	3	3	99	17,178	30,000
18	11,863	224	24	7	0	99	17,783	30,000
19	11,596	188	25	7	4	84	18,096	30,000
20	11,326	184	9	6	8	85	18,383	30,000
21	11,008	194	24	10	6	87	18,671	30,000
22	10,655	199	8	8	10	89	19,031	30,000
23	10,234	206	9	0	13	91	19,447	30,000
24	9,479	185	16	2	2	96	20,220	30,000
25	9,233	125	29	2	0	89	20,522	30,000
26	9,149	104	23	13	3	84	20,625	30,000
27	8,956	118	5	0	24	78	20,820	30,000
28	8,809	82	11	3	3	71	21,022	30,000
29	8,688	72	27	3	9	69	21,132	30,000
30	8,530	120	29	6	3	67	21,245	30,000
31	8,360	104	0	20	3	67	21,445	30,000
32	8,192	107	14	0	14	71	21,602	30,000
33	8,014	124	4	4	0	83	21,771	30,000
34	7,894	88	28	0	0	88	21,903	30,000
35	7,653	64	8	21	0	102	22,152	30,000
36	7,091	95	0	9	23	108	22,675	30,000

<b>Marital Status</b> <div>Married</div> <div>Separated</div> <div>Single</div> <div>Widow</div>	<b>Number of Children</b> <div>0</div> <div>1</div> <div>2</div> <div>3</div> <div>4</div> <div>5</div> <div>7</div>	<b>Gender</b> <div>F</div> <div>M</div>
<b>Owns Real Estate</b> <div>N</div> <div>Y</div>	<b>Owns Car</b> <div>N</div> <div>Y</div>	