

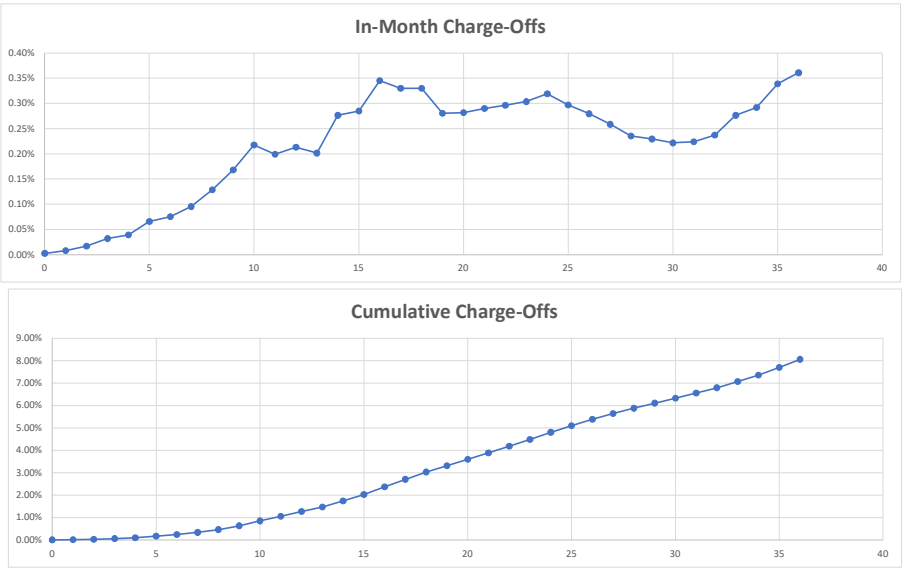
Roll Rate Report

[illegible]

Charge-Off Curves

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

☐ 0

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

☐ 7

Owns Real Estate

☐ N

☐ Y

Gender

☐ F

☐ M

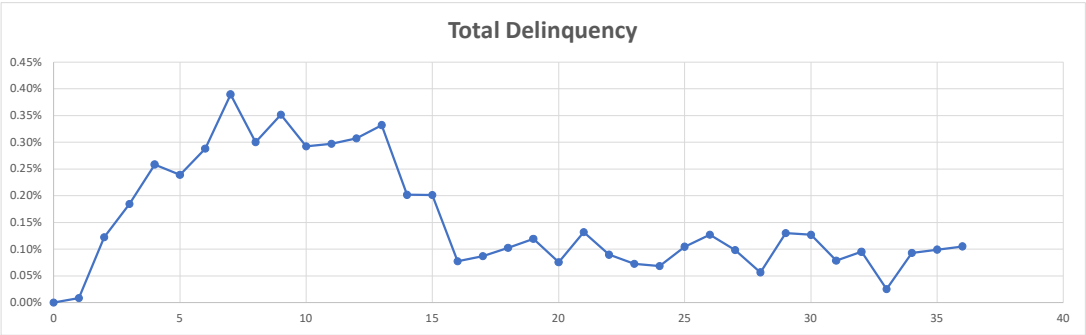
Owns Car

☐ N

☐ Y

Delinquency Curve

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 Growth Forecasting

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

Marital Status

Married

Separated

Single

Widow

Number of Children

0

1

2

3

4

5

7

Gender

F

M

Owns Real Estate

N

Y

Owns Car

N

Y