AmEx Credit Account Master Tr 10-D 5/31/2015

Section 1: 10-D (FORM 10-D)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the monthly distribution period from May 1, 2015 through May 31, 2015

Commission File Number of issuing entity: 000-20787-07

AMERICAN EXPRESS CREDIT ACCOUNT MASTER TRUST

(Exact name of issuing entity as specified in its charter)

Commission File Number of Depositor: 000-21424-04

American Express
Receivables Financing
Corporation II
(Exact name of depositor
as specified in its charter)

13-3854638 (I.R.S. Employer Identification Number of depositor)

> American Express Centurion Bank (Exact name of sponsor as specified in its charter)

Delaware State or other jurisdiction of incorporation or organization of the issuing entity

c/o The Bank of New York Mellon 101 Barclay Street, New York (Address of the principal executive offices of the issuing entity) Commission File Number of Depositor: 333-113579-02

American Express Receivables Financing Corporation III LLC (Exact name of depositor as specified in its charter)

20-0942395 (I.R.S. Employer Identification Number of depositor) Commission File Number of Depositor: 333-113579-01

American Express
Receivables Financing
Corporation IV LLC
(Exact name of depositor
as specified in its charter)

20-0942445 (I.R.S. Employer Identification Number of depositor)

American Express Bank, FSB (Exact name of sponsor as specified in its charter)

Not Applicable (I.R.S. Employer Identification Number of the issuing entity)

> 10286 (Zip Code)

(Telephone number, including area code)

Not Applicable

(Former name, former address, if changed since last report)

Each class of Asset Backed Certificates to which this report on Form 10-D relates is subject to the reporting requirements of Section 15(d) of the Securities Exchange Act of 1934.

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ⊠ No □

PART I - DISTRIBUTION INFORMATION

Item 1. Distribution and Pool Performance Information.

The information required by Item 1121 of Regulation AB is contained in the distribution report attached hereto as Exhibit 99.

PART II - OTHER INFORMATION

Item 9. Exhibits.

Exhibit No. Description

Monthly Servicer's Certificate for the Monthly Period ending May 31, 2015 and the June 15, 2015 Payment Date.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Date: June 15, 2015

American Express Receivables Financing Corporation II, Depositor

By: /s/ Anderson Y. Lee
Name: Anderson Y. Lee

Title: President

American Express Receivables Financing

Corporation III LLC,

Depositor

By: /s/ Todd N. Boren
Name: Todd N. Boren
Title: President

American Express Receivables Financing

Corporation IV LLC,

Depositor

By: /s/ Denise D. Roberts

Name: Denise D. Roberts

Title: President

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Section 2: EX-99 (EX-99)

Exhibit 99

MONTHLY SERVICER'S CERTIFICATE

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

AMERICAN EXPRESS CREDIT ACCOUNT MASTER TRUST

The undersigned, a duly authorized representative of American Express Travel Related Services Company, Inc., as Servicer ("TRS"), pursuant to the Pooling and Servicing Agreement, dated as of May 16, 1996, as amended and restated as of January 1, 2006 (as amended and restated and as otherwise amended and supplemented, the "Agreement"), as supplemented by the Series Supplements (as amended and supplemented, the "Series Supplements"), among TRS, as Servicer, American Express Receivables Financing Corporation II, American Express Receivables Financing Corporation IV LLC, as Transferors, and The Bank of New York, as Trustee, does hereby certify as follows:

- 1. Capitalized terms used in this Certificate have their respective meanings as set forth in the Agreement or the Series Supplements, as applicable.
- 2. TRS is, as of the date hereof, the Servicer under the Agreement.
- 3. The undersigned is a Servicing Officer.
- 4. This Certificate relates to the Distribution Date occurring on June 15, 2015 and covers activity from May 01, 2015 through May 31, 2015.
- 5. As of the date hereof, to the best knowledge of the undersigned, the Servicer has performed in all material respects all its obligations under the Agreement through the Monthly Period preceding such Distribution Date.
- 6. As of the date hereof, to the best knowledge of the undersigned, no Pay Out Event occurred on or prior to such Distribution Date.

 IN WITNESS WHEREOF, the undersigned has duly executed and delivered this Certificate this 9th day of June 2015.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., as Servicer

By: /s/ Robert J. Parslow

Name: Robert J. Parslow

Title: Director

ABS Operations

A. Trust Activity

| | Trust Totals |
|-------------------------------------------------------|-------------------|
| Record Date | May 31, 2015 |
| Number of days in Monthly Period | 31 |
| Beginning Number of Accounts | 21,508,973 |
| Beginning Principal Receivable Balance, including any | |
| Additions, Removals, or Adjustments of Principal | |
| Receivables during the Monthly Period | 27,241,016,357.47 |
| a. Addition of Principal Receivables | 0.00 |
| b. Removal of Principal Receivables | 0.00 |
| c. Adjustments to Principal Receivables | 0.00 |
| Special Funding Account Balance | 0.00 |
| Beginning Total Principal Balance | 27,241,016,357.47 |
| Finance Charge Collections (excluding Recoveries) | 492,199,823.05 |
| Collections of Discount Option Receivables | 0.00 |
| Recoveries | 18,925,647.45 |
| Total Collections of Finance Charge Receivables | 511,125,470.50 |
| Total Collections of Principal Receivables | 9,521,259,205.81 |
| Monthly Payment Rate | 33.8244% |
| Defaulted Amount | 45,803,239.86 |
| Annualized Default Rate | 1.9542% |
| Annualized Default Rate, Net of Recoveries | 1.1467% |
| Trust Portfolio Yield | 20.1123% |
| New Principal Receivables | 9,922,518,434.40 |
| Ending Number of Accounts | 21,498,942 |
| Ending Principal Receivables Balance | 27,596,472,346.20 |
| Ending Required Minimum Principal Balance | 18,394,528,360.00 |
| Ending Transferor Amount | 10,405,324,346.20 |
| Ending Special Funding Account Balance | 0.00 |
| Ending Total Principal Balance | 27,596,472,346.20 |
| Ending Total Accounts Receivable | 28,232,518,788.04 |

B. Series Allocations

| | Invested Amount | Adjusted Invested Amount | Principal Funding Account Balance | Series Required Transferor Amount | Series Allocation Percentage | Series Allocable Finance Charge Collections | Series Allocable Recoveries | Series Allocable Principal Collections | Series Allocable Defaulted Amount |
|---------|--------------------|--------------------------------|--------------------------------------------|--------------------------------------------|------------------------------------|------------------------------------------------------|-----------------------------------|-------------------------------------------------|--------------------------------------------|
| Group 1 | | | | | | | | | |
| 2012-2 | 1,785,716,000 | 1,785,716,000.00 | 0.00 | 125,000,120.00 | 10.39% | 53,092,727.18 | 1,965,885.67 | 989,012,770.06 | 4,757,772.91 |
| 2012-5 | 714,287,000 | 714,287,000.00 | 0.00 | 50,000,090.00 | 4.15% | 21,237,108.71 | 786,354.93 | 395,605,440.33 | 1,903,110.76 |
| 2013-3 | 578,035,000 | 578,035,000.00 | 0.00 | 40,462,450.00 | 3.36% | 17,186,078.05 | 636,355.79 | 320,142,730.73 | 1,540,087.71 |
| 2014-2 | 1,156,070,000 | 1,156,070,000.00 | 0.00 | 80,924,900.00 | 6.72% | 34,372,156.11 | 1,272,711.59 | 640,285,461.45 | 3,080,175.42 |
| 2014-3 | 1,734,105,000 | 1,734,105,000.00 | 0.00 | 121,387,350.00 | 10.09% | 51,558,234.16 | 1,909,067.38 | 960,428,192.18 | 4,620,263.13 |
| 2014-4 | 1,156,070,000 | 1,156,070,000.00 | 0.00 | 80,924,900.00 | 6.72% | 34,372,156.11 | 1,272,711.59 | 640,285,461.45 | 3,080,175.42 |
| Total | 7,124,283,000.00 | 7,124,283,000.00 | 0.00 | 498,699,810.00 | 41.44% | 211,818,460.32 | 7,843,086.95 | 3,945,760,056.20 | 18,981,585.35 |
| Group 2 | | | | | | | | | |
| 2008-2 | 1,363,638,000 | 1,363,638,000.00 | 0.00 | 95,454,660.00 | 7.93% | 40,543,546.85 | 1,501,222.14 | 755,246,296.58 | 3,633,209.28 |
| 2008-6 | 1,534,091,000 | 1,534,091,000.00 | 0.00 | 107,386,370.00 | 8.92% | 45,611,438.18 | 1,688,872.98 | 849,651,114.42 | 4,087,355.77 |
| 2012-1 | 606,062,000 | 606,062,000.00 | 0.00 | 42,424,340.00 | 3.53% | 18,019,373.98 | 667,210.58 | 335,665,389.93 | 1,614,761.45 |
| 2012-3 | 1,212,122,000 | 1,212,122,000.00 | 0.00 | 84,848,540.00 | 7.05% | 36,038,688.49 | 1,334,418.95 | 671,329,672.17 | 3,229,517.58 |
| 2012-A | 0 | 0.00 | 0.00 | 0.00 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 |
| 2012-4 | 1,181,820,000 | 1,181,820,000.00 | 0.00 | 82,727,400.00 | 6.87% | 35,137,752.50 | 1,301,059.63 | 654,547,011.90 | 3,148,782.44 |
| 2013-1 | 1,190,477,000 | 1,190,477,000.00 | 0.00 | 83,333,390.00 | 6.92% | 35,395,141.54 | 1,310,590.08 | 659,341,662.09 | 3,171,847.72 |
| 2013-2 | 714,286,000 | 714,286,000.00 | 0.00 | 50,000,020.00 | 4.15% | 21,237,078.98 | 786,353.83 | 395,604,886.48 | 1,903,108.10 |
| 2014-1 | 1,488,096,000 | 1,488,096,000.00 | 0.00 | 104,166,720.00 | 8.66% | 44,243,919.50 | 1,638,237.32 | 824,176,939.15 | 3,964,808.98 |
| 2014-5 | 583,092,000 | 583,092,000.00 | 0.00 | 40,816,440.00 | 3.39% | 17,336,432.26 | 641,923.02 | 322,943,533.08 | 1,553,561.33 |
| 2009-D- | | | | | | | | | |
| II | 193,181,000 | 193,181,000.00 | 0.00 | 13,522,670.00 | 1.12% | 5,743,637.92 | 212,671.98 | 106,992,643.81 | 514,701.85 |
| Total | 10,066,865,000.00 | 10,066,865,000.00 | 0.00 | 704,680,550.00 | 58.56% | 299,307,010.20 | 11,082,560.51 | 5,575,499,149.61 | 26,821,654.50 |
| Trust | 17,191,148,000.00 | 17,191,148,000.00 | 0.00 | 1,203,380,360.00 | 100.00% | 511,125,470.52 | 18,925,647.46 | 9,521,259,205.81 | 45,803,239.85 |

C. Group Allocations (1)

| | Invested Amount | Investor Finance Charge Collections | Investor Monthly Interest | Investor Default Amount | Investor Monthly Fees | Investor Additional Amounts | Total | Reallocated Investor Finance Charge Collections | Investment Funding Account Proceeds | Available Excess |
|-------------|-------------------|----------------------------------------------|---------------------------------|-------------------------------|-----------------------------|-----------------------------------|---------------|-------------------------------------------------------------|----------------------------------------------|---------------------|
| Group 1 | Invested Amount | Conections | Interest | Amount | rees | Amounts | Total | Conections | Troceeus | Excess |
| 2012-2 | 1,785,716,000.00 | 33,505,888.82 | 1,054,688.78 | 3,002,515.66 | 2,976,193.34 | 0.00 | 7,033,397.78 | 32,917,643.77 | 0.00 | 25,884,596.00 |
| 2012-5 | 714,287,000.00 | 13,402,226.78 | 361,161.21 | 1,201,007.27 | 1,190,478.33 | 0.00 | 2,752,646.81 | 13,106,353.91 | 0.00 | 10,353,707.10 |
| 2013-3 | 578,035,000.00 | 10,845,719.10 | 473,313.87 | 971,912.19 | 963,391.67 | 0.00 | 2,408,617.73 | 10,787,329.76 | 0.00 | 8,378,712.03 |
| 2014-2 | 1,156,070,000.00 | 21,691,438.20 | 1,189,788.78 | 1,943,824.37 | 1,926,783.34 | 0.00 | 5,060,396.49 | 21,817,820.55 | 0.00 | 16,757,424.06 |
| 2014-3 | 1,734,105,000.00 | 32,537,157.29 | 2,117,594.54 | 2,915,736.56 | 2,890,175.00 | 0.00 | 7,923,506.10 | 33,059,642.19 | 0.00 | 25,136,136.09 |
| 2014-4 | 1,156,070,000.00 | 21,691,438.20 | 1,356,696.42 | 1,943,824.37 | 1,926,783.34 | 0.00 | 5,227,304.13 | 21,984,728.19 | 0.00 | 16,757,424.06 |
| Total | 7,124,283,000.00 | 133,673,868.39 | 6,553,243.60 | 11,978,820.42 | 11,873,805.02 | 0.00 | 30,405,869.04 | 133,673,518.37 | 0.00 | 103,267,999.34 |
| Group 2 | | | | | | | | | | |
| 2008-2 | 1,363,638,000.00 | 25,586,053.96 | 2,143,761.92 | 2,292,830.69 | 2,272,730.00 | 0.00 | 6,709,322.61 | 26,692,113.35 | 0.00 | 19,982,790.74 |
| 2008-6 | 1,534,091,000.00 | 28,784,592.88 | 2,244,550.08 | 2,579,431.58 | 2,556,818.33 | 0.00 | 7,380,799.99 | 29,861,413.93 | 0.00 | 22,480,928.95 |
| 2012-1 | 606,062,000.00 | 11,371,592.05 | 272,330.68 | 1,019,036.98 | 1,010,103.33 | 0.00 | 2,301,470.99 | 11,182,721.09 | 0.00 | 8,881,250.10 |
| 2012-3 | 1,212,122,000.00 | 22,743,146.56 | 395,400.47 | 2,038,070.60 | 2,020,203.34 | 0.00 | 4,453,674.41 | 22,216,145.30 | 0.00 | 17,762,470.89 |
| 2012-4 | 1,181,820,000.00 | 22,174,587.60 | 467,440.57 | 1,987,120.61 | 1,969,700.00 | 0.00 | 4,424,261.18 | 21,742,685.68 | 0.00 | 17,318,424.50 |
| 2012-A | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2013-1 | 1,190,477,000.00 | 22,337,019.61 | 638,012.06 | 2,001,676.55 | 1,984,128.34 | 0.00 | 4,623,816.95 | 22,069,101.38 | 0.00 | 17,445,284.43 |
| 2013-2 | 714,286,000.00 | 13,402,208.02 | 386,804.46 | 1,201,005.59 | 1,190,476.67 | 0.00 | 2,778,286.72 | 13,245,454.45 | 0.00 | 10,467,167.73 |
| 2014-1 | 1,488,096,000.00 | 27,921,269.83 | 719,669.01 | 2,502,095.26 | 2,480,160.00 | 0.00 | 5,701,924.27 | 27,508,526.15 | 0.00 | 21,806,601.88 |
| 2014-5 | 583,092,000.00 | 10,940,604.01 | 245,716.08 | 980,415.06 | 971,820.00 | 0.00 | 2,197,951.14 | 10,742,598.19 | 0.00 | 8,544,647.05 |
| Total | 9,873,684,000.00 | 185,261,074.52 | 7,513,685.33 | 16,601,682.92 | 16,456,140.01 | 0.00 | 40,571,508.26 | 185,260,759.52 | 0.00 | 144,689,566.27 |
| Trust Total | 16,997,967,000.00 | 318,934,942.91 | 14,066,928.93 | 28,580,503.34 | 28,329,945.03 | 0.00 | 70,977,377.30 | 318,934,277.89 | 0.00 | 247,957,565.61 |

| | Group Investor Finance | | Group Reallocable Investor |
|---------|------------------------|---------------|----------------------------|
| | | Group | |
| | Charge Collections | Expenses | Finance Charge Collections |
| Group 1 | 133,673,518.38 | 30,405,869.04 | 103,267,649.34 |
| Group 2 | 185,260,759,51 | 40,571,508.26 | 144.689.251.25 |

(1) Series 2009-D-II does not share in group allocations with other series. Therefore, certain figures set forth in section "B. Series Allocations" above, which include Series 2009-D-II, will not equal the corresponding figures set forth in this section "C. Group Allocations."

D. Trust Performance

Delinquencies:

| | Percentage of Ending Total | | | | | |
|---------------------------|----------------------------|-------------|--|--|--|--|
| | Receivables | | | | | |
| 31-60 Days Delinquent | 0.24% | 67,204,639 | | | | |
| 61-90 Days Delinquent | 0.17% | 47,942,385 | | | | |
| 90+ Days Delinquent | 0.43% | 120,274,850 | | | | |
| Total 30+ Days Delinquent | 0.83% | 235,421,874 | | | | |

E. Repurchases and Replacements

Information required by Rule 15Ga-1(a) concerning the Trust:

No activity to report for reporting period.

Most recent Form ABS-15G:

Form ABS-15G filed on February 11, 2015 under CIK number 0000949349

Series 2008-2 Certificates

| | Series | Total Investor | | |
|---------------------------------------------------------------|------------------|------------------|-----------------------|------------------|
| A. Investor/Transferor Allocations | Allocations | Interest | Transferors' Interest | |
| Beginning Invested Amount/Transferor Amount | 2,160,814,685.77 | 1,363,638,000.00 | 797,176,685.77 | |
| Beginning Adjusted Invested Amount | N/A | 1,363,638,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 40,543,546.85 | 25,586,053.96 | 14,957,492.89 | |
| Collections of Principal Receivables | 755,246,296.58 | 476,617,710.98 | 278,628,585.60 | |
| Defaulted Amount | 3,633,209.28 | 2,292,830.69 | 1,340,378.59 | |
| Ending Invested Amount / Transferor Amount | 2,189,010,202.07 | 1,363,638,000.00 | 825,372,202.07 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 1.44560% | 3.93560% | 5.18560% | |
| Monthly Interest Due | 1,493,786.67 | 254,177.56 | 395,797.69 | 2,143,761.92 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 1,493,786.67 | 254,177.56 | 395,797.69 | 2,143,761.92 |
| Investor Default Amount | 2,017,688.58 | 126,107.22 | 149,034.89 | 2,292,830.69 |
| Investor Monthly Fees Due | 2,000,000.00 | 125,001.67 | 147,728.33 | 2,272,730.00 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 5,511,475.25 | 505,286.45 | 692,560.91 | 6,709,322.61 |
| Reallocated Investor Finance Charge Collections | , , | , | · | 26,692,113.35 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 21.0673% |
| Base Rate | | | | 3.8134% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1.200,000,000,00 | 75.001.000.00 | 88,637,000.00 | 1,363,638,000.00 |
| Distributions of Interest | 1,493,786.67 | 254,177.56 | 395,797.69 | 2,143,761.92 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 1.493.786.67 | 254,177,56 | 395.797.69 | 2.143.761.92 |
| Ending Certificates Balance | 1,200,000,000,00 | 75.001.000.00 | 88.637.000.00 | 1,363,638,000.00 |
| Litting Contributes Butance | 1,200,000,000.00 | 75,001,000.00 | 00,037,000.00 | 1,505,050,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$1.24 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$1.24 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$3.39 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$3.39 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|--------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$20,3 | 378,588.43 |
| (2) The amount of the distribution in respect of Collateral Minimum Monthly Interest: | \$ 3 | 395,797.69 |
| (3) The amount of the distribution in respect of Collateral Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$19,9 | 982,790.74 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 23,489,031.56 |
| a. Class A Monthly Interest | \$ 1,493,786.67 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 2,017,688.58 |
| e. Excess Spread | \$ 19,977,556.31 |
| 2. Class B Available Funds | \$ 1,468,084.03 |
| a. Class B Monthly Interest | \$ 254,177.50 |
| b. Class B Outstanding Monthly Interest | \$ 0.0 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,213,906.4 |
| 3. Collateral Available Funds | \$ 1,734,997.7 |
| a. Excess Spread | \$ 1,734,997.7 |
| 4. Total Excess Spread | \$ 22,926,460.5 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2008-2 Allocable Principal Collections | \$755,246,296.5 |
| 3. Principal Allocation Percentage of Series 2008-2 Allocable Principal Collections | \$476,617,710.9 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$476,617,710.9 |
| 6. Shared Principal Collections from other Series allocated to Series 2008-2 | \$ 0.0 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,292,830.6 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$478,910,541.6 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 88,637,000.0 |
| 2. Required Collateral Invested Amount | \$ 88,637,000.0 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.0 |
| 4. Treated as Shared Principal Collections | \$478,910,541.6 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|---------------------------------------------------------------------------------------------------------------------------------|------|--------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N.1. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2008-2 | | |
| 1. Excess Spread | \$22 | 2,926,460.54 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 126,107.22 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Minimum Monthly Interest | \$ | 395,797.69 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ 2 | 2,272,730.00 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 149,034.89 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$19 | 9,982,790.74 |
| N.2. Application of Excess Spread, Excess Finance Charge Collections and Funds from Series 2009-D-II Allocated to Series 2008-2 | | |
| 1. Excess Spread | \$22 | 2,926,460.54 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Funds from Series 2009-D-II | \$ | 0.00 |
| 4. Applied to fund Class A Required Amount | \$ | 0.00 |
| 5. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 6. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 7. Applied to fund Class B Required Amount | \$ | 126,107.22 |
| 8. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 9. Applied to Collateral Minimum Monthly Interest | \$ | 395,797.69 |
| 10. Applied to unpaid Monthly Servicing Fee | \$ 2 | 2,272,730.00 |
| 11. Collateral Default Amount treated as Available Principal Collections | \$ | 149,034.89 |
| 12. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 13. Deposited to Reserve Account | \$ | 0.00 |
| 14. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$19 | 9,982,790.74 |
| | | |

| O. Yield and Base Rate | |
|----------------------------------------------------------------------------------------------------|----------|
| 1. Base Rate | |
| a. Current Monthly Period | 3.8134% |
| b. Prior Monthly Period | 3.8746% |
| c. Second Prior Monthly Period | 3.8675% |
| 2. Three Month Average Base Rate | 3.8518% |
| 3. Series Adjusted Portfolio Yield | |
| a. Current Monthly Period | 21.0673% |
| b. Prior Monthly Period | 18.4151% |
| c. Second Prior Monthly Period | 18.6736% |
| 4. Three Month average Series Adjusted Portfolio Yield | 19.3853% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | Yes |

Series 2008-6 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------|-----------------------|----------------------------|-----------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 2,430,913,748.45 | 1,534,091,000.00 | 896,822,748.45 | |
| Beginning Adjusted Invested Amount | N/A | 1,534,091,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 45,611,438.18 | 28,784,592.88 | 16,827,160.31 | |
| Collections of Principal Receivables | 849.651.114.42 | 536,194,313.19 | 313,456,801.23 | |
| Defaulted Amount | 4,087,355.77 | 2,579,431.58 | 1.507.924.19 | |
| Ending Invested Amount / Transferor Amount | 2,462,633,668.10 | 1,534,091,000.00 | 928,542,668.10 | |
| Ending Invested Amount / Transferor Amount | 2,402,033,006.10 | 1,334,091,000.00 | 920,342,000.10 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 6,750,000.00 | 0.00 | 0.00 | 6,750,000.00 |
| Reserve Account Opening Balance | 6,750,000.00 | 0.00 | 0.00 | 6,750,000.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 6,750,000.00 | 0.00 | 0.00 | 6,750,000.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | , , |
| Coupon May 15, 2015 to June 14, 2015 | 1.38560% | 3.18560% | 4.68560% | |
| Monthly Interest Due | 1,610,760.00 | 231,453.75 | 402,336.33 | 2,244,550.08 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 1,610,760.00 | 231,453.75 | 402,336.33 | 2,244,550.08 |
| Investor Default Amount | 2,269,899.65 | 141,868.73 | 167,663.20 | 2,579,431.58 |
| Investor Monthly Fees Due | 2,250,000.00 | 140,625.00 | 166,193.33 | 2,556,818.33 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 6.130.659.65 | 513,947.48 | 736,192,86 | 7,380,799.99 |
| Reallocated Investor Finance Charge Collections | ., , | | , | 29,861,413.93 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 315.01 |
| Series Adjusted Portfolio Yield | | | | 20.9392% |
| Base Rate | | | | 3.6851% |
| Excess Spread Percentage | | | | 17.5851% |
| | | | | |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | <u>Total</u> |
| Beginning Certificates Balance | 1,350,000,000.00 | 84,375,000.00 | 99,716,000.00 | 1,534,091,000.00 |
| Distributions of Interest | 1,610,760.00 | 231,453.75 | 402,336.33 | 2,244,550.08 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 1,610,760.00 | 231,453.75 | 402,336.33 | 2,244,550.08 |
| Ending Certificates Balance | 1,350,000,000.00 | 84,375,000.00 | 99,716,000.00 | 1,534,091,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$1.19 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$1.19 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$2.74 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$2.74 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$22,88 | 3,265.28 |
| (2) The amount of the distribution in respect of Collateral Minimum Monthly Interest: | \$ 40 | 2,336.33 |
| (3) The amount of the distribution in respect of Collateral Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$22,48 | 30,928.95 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 26,278,319.91 |
| a. Class A Monthly Interest | \$ 1,610,760.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 2,269,899.65 |
| e. Excess Spread | \$ 22,397,660.26 |
| 2. Class B Available Funds | \$ 1,642,394.99 |
| a. Class B Monthly Interest | \$ 231,453.73 |
| b. Class B Outstanding Monthly Interest | \$ 0.0 |
| c. Class B Additional Interest | \$ 0.0 |
| d. Excess Spread | \$ 1,410,941.2 |
| 3. Collateral Available Funds | \$ 1,941,014.0 |
| a. Excess Spread | \$ 1,941,014.0 |
| 4. Total Excess Spread | \$ 25,749,615.5 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2008-6 Allocable Principal Collections | \$849,651,114.4 |
| 3. Principal Allocation Percentage of Series 2008-6 Allocable Principal Collections | \$536,194,313.1 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$536,194,313.1 |
| 6. Shared Principal Collections from other Series allocated to Series 2008-6 | \$ 0.0 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,579,431.58 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$538,773,744.7 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 99,716,000.0 |
| 2. Required Collateral Invested Amount | \$ 99,716,000.0 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.0 |
| 4. Treated as Shared Principal Collections | \$538,773,744.7 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|---------------------------------------------------------------------------------------------------------------------------------|--------|-----------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N.1. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2008-6 | | |
| 1. Excess Spread | \$25,7 | 49,615.54 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ 14 | 41,868.73 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Minimum Monthly Interest | \$ 40 | 02,336.33 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ 2,5 | 56,818.33 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ 10 | 67,663.20 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$22,4 | 80,928.95 |
| N.2. Application of Excess Spread, Excess Finance Charge Collections and Funds from Series 2009-D-II Allocated to Series 2008-6 | | |
| 1. Excess Spread | \$25,7 | 49,615.54 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Funds from Series 2009-D-II | \$ | 0.00 |
| 4. Applied to fund Class A Required Amount | \$ | 0.00 |
| 5. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 6. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 7. Applied to fund Class B Required Amount | \$ 14 | 41,868.73 |
| 8. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 9. Applied to Collateral Minimum Monthly Interest | \$ 40 | 02,336.33 |
| 10. Applied to unpaid Monthly Servicing Fee | | 56,818.33 |
| 11. Collateral Default Amount treated as Available Principal Collections | | 67,663.20 |
| 12. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 13. Deposited to Reserve Account | \$ | 0.00 |
| 14. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$22,4 | 80,928.95 |
| | | |

| O. Yield and Base Rate | |
|----------------------------------------------------------------------------------------------------|----------|
| 1. Base Rate | |
| a. Current Monthly Period | 3.6851% |
| b. Prior Monthly Period | 3.7463% |
| c. Second Prior Monthly Period | 3.7392% |
| 2. Three Month Average Base Rate | 3.7235% |
| 3. Series Adjusted Portfolio Yield | |
| a. Current Monthly Period | 20.9392% |
| b. Prior Monthly Period | 18.3082% |
| c. Second Prior Monthly Period | 18.5495% |
| 4. Three Month average Series Adjusted Portfolio Yield | 19.2657% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | Yes |

Series 2012-1 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|-----------------------------------------------------------------------|-----------------------|----------------------------|-----------------------|----------------|
| Beginning Invested Amount/Transferor Amount | 960,363,138.96 | 606,062,000.00 | 354,301,138.96 | |
| Beginning Adjusted Invested Amount | N/A | 606,062,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 18,019,373.98 | 11,371,592.05 | 6,647,781.93 | |
| Collections of Principal Receivables | 335,665,389.93 | 211,830,326.78 | 123,835,063.15 | |
| Defaulted Amount | 1,614,761.45 | 1,019,036,98 | 595,724.47 | |
| Ending Invested Amount / Transferor Amount | 972,894,493.32 | 606,062,000.00 | 366,832,493.32 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal | | | | |
| distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 0.45560% | 0.98560% | 1.33560% | |
| Monthly Interest Due | 196,161.11 | 30,862.53 | 45,307.04 | 272,330.68 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 196,161.11 | 30,862.53 | 45,307.04 | 272,330.68 |
| Investor Default Amount | 840,703.57 | 61,142.69 | 117,190.72 | 1,019,036.98 |
| Investor Monthly Fees Due | 833,333.33 | 60,606.67 | 116,163.33 | 1,010,103.33 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 1,870,198.01 | 152,611.89 | 278,661.09 | 2,301,470.99 |
| Reallocated Investor Finance Charge Collections | | | | 11,182,721.09 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.7454% |
| Base Rate | | | | 2.4914% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 500,000,000.00 | 36,364,000.00 | 69,698,000.00 | 606,062,000.00 |
| Distributions of Interest | 196,161.11 | 30,862.53 | 45,307.04 | 272,330.68 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 196,161.11 | 30,862.53 | 45,307.04 | 272,330.68 |
| Ending Certificates Balance | 500,000,000.00 | 36,364,000.00 | 69,698,000.00 | 606,062,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.39 |
| | |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.39 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.85 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.85 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B Invested | | |
| Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$8,9 | 926,557.14 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 45,307.04 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$8,8 | 881,250.10 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| . Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|-----------------|
| 1. Class A Available Funds | \$ 9,225,723.6 |
| a. Class A Monthly Interest | \$ 196,161.1 |
| b. Class A Outstanding Monthly Interest | \$ 0.0 |
| c. Class A Additional Interest | \$ 0.0 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 840,703.5 |
| e. Excess Spread | \$ 8,188,859.0 |
| 2. Class B Available Funds | \$ 670,968.4 |
| a. Class B Monthly Interest | \$ 30,862.5 |
| b. Class B Outstanding Monthly Interest | \$ 0.0 |
| c. Class B Additional Interest | \$ 0.0 |
| d. Excess Spread | \$ 640,105.9 |
| 3. Collateral Available Funds | \$ 1,286,028.9 |
| a. Excess Spread | \$ 1,286,028.9 |
| 4. Total Excess Spread | \$ 10,114,993.8 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2012-1 Allocable Principal Collections | \$335,665,389.9 |
| 3. Principal Allocation Percentage of Series 2012-1 Allocable Principal Collections | \$211,830,326.7 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$211,830,326.7 |
| 6. Shared Principal Collections from other Series allocated to Series 2012-1 | \$ 0.0 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,019,036.9 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$212,849,363.7 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 69,698,000.0 |
| 2. Required Collateral Invested Amount | \$ 69,698,000.0 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.0 |
| 4. Treated as Shared Principal Collections | \$212,849,363.7 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|-----|---------------------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-1 | | |
| 1. Excess Spread | \$ | 10,114,993.88 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 61,142.69 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 45,307.04 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 1,010,103.33 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 117,190.72 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 8,881,250.10 |
| O. Yield and Base Rate | | , , , , , , , , , , , , , |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.4914% |
| b. Prior Monthly Period | | 2.5529% |
| c. Second Prior Monthly Period | | 2.5462% |
| 2. Three Month Average Base Rate | | 2.5302% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.7454% |
| b. Prior Monthly Period | | 17.3136% |
| c. Second Prior Monthly Period | | 17.3949% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.1513% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$6 | 606,062,000.00 |
| Monthly Interest | \$ | 459,839.71 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | | 506,521,839.71 |
| | ΨΟ | .00,021,007.71 |

Series 2012-2 Certificates

| Allocations |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Beginning Adjusted Invested Amount N/A 1,785,716,000.00 N/A |
| Floating Allocation Percentage N/A 63.1076% 36.8924% |
| Principal Allocation Percentage N/A 63.1076% 36.8924% Collections of Finance Charge Receivables 53.092,727.18 33.505,888.82 19,587,188.37 Collections of Principal Receivables 989,012,770.06 624,142,090.77 364,870,679.29 Defaulted Amount 4,757,772.91 3,002,515.66 1,755,257.25 Ending Invested Amount / Transferor Amount 2,866,560,290.92 1,785,716,000.00 1,080,844,290.92 B. Monthly Period Funding Requirements Class A Class B Collateral Interest Total Principal Funding Account Balance 0.00 0.00 0.00 0.00 0.00 Investment Proceeds for Monthly Period 0.00 0.00 0.00 0.00 0.00 Required Reserve Account Amount 7,500,000.00 0.00 0.00 7,500,000.00 Reserve Account Deposing Balance 0.00 0.00 0.00 7,500,000.00 Reserve Account Deposit 0.00 0.00 0.00 0.00 0.00 Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 |
| Collections of Finance Charge Receivables 53,092,727.18 33,505,888.82 19,587,188.37 |
| Collections of Principal Receivables |
| Defaulted Amount |
| Ending Invested Amount / Transferor Amount 2,866,560,290.92 1,785,716,000.00 1,080,844,290.92 |
| Principal Funding Account Balance 0.00 0.00 0.00 0.00 0.00 0.00 1.00 1.0 |
| Investment Proceeds for Monthly Period |
| Investment Proceeds for Monthly Period |
| Reserve Account Opening Balance 7,500,000.00 0.00 0.00 7,500,000.00 Reserve Account Investment Proceeds retained per Section 4.12 (b) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 |
| (b) 0.00 0.00 0.00 0.00 0.00 Reserve Account Deposit 0.00 0.00 0.00 0.00 0.00 Reserve Draw Amount 0.00 0.00 0.00 0.00 0.00 Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2, |
| (b) 0.00 0.00 0.00 0.00 0.00 Reserve Account Deposit 0.00 0.00 0.00 0.00 0.00 Reserve Draw Amount 0.00 0.00 0.00 0.00 0.00 Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2, |
| Reserve Account Deposit 0.00 0.00 0.00 0.00 Reserve Draw Amount 0.00 0.00 0.00 0.00 Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 |
| Reserve Draw Amount 0.00 0.00 0.00 0.00 Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 7,500,000.00 0.00 7,500,000.00 0.00 7,500,000.00 0.00 7,500,000.00 0.00 0.00 7,500,000.00 0.00 0.00 7,500,000.00 0.00 0.00 7,500,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0. |
| Reserve Account Surplus (after giving effect to any principal distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 7,500,000.00 0.00 7,500,000.00 0.00 0.00 7,500,000.00 0.00 0.00 7,500,000.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 <t< td=""></t<> |
| distributions on the related Distribution Date) 0.00 0.00 0.00 0.00 Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| principal distributions and Reserve Account withdrawals on the related Distribution Date) 7,500,000.00 0.00 0.00 7,500,000.00 LIBOR Determination Date NA NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| LIBOR Determination Date NA NA NA Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Coupon May 15, 2015 to June 14, 2015 0.68000% 0.99000% 1.29000% Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Monthly Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Outstanding Monthly Interest Due 0.00 0.00 0.00 0.00 Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Additional Interest Due 0.00 0.00 0.00 0.00 Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Total Interest Due 850,000.00 84,710.18 119,978.60 1,054,688.78 Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Investor Default Amount 2,522,110.73 172,645.21 307,759.72 3,002,515.66 Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| Investor Monthly Fees Due 2,500,000.00 171,131.67 305,061.67 2,976,193.34 |
| |
| Investor Additional Amounts Due |
| Investor Additional Amounts Due 0.00 0.00 0.00 0.00 0.00 |
| Total Due 5,872,110.73 428,487.06 732,799.99 7,033,397.78 |
| Reallocated Investor Finance Charge Collections 32,917,643.77 |
| Interest and Principal Funding Investment Proceeds 0.00 |
| Interest on Reserve Account 350.01 |
| Series Adjusted Portfolio Yield 19.7249% |
| Base Rate 2.6578% |
| Excess Spread Percentage 17.3944% |
| C. Certificates - Balances and Distributions Class A Class B Collateral Interest Total |
| Beginning Certificates Balance 1,500,000,000.00 102,679,000.00 183,037,000.00 1,785,716,000.00 |
| Distributions of Interest 850,000.00 84,710.18 119,978.60 1,054,688.78 |
| Deposits to the Principal Funding Account 0.00 0.00 0.00 0.00 |
| Distributions of Principal 0.00 0.00 0.00 0.00 |
| Total Distributions 850,000.00 84,710.18 119,978.60 1,054,688.78 |
| Ending Certificates Balance 1,500,000,000.00 102,679,000.00 183,037,000.00 1,785,716,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.57 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.57 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.83 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.83 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------|-------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$26 | ,004,574.60 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 119,978.60 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$25 | ,884,596.00 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |
| | | |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 27,651,088.23 |
| a. Class A Monthly Interest | \$ 850,000.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 2,522,110.73 |
| e. Excess Spread | \$ 24,278,977.50 |
| 2. Class B Available Funds | \$ 1,892,790.73 |
| a. Class B Monthly Interest | \$ 84,710.18 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,808,080.55 |
| 3. Collateral Available Funds | \$ 3,374,114.82 |
| a. Excess Spread | \$ 3,374,114.8 |
| 4. Total Excess Spread | \$ 29,461,172.8 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2012-2 Allocable Principal Collections | \$989,012,770.0 |
| 3. Principal Allocation Percentage of Series 2012-2 Allocable Principal Collections | \$624,142,090.7 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$624,142,090.7 |
| 6. Shared Principal Collections from other Series allocated to Series 2012-2 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 3,002,515.66 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$627,144,606.4 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$183,037,000.00 |
| 2. Required Collateral Invested Amount | \$183,037,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$627,144,606.43 |

| Application of Principal Collections During Accumulation or Amortization Period Principal Funding Account Excess of Collateral Invested Amount over Required Collateral Invested Amount Distribution of Principal Treated as Shared Principal Collections | \$ \$ \$ \$ \$ \$ | 0.00 0.00 0.00 0.00 29,461,172.87 0.00 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------|
| Excess of Collateral Invested Amount over Required Collateral Invested Amount Distribution of Principal Treated as Shared Principal Collections | \$ \$ \$ \$ \$ | 0.00 0.00 0.00 0.00 29,461,172.87 0.00 |
| 3. Distribution of Principal4. Treated as Shared Principal Collections | \$ \$ \$ \$ \$ | 0.00 0.00 29,461,172.87 0.00 |
| 4. Treated as Shared Principal Collections | \$ \$ \$ \$ | 0.00 29,461,172.87 0.00 |
| | \$ \$ \$ | 29,461,172.87 0.00 |
| | \$ \$ | 0.00 |
| J. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-2 | \$ \$ | 0.00 |
| 1. Excess Spread | \$ | |
| 2. Excess Finance Charge Collections | | 0.00 |
| 3. Applied to fund Class A Required Amount | ¢. | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | Ф | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 172,645.21 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 119,978.60 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 2,976,193.34 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 307,759.72 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 25,884,596.00 |
| D. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.6578% |
| b. Prior Monthly Period | | 2.7464% |
| c. Second Prior Monthly Period | | 2.7464% |
| 2. Three Month Average Base Rate | | 2.7168% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.7249% |
| b. Prior Monthly Period | | 17.2855% |
| c. Second Prior Monthly Period | | 17.3622% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.1242% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| Reassignment Amount | | |
| Adjusted Invested Amount | \$1. | ,785,716,000.00 |
| Monthly Interest | \$ | 1,414,809.99 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$1. | ,787,130,809.99 |

Series 2012-3 Certificates

Beginning Certificates Balance

Deposits to the Principal Funding Account

Distributions of Interest

Distributions of Principal

Ending Certificates Balance

Total Distributions

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------|--------------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 1,920,723,108.73 | 1,212,122,000.00 | 708,601,108.73 | |
| Beginning Adjusted Invested Amount | N/A | 1,212,122,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 36,038,688.49 | 22,743,379.90 | 13,295,541.93 | |
| Collections of Principal Receivables | 671,329,672.17 | 423,659,954.52 | 247,669,717.65 | |
| Defaulted Amount | 3,229,517.58 | 2,038,070.60 | 1,191,446.98 | |
| Ending Invested Amount / Transferor Amount | 1,945,785,776.10 | 1,212,122,000.00 | 733,663,776.10 | |
| | | | , , | |
| | | | Collateral | |
| B. Monthly Period Funding Requirements | Class A | Class B | Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 5,000,000.00 | 0.00 | 0.00 | 5,000,000.00 |
| Reserve Account Opening Balance | 5,000,000.00 | 0.00 | 0.00 | 5,000,000.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal distributions | | | | |
| on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 5,000,000.00 | 0.00 | 0.00 | 5,000,000.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 0.33560% | 0.68560% | 0.93560% | |
| Monthly Interest Due | 288,988.89 | 42,936.40 | 63,475.18 | 395,400.47 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 288,988.89 | 42,936.40 | 63,475.18 | 395,400.47 |
| Investor Default Amount | 1,681,407.15 | 122,283.70 | 234,379.75 | 2,038,070.60 |
| Investor Monthly Fees Due | 1,666,666.67 | 121,211.67 | 232,325.00 | 2,020,203.34 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 3,637,062.71 | 286,431.77 | 530,179.93 | 4,453,674.41 |
| Reallocated Investor Finance Charge Collections | | | | 22,216,145.30 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 233.34 |
| Series Adjusted Portfolio Yield | | | | 19.6006% |
| Base Rate | | | | 2.3464% |
| Excess Spread Percentage | | | | 17.5851% |
| C. Certificates - Balances and Distributions | Close A | Closs P | Collateral Interest | Total |
| Designing Contificates Delegas | Class A | Class B | 120 205 000 00 | 1 212 122 000 00 |

1,000,000,000.00

1,000,000,000.00

288,988.89

288,988.89

0.00

0.00

72,727,000.00

42,936.40

42,936.40

72,727,000.00

0.00

0.00

139,395,000.00

139,395,000.00

63,475.18

63,475.18

0.00

0.00

1,212,122,000.00

1,212,122,000.00

395,400.47

395,400.47

0.00

0.00

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| | |
| amount. | Φ0.20 |
| (1) The total amount of the distribution: | \$0.29 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.29 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.59 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.59 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$17, | 826,179.40 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 63,475.18 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$17, | 762,704.22 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|---------------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 18,328,500.46 |
| a. Class A Monthly Interest | \$ 288,988.89 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,681,407.15 |
| e. Excess Spread | \$ 16,358,104.42 |
| 2. Class B Available Funds | \$ 1,332,976.85 |
| a. Class B Monthly Interest | \$ 42,936.40 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,290,040.45 |
| 3. Collateral Available Funds | \$ 2,554,901.32 |
| a. Excess Spread | \$ 2,554,901.32 |
| 4. Total Excess Spread | \$ 20,203,046.19 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2012-3 Allocable Principal Collections | \$671,329,672.17 |
| 3. Principal Allocation Percentage of Series 2012-3 Allocable Principal Collections | \$423,659,954.52 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$423,659,954.52 |
| Shared Principal Collections from other Series allocated to Series 2012-3 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,038,070.60 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$425,698,025.12 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$139,395,000.00 |
| 2. Required Collateral Invested Amount | \$139,395,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$425,698,025.12 |

| M. Application of Principal Collections During Accumulation or Amortization Period 1. Principal Funding Account 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount 3. Distribution of Principal 4. Treated as Shared Principal Collections | S 2 | 0.00 0.00 0.00 0.00 0.00 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------|
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount 3. Distribution of Principal | S 2 | 0.00 0.00 0.00 |
| 3. Distribution of Principal | S 2 | 0.00 0.00 |
| | S 2 | 0.00 |
| 4. Treated as Shared Principal Collections | 5 2 | |
| | | 20 202 046 10 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-3 | | 20 202 046 10 |
| 1. Excess Spread | 5 | 20,203,040.19 |
| 2. Excess Finance Charge Collections \$ | | 0.00 |
| 3. Applied to fund Class A Required Amount \$ | 5 | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ | 5 | 0.00 |
| 5. Applied to fund overdue Class B Interest | · | 0.00 |
| 6. Applied to fund Class B Required Amount \$ | ; | 122,283.70 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | <u>, </u> | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | 5 | 63,475.18 |
| 9. Applied to unpaid Monthly Servicing Fee | , | 2,020,203.34 |
| 10. Collateral Default Amount treated as Available Principal Collections | ; | 234,379.75 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | <u>, </u> | 0.00 |
| 12. Deposited to Reserve Account | 5 | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ | 5 | 17,762,704.22 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.3464% |
| b. Prior Monthly Period | | 2.4079% |
| c. Second Prior Monthly Period | | 2.4012% |
| 2. Three Month Average Base Rate | | 2.3852% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.6006% |
| b. Prior Monthly Period | | 17.1928% |
| c. Second Prior Monthly Period | | 17.2546% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.0160% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | 31,2 | 12,122,000.00 |
| Monthly Interest | 3 | 692,133.20 |
| Monthly Interest previously due but not paid \$ | · | 0.00 |
| Additional Interest | 5 | 0.00 |
| Additional Interest previously due but not paid | <u>, </u> | 0.00 |
| | 1,2 | 12,814,133.20 |

Series 2012-4 Certificates

| | Series | Total Investor | | |
|---------------------------------------------------------------|------------------|------------------|-----------------------|------------------|
| A. Investor/Transferor Allocations | Allocations | Interest | Transferors' Interest | |
| Beginning Invested Amount/Transferor Amount | 1,872,706,694.84 | 1,181,820,000.00 | 690,886,694.84 | |
| Beginning Adjusted Invested Amount | N/A | 1,181,820,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 35,137,752.50 | 22,174,587.60 | 12,963,164.90 | |
| Collections of Principal Receivables | 654,547,011.90 | 413,068,822.65 | 241,478,189.25 | |
| Defaulted Amount | 3,148,782.44 | 1,987,120.61 | 1,161,661.83 | |
| Ending Invested Amount / Transferor Amount | 1,897,142,817.23 | 1,181,820,000.00 | 715,322,817.23 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 0.42560% | 0.73560% | 0.98560% | |
| Monthly Interest Due | 357,326.67 | 44,916.76 | 65,197.14 | 467,440.57 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 357,326.67 | 44,916.76 | 65,197.14 | 467,440.57 |
| Investor Default Amount | 1,639,371.98 | 119,228.58 | 228,520.05 | 1,987,120.61 |
| Investor Monthly Fees Due | 1,625,000.00 | 118,183.33 | 226,516.67 | 1,969,700.00 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 3,621,698.65 | 282,328.67 | 520,233.86 | 4,424,261.18 |
| Reallocated Investor Finance Charge Collections | | | | 21,742,685.68 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.6820% |
| Base Rate | | | | 2.4281% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 975,000,000.00 | 70,910,000.00 | 135,910,000.00 | 1,181,820,000.00 |
| Distributions of Interest | 357,326.67 | 44,916.76 | 65,197.14 | 467,440.57 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 357,326.67 | 44,916.76 | 65,197.14 | 467,440.57 |
| Ending Certificates Balance | 975,000,000.00 | 70,910,000.00 | 135,910,000.00 | 1,181,820,000.00 |
| | | | | |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.37 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.37 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.63 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.63 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$17, | 383,621.64 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 65,197.14 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$17, | 318,424.50 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 17,937,688.09 |
| a. Class A Monthly Interest | \$ 357,326.67 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,639,371.98 |
| e. Excess Spread | \$ 15,940,989.44 |
| 2. Class B Available Funds | \$ 1,304,575.86 |
| a. Class B Monthly Interest | \$ 44,916.76 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,259,659.10 |
| 3. Collateral Available Funds | \$ 2,500,421.73 |
| a. Excess Spread | \$ 2,500,421.73 |
| 4. Total Excess Spread | \$ 19,701,070.27 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2012-4 Allocable Principal Collections | \$654,547,011.90 |
| 3. Principal Allocation Percentage of Series 2012-4 Allocable Principal Collections | \$413,068,822.65 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$413,068,822.65 |
| 6. Shared Principal Collections from other Series allocated to Series 2012-4 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,987,120.61 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$415,055,943.26 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$135,910,000.00 |
| 2. Required Collateral Invested Amount | \$135,910,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$415,055,943.26 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|------|----------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-4 | | |
| 1. Excess Spread | \$ | 19,701,070.27 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 119,228.58 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 65,197.14 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 1,969,700.00 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 228,520.05 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 17,318,424.50 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.4281% |
| b. Prior Monthly Period | | 2.4895% |
| c. Second Prior Monthly Period | | 2.4828% |
| 2. Three Month Average Base Rate | | 2.4668% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.6820% |
| b. Prior Monthly Period | | 17.2608% |
| c. Second Prior Monthly Period | | 17.3336% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.0921% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$1, | 181,820,000.00 |
| Monthly Interest | \$ | 782,188.12 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | | |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 0.00 |

Series 2012-5 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|-----------------------------------------------------------------------|-----------------------|----------------------------|-----------------------|----------------|
| Beginning Invested Amount/Transferor Amount | 1,131,855,990.71 | 714,287,000.00 | 417,568,990.71 | |
| Beginning Adjusted Invested Amount | N/A | 714,287,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 21,237,108.71 | 13,402,226.78 | 7,834,881.93 | |
| Collections of Principal Receivables | 395,605,440.33 | 249,657,046.02 | 145,948,394.31 | |
| Defaulted Amount | 1,903,110.76 | 1,201,007.27 | 702,103.49 | |
| Ending Invested Amount / Transferor Amount | 1,146,625,079.53 | 714,287,000.00 | 432,338,079.53 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | 0.00 | 0.00 | 0.00 | 0.00 |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal | 0.00 | 0.00 | 0.00 | 0.00 |
| distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | NA | NA | NA | 0.00 |
| Coupon May 15, 2015 to June 14, 2015 | 0.59000% | 0.77000% | 1.07000% | |
| Monthly Interest Due | 295,000.00 | 26,354.53 | 39,806.68 | 361,161.21 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 295,000.00 | 26,354.53 | 39,806.68 | 361,161.21 |
| Investor Default Amount | 1,008,844.30 | 69,058.75 | 123,104.22 | 1,201,007.27 |
| Investor Monthly Fees Due | 1,000,000.00 | 68,453.33 | 122,025.00 | 1,190,478.33 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 2,303,844.30 | 163,866.61 | 284,935.90 | 2,752,646.81 |
| Reallocated Investor Finance Charge Collections | | | | 13,106,353.91 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.6246% |
| Base Rate | | | | 2.5577% |
| Excess Spread Percentage | | | | 17.3942% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 600,000,000.00 | 41,072,000.00 | 73,215,000.00 | 714,287,000.00 |
| Distributions of Interest | 295,000.00 | 26,354.53 | 39,806.68 | 361,161.21 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 295,000.00 | 26,354.53 | 39,806.68 | 361,161.21 |
| Ending Certificates Balance | 600,000,000.00 | 41,072,000.00 | 73,215,000.00 | 714,287,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.49 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.49 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.64 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.64 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$10, | 393,513.78 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 39,806.68 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$10, | 353,707.10 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 11,009,317.47 |
| a. Class A Monthly Interest | \$ 295,000.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,008,844.30 |
| e. Excess Spread | \$ 9,705,473.1 |
| 2. Class B Available Funds | \$ 753,624.4 |
| a. Class B Monthly Interest | \$ 26,354.5 |
| b. Class B Outstanding Monthly Interest | \$ 0.0 |
| c. Class B Additional Interest | \$ 0.0 |
| d. Excess Spread | \$ 727,269.9 |
| 3. Collateral Available Funds | \$ 1,343,411.9 |
| a. Excess Spread | \$ 1,343,411.9 |
| 4. Total Excess Spread | \$ 11,776,155.0 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2012-5 Allocable Principal Collections | \$395,605,440.3 |
| 3. Principal Allocation Percentage of Series 2012-5 Allocable Principal Collections | \$249,657,046.0 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$249,657,046.0 |
| 6. Shared Principal Collections from other Series allocated to Series 2012-5 | \$ 0.0 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,201,007.2 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$250,858,053.2 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 73,215,000.0 |
| 2. Required Collateral Invested Amount | \$ 73,215,000.0 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.0 |
| 4. Treated as Shared Principal Collections | \$250,858,053.29 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|-----|---------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-5 | | |
| 1. Excess Spread | \$ | 11,776,155.08 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 69,058.75 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 39,806.68 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 1,190,478.33 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 123,104.22 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 10,353,707.10 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.5577% |
| b. Prior Monthly Period | | 2.6430% |
| c. Second Prior Monthly Period | | 2.6430% |
| 2. Three Month Average Base Rate | | 2.6145% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.6246% |
| b. Prior Monthly Period | | 17.1994% |
| c. Second Prior Monthly Period | | 17.2621% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.0287% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$7 | 14,287,000.00 |
| Monthly Interest | \$ | 472,353.91 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$7 | 14,759,353.91 |

Series 2012-A Certificates

| A. V. (CD. C. AN. (C | Series | Total Investor | | |
|---------------------------------------------------------------------------------|-------------|----------------|-----------------------|----------|
| A. Investor/Transferor Allocations Reginning Invested Amount/Transferor Amount | Allocations | Interest | Transferors' Interest | |
| Beginning Invested Amount/Transferor Amount | 0.00 | 0.00 | 0.00 | |
| Beginning Adjusted Invested Amount | N/A | 0.00 | N/A | |
| Floating Allocation Percentage | N/A | 0.0000% | 100.0000% | |
| Principal Allocation Percentage | N/A | 0.0000% | 100.0000% | |
| Collections of Finance Charge Receivables | 0.00 | 0.00 | 0.00 | |
| Collections of Principal Receivables | 0.00 | 0.00 | 0.00 | |
| Defaulted Amount | 0.00 | 0.00 | 0.00 | |
| Ending Invested Amount / Transferor Amount | 0.00 | 0.00 | 0.00 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal distributions | | | | |
| on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal | | | | |
| distributions and Reserve Account Withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | N/A | N/A | N/A | |
| Increase LIBOR Determination Date | N/A | N/A | N/A | |
| Coupon (5/15/15 to 6/14/15) | N/A | N/A | N/A | |
| Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Investor Default Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Investor Monthly Fees Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Transaction Costs (not included in Monthly Interest) | 0.00 | 0.00 | | 0.00 |
| Total Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Reallocated Investor Finance Charge Collections | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 0.0000% |
| Base Rate | | | | 0.0000% |
| Excess Spread Percentage | | | | 0.0000% |
| Excess Spicua i ciccinage | | | | 0.000070 |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Invested Amount Increases | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Interest | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 0.00 | 0.00 | 0.00 | 0.00 |
| Ending Certificates Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Enong Confidence Buttinee | 0.00 | 0.00 | 0.00 | 0.00 |

| D. Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 certificate principal amount. | |
|--------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 1. The total amount of the distribution: | \$0.00 |
| 2. The amount of the distribution in respect of Class A Monthly Interest: | \$0.00 |
| 3. The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| 4. The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| 5. The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| 6. The amount of the distribution in respect of Class A Additional Transaction Costs (not included in Class A Monthly Interest): | \$0.00 |
| E. Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| 1. The total amount of Class A Investor Charge-Offs: | \$0.00 |
| 2. The amount of Class A Investor Charge-Offs per \$1,000 certificate principal amount: | \$0.00 |
| 3. The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| 4. The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 certificate principal amount: | \$0.00 |
| 5. The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F. Information regarding distributions in respect of the Class B Certificates per \$1,000 certificate principal amount. | |
| 1. The total amount of the distribution in respect of Class B Certificates: | \$0.00 |
| 2. The amount of the distribution in respect of Class B Monthly Interest: | \$0.00 |
| 3. The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| 4. The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| 5. The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |
| 6. The amount of the distribution in respect of Class B Additional Transaction Costs (not included in Class B Monthly Interest): | \$0.00 |

| G. Amount of reductions in Class B Invested Amount pursuant to clauses (d), (e), and (f) of the definition of Class B Invested Amount on such | |
|-----------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Distribution Date. | |
| 1. The amount of reductions in Class B Invested Amount pursuant to clauses (d), (e), and (f) of the definition of Class B Invested | |
| Amount: | \$0.00 |
| 2. The amount of the reductions in the Class B Invested Amount per \$1,000 certificate principal amount: | \$0.00 |
| 3. The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$0.00 |
| 4. The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 certificate principal amount: | \$0.00 |
| 5. The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| H. Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | |
| 1. The total amount distributed to the Collateral Interest Holder: | \$0.00 |
| 2. The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$0.00 |
| 3. The amount of the distribution in respect of Collateral Senior Additional Interest: | \$0.00 |
| 4. The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$0.00 |
| 5. The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$0.00 |
| I. Amount of reductions in Collateral Invested Amount pursuant to clauses (d), (e), and (f) of the definition of Collateral Invested Amount. | |
| 1. The amount of reductions in the Collateral Invested Amount pursuant to clauses (d), (e), and (f) of the definition of Collateral Invested | |
| Amount: | \$0.00 |
| 2. The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$0.00 |
| | |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|---------|
| 1. Class A Available Funds | \$ 0.00 |
| a. Class A Monthly Interest | \$ 0.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 0.00 |
| e. Excess Spread | \$ 0.00 |
| 2. Class B Available Funds | \$ 0.00 |
| a. Class B Monthly Interest | \$ 0.00 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 0.00 |
| 3. Collateral Available Funds | \$ 0.00 |
| a. Excess Spread | \$ 0.00 |
| 4. Total Excess Spread | \$ 0.00 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 0.00009 |
| 2. Series 2012-A Allocable Principal Collections | \$ 0.00 |
| 3. Principal Allocation Percentage of Series 2012-A Allocable Principal Collections | \$ 0.00 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$ 0.00 |
| 6. Shared Principal Collections from other Series allocated to Series 2012-A | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections | \$ 0.00 |
| 8. Available Principal Collections (total of items 5, 6 & 7) | \$ 0.00 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Treated as Shared Principal Collections | \$ 0.00 |
| M. Application of Principal Collections During Accumulation or Amortization Period | |
| 1. Principal Funding Account | \$ 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 3. Distribution of Principal | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$ 0.00 |

| N. Application of Excess Spread, Excess Finance Charge Collections and Available Interest Reserve Account Amount Allocated to Series 2012- | |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------|
| | \$0.00 |
| 1. Excess Spread | \$0.00 |
| Excess Finance Charge Collections Available Interest Reserve Account Amount | \$0.00 |
| *************************************** | |
| 4. Applied to fund Class A Required Amount | \$0.00 |
| 5. Class A Investor Charge-Offs treated as Available Principal Collections | \$0.00 |
| 6. Applied to fund overdue Class B Interest | \$0.00 |
| 7. Applied to fund Class B Required Amount | \$0.00 |
| 8. Reduction of Class B Invested Amount treated as Available Principal Collections | \$0.00 |
| 9. Applied to Collateral Senior Minimum Monthly Interest | \$0.00 |
| 10. Applied to unpaid Monthly Servicing Fee | \$0.00 |
| 11. Collateral Default Amount treated as Available Principal Collections | \$0.00 |
| 12. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$0.00 |
| 13. Deposited to Reserve Account | \$0.00 |
| 14. Applied to pay Class A Additional Transaction Costs (not included in Class A Monthly Interest) | \$0.00 |
| 15. Applied to pay Class B Additional Transaction Costs (not included in Class B Monthly Interest) | \$0.00 |
| 16. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$0.00 |
| 17. Available Excess Overpayment Account Amount distributed to Collateral Interest Holder(s) | \$0.00 |
| D. Funding of Interest Reserve Account and Payment of Additional Transaction Costs | |
| 1. Interest Reserve Account Opening Balance | \$0.00 |
| 2. Excess of Excess Finance Charge Collections over aggregate Finance Charge Shortfalls | \$0.00 |
| 3. Deposited to Interest Reserve Account | \$0.00 |
| 4. Remaining Excess Finance Charge Collections distributed to the holders of the Transferor Certificates | \$0.00 |
| P. Funding of Excess Overpayment Account Amount | |
| 1. Excess Overpayment Account Opening Balance | \$0.00 |
| 2. Amount deposited into Excess Overpayment Account in respect of Class A Certificates | \$0.00 |
| 3. Amount deposited into Excess Overpayment Account in respect of Class B Certificates | \$0.00 |
| 4. Remaining Excess Finance Charge Collections distributed to the holders of the Transferor Certificates | \$0.00 |
| 5. Available Excess Overpayment Account Amount distributed to the Collateral Interest Holder | \$0.00 |

| Q. Yield and Base Rate | |
|-----------------------------------------------------------------------------------------------------|---------|
| 1. Base Rate | |
| a. Current Monthly Period | 0.0000% |
| b. Prior Monthly Period | N/A |
| c. Second Prior Monthly Period | N/A |
| 2. Three Month Average Base Rate | N/A |
| 3. Series Adjusted Portfolio Yield | |
| a. Current Monthly Period | 0.0000% |
| b. Prior Monthly Period | N/A |
| c. Second Prior Monthly Period | N/A |
| 4. Three Month average Series Adjusted Portfolio Yield | N/A |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average base rate:? | N/A |
| R. Reassignment Amount | |
| 1. Adjusted Invested Amount | 0.00 |
| 2. Monthly Interest | 0.00 |
| 3. Monthly Interest previously due but not paid | 0.00 |
| 4. Additional Interest | 0.00 |
| 5. Additional Interest previously due but not paid | 0.00 |
| 6. Reassignment Amount | 0.00 |

Series 2013-1 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------|-----------------------|----------------------------|-----------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 1,886,424,538.38 | 1,190,477,000.00 | 695,947,538.38 | |
| Beginning Adjusted Invested Amount | N/A | 1,190,477,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 35,395,141.54 | 22,337,019.61 | 13,058,121.93 | |
| Collections of Principal Receivables | 659,341,662.09 | 416,094,610.67 | 243,247,051.42 | |
| Defaulted Amount | 3,171,847.72 | 2,001,676.55 | 1,170,171.17 | |
| Ending Invested Amount / Transferor Amount | 1,911,039,658.86 | 1,190,477,000.00 | 720,562,658.86 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 0.60560% | 0.88560% | 1.13560% | |
| Monthly Interest Due | 521,488.89 | 40,854.01 | 75,669.16 | 638,012.06 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 521,488.89 | 40,854.01 | 75,669.16 | 638,012.06 |
| Investor Default Amount | 1,681,407.16 | 90,076.34 | 230,193.05 | 2,001,676.55 |
| Investor Monthly Fees Due | 1,666,666.67 | 89,286.67 | 228,175.00 | 1,984,128.34 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 3,869,562.72 | 220,217.02 | 534,037.21 | 4,623,816.95 |
| Reallocated Investor Finance Charge Collections | | | | 22,069,101.38 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account Series Adjusted Portfolio Yield | | | | 0.00 19.8473% |
| Base Rate | | | | 2.5934% |
| | | | | 17.5848% |
| Excess Spread Percentage | | | | 17.3646% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1,000,000,000.00 | 53,572,000.00 | 136,905,000.00 | 1,190,477,000.00 |
| Distributions of Interest | 521,488.89 | 40,854.01 | 75,669.16 | 638,012.06 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 521,488.89 | 40,854.01 | 75,669.16 | 638,012.06 |
| Ending Certificates Balance | 1,000,000,000.00 | 53,572,000.00 | 136,905,000.00 | 1,190,477,000.00 |
| | | | | |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.52 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.52 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.76 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.76 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$17, | 520,953.59 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 75,669.16 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$17, | 445,284.43 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| . Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 18,538,032.55 |
| a. Class A Monthly Interest | \$ 521,488.89 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,681,407.10 |
| e. Excess Spread | \$ 16,335,136.50 |
| 2. Class B Available Funds | \$ 993,119.4 |
| a. Class B Monthly Interest | \$ 40,854.0 |
| b. Class B Outstanding Monthly Interest | \$ 0.0 |
| c. Class B Additional Interest | \$ 0.0 |
| d. Excess Spread | \$ 952,265.4 |
| 3. Collateral Available Funds | \$ 2,537,949.3 |
| a. Excess Spread | \$ 2,537,949.3 |
| 4. Total Excess Spread | \$ 19,825,351.3 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2013-1 Allocable Principal Collections | \$659,341,662.0 |
| 3. Principal Allocation Percentage of Series 2013-1 Allocable Principal Collections | \$416,094,610.6 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$416,094,610.6 |
| 6. Shared Principal Collections from other Series allocated to Series 2013-1 | \$ 0.0 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,001,676.5 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$418,096,287.2 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$136,905,000.0 |
| 2. Required Collateral Invested Amount | \$136,905,000.0 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.0 |
| 4. Treated as Shared Principal Collections | \$418,096,287.2 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|------|----------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-1 | | |
| 1. Excess Spread | \$ | 19,825,351.32 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 90,076.34 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 75,669.16 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 1,984,128.34 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 230,193.05 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 17,445,284.43 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.5934% |
| b. Prior Monthly Period | | 2.6548% |
| c. Second Prior Monthly Period | | 2.6481% |
| 2. Three Month Average Base Rate | | 2.6321% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.8473% |
| b. Prior Monthly Period | | 17.3986% |
| c. Second Prior Monthly Period | | 17.4935% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.2465% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$1, | 190,477,000.00 |
| Monthly Interest | \$ | 903,809.21 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| | J) | |
| Additional Interest previously due but not paid | \$ | 0.00 |

Series 2013-2 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|------------------------------------------------------------------------------------------------------------------------------------|-----------------------|----------------------------|-----------------------|----------------|
| Beginning Invested Amount/Transferor Amount | 1,131,854,406.11 | 714,286,000.00 | 417,568,406.11 | |
| Beginning Adjusted Invested Amount | N/A | 714,286,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 21,237,078.98 | 13,402,208.02 | 7,834,870.96 | |
| Collections of Principal Receivables | 395,604,886,48 | 249,656,696,50 | 145,948,189,98 | |
| Defaulted Amount | 1,903,108.10 | 1,201,005.59 | 702,102.51 | |
| Ending Invested Amount / Transferor Amount | 1,146,623,474.26 | 714,286,000.00 | 432,337,474.26 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | 0.00 |
| Coupon May 15, 2015 to June 14, 2015 | 0.60560% | 0.88560% | 1.23560% | |
| Monthly Interest Due | 312,893.33 | 24,512.25 | 49,398.88 | 386,804.46 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 312,893.33 | 24,512.25 | 49,398.88 | 386,804.46 |
| Investor Default Amount | 1,008,844.29 | 54,045.47 | 138,115.83 | 1,201,005.59 |
| Investor Monthly Fees Due | 1,000,000.00 | 53,571.67 | 136,905.00 | 1,190,476.67 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 2,321,737.62 | 132,129.39 | 324,419.71 | 2,778,286.72 |
| Reallocated Investor Finance Charge Collections | , , | , | , | 13,245,454.45 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.8539% |
| Base Rate | | | | 2.6000% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 600,000,000.00 | 32,143,000.00 | 82,143,000.00 | 714,286,000.00 |
| Distributions of Interest | 312,893.33 | 24,512.25 | 49,398.88 | 386,804.46 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 312,893.33 | 24,512.25 | 49,398.88 | 386,804.46 |
| Ending Certificates Balance | 600,000,000.00 | 32,143,000.00 | 82,143,000.00 | 714,286,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.52 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.52 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.76 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.76 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------|-------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$10 | ,516,566.61 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 49,398.88 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$10 | ,467,167.73 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |
| | | |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 11,126,177.29 |
| a. Class A Monthly Interest | \$ 312,893.33 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,008,844.29 |
| e. Excess Spread | \$ 9,804,439.67 |
| 2. Class B Available Funds | \$ 596,047.86 |
| a. Class B Monthly Interest | \$ 24,512.25 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 571,535.61 |
| 3. Collateral Available Funds | \$ 1,523,229.30 |
| a. Excess Spread | \$ 1,523,229.30 |
| 4. Total Excess Spread | \$ 11,899,204.58 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2013-2 Allocable Principal Collections | \$395,604,886.48 |
| 3. Principal Allocation Percentage of Series 2013-2 Allocable Principal Collections | \$249,656,696.50 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$249,656,696.50 |
| 6. Shared Principal Collections from other Series allocated to Series 2013-2 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,201,005.59 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$250,857,702.09 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 82,143,000.00 |
| 2. Required Collateral Invested Amount | \$ 82,143,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$250,857,702.09 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|------|---------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-2 | | |
| 1. Excess Spread | \$ 1 | 11,899,204.58 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 54,045.47 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 49,398.88 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 1,190,476.67 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 138,115.83 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ 1 | 10,467,167.73 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.6000% |
| b. Prior Monthly Period | | 2.6614% |
| c. Second Prior Monthly Period | | 2.6547% |
| 2. Three Month Average Base Rate | | 2.6387% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.8539% |
| b. Prior Monthly Period | | 17.4041% |
| c. Second Prior Monthly Period | | 17.4999% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.2526% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$7. | 14,286,000.00 |
| Monthly Interest | \$ | 546,285.43 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$7 | 14,832,285.43 |

Series 2013-3 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|-----------------------------------------------------------------------|-----------------------|----------------------------|-----------------------|----------------|
| Beginning Invested Amount/Transferor Amount | 915,951,679.91 | 578,035,000.00 | 337,916,679.91 | |
| Beginning Adjusted Invested Amount | N/A | 578,035,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 17,186,078.05 | 10,845,719.10 | 6,340,358.95 | |
| Collections of Principal Receivables | 320,142,730.73 | 202,034,351.17 | 118,108,379.56 | |
| Defaulted Amount | 1,540,087.71 | 971,912.19 | 568,175.52 | |
| Ending Invested Amount / Transferor Amount | 927,903,528.76 | 578,035,000.00 | 349,868,528.76 | |
| | | | | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal | | | | |
| distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | NA | NA | NA | |
| Coupon May 15, 2015 to June 14, 2015 | 0.98000% | 1.28000% | 1.58000% | |
| Monthly Interest Due | 408,333.33 | 23,121.07 | 41,859.47 | 473,313.87 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 408,333.33 | 23,121.07 | 41,859.47 | 473,313.87 |
| Investor Default Amount | 840,703.58 | 36,446.18 | 94,762.43 | 971,912.19 |
| Investor Monthly Fees Due | 833,333.33 | 36,126.67 | 93,931.67 | 963,391.67 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 2,082,370.24 | 95,693.92 | 230,553.57 | 2,408,617.73 |
| Reallocated Investor Finance Charge Collections | | | | 10,787,329.76 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.9934% |
| Base Rate | | | | 2.9265% |
| Excess Spread Percentage | | | | 17.3942% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 500,000,000.00 | 21,676,000.00 | 56,359,000.00 | 578,035,000.00 |
| Distributions of Interest | 408,333.33 | 23,121.07 | 41,859.47 | 473,313.87 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 408,333.33 | 23,121.07 | 41,859.47 | 473,313.87 |
| Ending Certificates Balance | 500,000,000.00 | 21,676,000.00 | 56,359,000.00 | 578,035,000.00 |
| | • | | • | • |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.82 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.82 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | ψ0.00 |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$1.07 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$1.07 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|----------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B Invested | | |
| Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$8,4 | 420,571.50 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 41,859.47 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$8, | 378,712.03 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |
| | \$ \$ | |

| J. Application of Reallocated Investor Finance Charge Collections | |
|---------------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 9,331,035.11 |
| a. Class A Monthly Interest | \$ 408,333.33 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 840,703.58 |
| e. Excess Spread | \$ 8,081,998.20 |
| 2. Class B Available Funds | \$ 404,519.03 |
| a. Class B Monthly Interest | \$ 23,121.07 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 381,397.96 |
| 3. Collateral Available Funds | \$ 1,051,775.62 |
| a. Excess Spread | \$ 1,051,775.62 |
| 4. Total Excess Spread | \$ 9,515,171.78 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2013-3 Allocable Principal Collections | \$320,142,730.73 |
| 3. Principal Allocation Percentage of Series 2013-3 Allocable Principal Collections | \$202,034,351.17 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$202,034,351.17 |
| Shared Principal Collections from other Series allocated to Series 2013-3 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 971,912.19 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$203,006,263.36 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 56,359,000.00 |
| 2. Required Collateral Invested Amount | \$ 56,359,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$203,006,263.36 |

| M. Application of Principal Collections During Accumulation or Amortization Period 1. Principal Funding Account 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ \$ \$ \$ | 0.00 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|
| | \$ | |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| | | |
| 3. Distribution of Principal | P | 0.00 |
| 4. Treated as Shared Principal Collections | φ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-3 | | |
| 1. Excess Spread | \$ | 9,515,171.78 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 36,446.18 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 41,859.47 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 963,391.67 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 94,762.43 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 8,378,712.03 |
| O. Yield and Base Rate | | , |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.9265% |
| b. Prior Monthly Period | | 3.0240% |
| c. Second Prior Monthly Period | | 3.0240% |
| 2. Three Month Average Base Rate | | 2.9915% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.9934% |
| b. Prior Monthly Period | | 17.5169% |
| c. Second Prior Monthly Period | | 17.6309% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.3804% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$5' | 78,035,000.00 |
| Monthly Interest | \$ | 578,337.80 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$5' | 78,613,337.80 |

Series 2014-1 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------|-----------------------|----------------------------|-----------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 2,358,030,276.83 | 1,488,096,000.00 | 869,934,276.83 | |
| Beginning Adjusted Invested Amount | N/A | 1,488,096,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 44.243.919.50 | 27,921,269.83 | 16,322,649.67 | |
| Collections of Principal Receivables | 824,176,939.15 | 520,118,175.96 | 304,058,763.19 | |
| Defaulted Amount | 3,964,808.98 | 2,502,095,26 | 1,462,713.72 | |
| Ending Invested Amount / Transferor Amount | 2,388,799,172.25 | 1,488,096,000.00 | 900,703,172.25 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | |
| Coupon May 15, 2015 to June 14, 2015 | 0.55560% | 0.68560% | 0.98560% | |
| Monthly Interest Due | 598,041.67 | 39,534.06 | 82,093.28 | 719,669.01 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 598,041.67 | 39,534.06 | 82,093.28 | 719,669.01 |
| Investor Default Amount | 2,101,758.94 | 112,593.75 | 287,742.57 | 2,502,095.26 |
| Investor Monthly Fees Due | 2,083,333.33 | 111,606.67 | 285,220.00 | 2,480,160.00 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 4,783,133.94 | 263,734.48 | 655,055.85 | 5,701,924.27 |
| Reallocated Investor Finance Charge Collections | | | | 27,508,526.15 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.7857% |
| Base Rate | | | | 2.5318% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1,250,000,000.00 | 66,964,000.00 | 171,132,000.00 | 1,488,096,000.00 |
| Distributions of Interest | 598,041.67 | 39,534.06 | 82,093.28 | 719,669.01 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 598,041.67 | 39,534.06 | 82,093.28 | 719,669.01 |
| Ending Certificates Balance | 1,250,000,000.00 | 66,964,000.00 | 171,132,000.00 | 1,488,096,000.00 |
| | | | | |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.48 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.48 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.59 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.59 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$21, | 888,695.16 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 82,093.28 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$21, | 806,601.88 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 23,107,150.14 |
| a. Class A Monthly Interest | \$ 598,041.67 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 2,101,758.94 |
| e. Excess Spread | \$ 20,407,349.53 |
| 2. Class B Available Funds | \$ 1,237,877.76 |
| a. Class B Monthly Interest | \$ 39,534.06 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,198,343.70 |
| 3. Collateral Available Funds | \$ 3,163,498.25 |
| a. Excess Spread | \$ 3,163,498.25 |
| 4. Total Excess Spread | \$ 24,769,191.48 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2014-1 Allocable Principal Collections | \$824,176,939.15 |
| 3. Principal Allocation Percentage of Series 2014-1 Allocable Principal Collections | \$520,118,175.96 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$520,118,175.96 |
| 6. Shared Principal Collections from other Series allocated to Series 2014-1 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,502,095.26 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$522,620,271.22 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$171,132,000.00 |
| 2. Required Collateral Invested Amount | \$171,132,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$522,620,271.22 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|------|-----------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-1 | | |
| 1. Excess Spread | \$ | 24,769,191.48 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 112,593.75 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 82,093.28 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 2,480,160.00 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 287,742.57 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 21,806,601.88 |
| O. Yield and Base Rate | | |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.53189 |
| b. Prior Monthly Period | | 2.59329 |
| c. Second Prior Monthly Period | | 2.58659 |
| 2. Three Month Average Base Rate | | 2.57059 |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.78579 |
| b. Prior Monthly Period | | 17.34729 |
| c. Second Prior Monthly Period | | 17.43399 |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.18909 |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$1. | ,488,096,000.00 |
| Monthly Interest | \$ | 1,003,862.21 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$1. | ,489,099,862.21 |

Series 2014-2 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------|-----------------------|----------------------------|-----------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 1.831.903.359.82 | 1.156.070.000.00 | 675,833,359.82 | |
| Beginning Adjusted Invested Amount | N/A | 1,156,070,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 34,372,156.11 | 21,691,438.20 | 12,680,717.91 | |
| Collections of Principal Receivables | 640,285,461.45 | 404,068,702.34 | 236,216,759.11 | |
| Defaulted Amount | 3,080,175.42 | 1,943,824.37 | 1,136,351.05 | |
| Ending Invested Amount / Transferor Amount | 1,855,807,057.52 | 1,156,070,000.00 | 699,737,057.52 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | NA | NA | NA | |
| Coupon May 15, 2015 to June 14, 2015 | 1.26000% | 1.42000% | 1.67000% | |
| Monthly Interest Due | 1,050,000.00 | 51,301.05 | 88,487.73 | 1,189,788.78 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 1,050,000.00 | 51,301.05 | 88,487.73 | 1,189,788.78 |
| Investor Default Amount | 1,681,407.16 | 72,894.04 | 189,523.17 | 1,943,824.37 |
| Investor Monthly Fees Due | 1,666,666.67 | 72,255.00 | 187,861.67 | 1,926,783.34 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 4,398,073.83 | 196,450.09 | 465,872.57 | 5,060,396.49 |
| Reallocated Investor Finance Charge Collections | | | | 21,817,820.55 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 20.2410% |
| Base Rate | | | | 3.1741% |
| Excess Spread Percentage | | | | 17.3942% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1,000,000,000.00 | 43,353,000.00 | 112,717,000.00 | 1,156,070,000.00 |
| Distributions of Interest | 1,050,000.00 | 51,301.05 | 88,487.73 | 1,189,788.78 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 1,050,000.00 | 51,301.05 | 88,487.73 | 1,189,788.78 |
| Ending Certificates Balance | 1,000,000,000.00 | 43,353,000.00 | 112,717,000.00 | 1,156,070,000.00 |
| | | | | |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$1.05 |
| | |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$1.05 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$1.18 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$1.18 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------|-------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$16 | ,845,911.80 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 88,487.73 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$16 | ,757,424.07 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |
| | | |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 18,872,404.40 |
| a. Class A Monthly Interest | \$ 1,050,000.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,681,407.16 |
| e. Excess Spread | \$ 16,140,997.24 |
| 2. Class B Available Funds | \$ 818,175.35 |
| a. Class B Monthly Interest | \$ 51,301.05 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 766,874.30 |
| 3. Collateral Available Funds | \$ 2,127,240.8 |
| a. Excess Spread | \$ 2,127,240.8 |
| 4. Total Excess Spread | \$ 19,035,112.3 |
| Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.107 |
| 2. Series 2014-2 Allocable Principal Collections | \$640,285,461.4 |
| 3. Principal Allocation Percentage of Series 2014-2 Allocable Principal Collections | \$404,068,702.3 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.0 |
| 5. Item 3 minus Item 4 | \$404,068,702.3 |
| 6. Shared Principal Collections from other Series allocated to Series 2014-2 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,943,824.3 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$406,012,526.7 |
| Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$112,717,000.00 |
| 2. Required Collateral Invested Amount | \$112,717,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$406,012,526.71 |

| 1. Principal Funding Account \$ 0.00 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount \$ 0.00 3. Distribution of Principal \$ 0.00 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-2 * 1,005,112.55 1. Excess Spread \$ 19,035,112.35 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund Orevidue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894.0 7. Reduction of Class B Required Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 8,487.73 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 16,757.424.07 O. Yield and Base Rate \$ 1,744 1. Base Rate \$ 2,241 < | | | |
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| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount \$ 0.00 3. Distribution of Principal \$ 0.00 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-2 \$ 19,035,112.35 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 8,487.73 9. Applied to Unipaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 189,523.17 12. Deposited to Reserve Account \$ 1,526,742.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate \$ 2,2410 | M. Application of Principal Collections During Accumulation or Amortization Period | | |
| 3. Distribution of Principal \$ 0.00 4. Treated as Sharded Principal Collections \$ 0.00 N. Application of Excess Spread \$ 19,035,112.55 2. Excess Spread \$ 19,035,112.55 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund verdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894.0 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 88,487.73 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 10,00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate \$ 1,200,40 1. Base Rate \$ 2,2799 2. Stecond Prior Monthly Period | | \$ | 0.00 |
| 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-2 \$ 1. Excess Spread \$ 19,035,112.35 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 6. Applied to fund Overduc Class B Interest \$ 0.00 6. Applied to fund Overduc Class B Interest \$ 0.00 6. Applied to fund Glass B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 8,848.73 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783,34 10. Collateral Default Amount treated as Available Principal Collections \$ 1,926,783,34 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 16,757,424,07 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424,07 0. Yield and Base Rate \$ 3.2799 1. Base Rate \$ 3.2799 2. Second Prior Monthly Period \$ 3.2799 | | \$ | 0.00 |
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| 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72.894.0 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 88.487.73 9. Applied to unpaid Monthly Servicing Fee \$ 1.926.783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 1.926.783.34 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757.424.07 0. Yield and Base Rate \$ 1.741 1 b. Prior Monthly Period \$ 3.1741 b. Prior Monthly Period \$ 3.2799 c. Second Prior Monthly Period \$ 3.2799 c. Three Month Average Base Rate \$ 2.2410 3. Series Adjusted Portfolio Yield \$ 17.7302 c. Second Prior Monthly Period \$ 1.736.732 c. Sec | N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-2 | | |
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| 8. Applied to Collateral Senior Minimum Monthly Interest \$ 88,487.73 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate \$ 1.158.88 1. Base Rate \$ 2.279 a. Current Monthly Period \$ 3.2799 c. Second Prior Monthly Period \$ 3.2799 2. Three Month Average Base Rate \$ 3.2447 3. Series Adjusted Portfolio Yield \$ 20.2410 b. Prior Monthly Period \$ 20.2410 b. Prior Monthly Period \$ 20.2410 c. Second Prior Monthly Period \$ 17.7302 c. Second Prior Monthly Period \$ 17.8785 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$ 1,156,070,000.00 Monthly Interest \$ 1,343,329.41 Monthly Interest previously due but not paid \$ 0.00 Additi | | \$ | 0.00 |
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| 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 17.7302 c. Second Prior Monthly Period 17.8785 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest Additional Interest previously due but not paid Additional Interest previously due but not paid \$0.00 | | | 3.24479 |
| a. Current Monthly Period b. Prior Monthly Period 17.7302 c. Second Prior Monthly Period 17.8785 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest previously due but not paid Additional Interest previously due but not paid Additional Interest previously due but not paid \$0.00 | | | |
| b. Prior Monthly Period 17.7302 c. Second Prior Monthly Period 17.8785 4. Three Month average Series Adjusted Portfolio Yield 18.6166 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount Adjusted Invested Amount \$1,156,070,000.00 Monthly Interest \$1,343,329.41 Monthly Interest previously due but not paid \$0.00 Additional Interest \$0.00 Additional Interest previously due but not paid \$0.00 | | | 20.24109 |
| c. Second Prior Monthly Period 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest previously due but not paid Additional Interest previously due but not paid \$ 0.00 Additional Interest previously due but not paid \$ 0.00 | | | 17.73029 |
| 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest Additional Interest previously due but not paid Additional Interest previously due but not paid Additional Interest previously due but not paid \$ 0.00 | | | 17.87859 |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest Additional Interest previously due but not paid Additional Interest previously due but not paid Additional Interest previously due but not paid \$ 0.00 | | | 18.61669 |
| P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest Additional Interest previously due but not paid Additional Interest previously due but not paid \$ 0.00 Additional Interest previously due but not paid \$ 0.00 | | | Yes |
| Adjusted Invested Amount \$1,156,070,000.00 Monthly Interest \$1,343,329.41 Monthly Interest previously due but not paid \$0.00 Additional Interest previously due but not paid \$0.00 Additional Interest previously due but not paid \$0.00 | | | |
| Monthly Interest Monthly Interest previously due but not paid Additional Interest Additional Interest previously due but not paid Additional Interest previously due but not paid \$ 0.00 | | \$1. | 156,070,000.00 |
| Monthly Interest previously due but not paid \$ 0.00 Additional Interest Additional Interest previously due but not paid \$ 0.00 | | \$ | 1,343,329.41 |
| Additional Interest \$ 0.00 Additional Interest previously due but not paid \$ 0.00 | | \$ | |
| Additional Interest previously due but not paid \$ 0.00 | | \$ | 0.00 |
| | | | 0.00 |
| | | | 157,413,329.41 |

Series 2014-3 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------------------------|-----------------------|----------------------------|--------------------------|----------------------|
| Beginning Invested Amount/Transferor Amount | 2,747,855,039.73 | 1,734,105,000.00 | 1,013,750,039.73 | |
| Beginning Adjusted Invested Amount | N/A | 1,734,105,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 51,558,234.16 | 32,537,157.29 | 19,021,076.87 | |
| Collections of Principal Receivables | 960,428,192.18 | 606,103,053.52 | 354,325,138.66 | |
| Defaulted Amount | 4,620,263.13 | 2,915,736.56 | 1.704.526.57 | |
| Ending Invested Amount / Transferor Amount | 2,783,710,586.28 | 1,734,105,000.00 | 1,049,605,586.28 | |
| | , , , | , , , | , , | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | 0.00 | 0.00 |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | 0.00 | 0.00 | 0.00 |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | 0.00 | 0.00 | 0.00 | 0.00 |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | NA | NA 1.7200004 | NA | |
| Coupon May 15, 2015 to June 14, 2015 | 1.49000% | 1.73000% | 2.03000% | 2 117 504 54 |
| Monthly Interest Due | 1,862,500.00 | 93,750.14 | 161,344.40 | 2,117,594.54 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 1,862,500.00 | 93,750.14 | 161,344.40 | 2,117,594.54 |
| Investor Default Amount Investor Monthly Fees Due | 2,522,110.73 | 109,340.23 108,381.67 | 284,285.60 281,793.33 | 2,915,736.56 |
| - | 2,500,000.00 | / | 0.00 | 2,890,175.00 0.00 |
| Investor Additional Amounts Due Total Due | 0.00 6,884,610.73 | 0.00 311,472.04 | 727,423.33 | 7,923,506.10 |
| Reallocated Investor Finance Charge Collections | 0,884,010.73 | 311,472.04 | 121,423.33 | 33,059,642.19 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest and Frincipal Funding investment Froceeds Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 20.4671% |
| Base Rate | | | | 3.4002% |
| Excess Spread Percentage | | | | 17.3942% |
| Excess Spread Fercentage | | | | 17.3942% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1,500,000,000.00 | 65,029,000.00 | 169,076,000.00 | 1,734,105,000.00 |
| Distributions of Interest | 1,862,500.00 | 93,750.14 | 161,344.40 | 2,117,594.54 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 1,862,500.00 | 93,750.14 | 161,344.40 | 2,117,594.54 |
| Ending Certificates Balance | 1,500,000,000.00 | 65,029,000.00 | 169,076,000.00 | 1,734,105,000.00 |
| | | | | |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$1.24 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$1.24 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$1.44 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$1.44 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|---------|----------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$25,29 | 7,480.49 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ 16 | 1,344.40 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$25,13 | 6,136.09 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 28,596,574.77 |
| a. Class A Monthly Interest | \$ 1,862,500.00 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 2,522,110.73 |
| e. Excess Spread | \$ 24,211,964.04 |
| 2. Class B Available Funds | \$ 1,239,737.77 |
| a. Class B Monthly Interest | \$ 93,750.14 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 1,145,987.63 |
| 3. Collateral Available Funds | \$ 3,223,329.65 |
| a. Excess Spread | \$ 3,223,329.65 |
| 4. Total Excess Spread | \$ 28,581,281.32 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2014-3 Allocable Principal Collections | \$960,428,192.18 |
| 3. Principal Allocation Percentage of Series 2014-3 Allocable Principal Collections | \$606,103,053.52 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$606,103,053.52 |
| 6. Shared Principal Collections from other Series allocated to Series 2014-3 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 2,915,736.56 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$609,018,790.08 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$169,076,000.00 |
| 2. Required Collateral Invested Amount | \$169,076,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$609,018,790.08 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|------|----------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-3 | | |
| 1. Excess Spread | \$ | 28,581,281.32 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 109,340.23 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 161,344.40 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 2,890,175.00 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 284,285.60 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 25,136,136.09 |
| O. Yield and Base Rate | | , , |
| 1. Base Rate | | |
| a. Current Monthly Period | | 3.4002% |
| b. Prior Monthly Period | | 3.5135% |
| c. Second Prior Monthly Period | | 3.5135% |
| 2. Three Month Average Base Rate | | 3.4757% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 20.4671% |
| b. Prior Monthly Period | | 17.9248% |
| c. Second Prior Monthly Period | | 18.1046% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.8321% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$1. | 734,105,000.00 |
| Monthly Interest | \$ | 2,451,087.04 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | т. | 736,556,087.04 |

Series 2014-4 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|---------------------------------------------------------------|-----------------------|----------------------------|-----------------------|------------------|
| Beginning Invested Amount/Transferor Amount | 1,831,903,359.82 | 1,156,070,000.00 | 675,833,359.82 | |
| Beginning Adjusted Invested Amount | N/A | 1,156,070,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 34,372,156.11 | 21,691,438.20 | 12,680,717.91 | |
| Collections of Principal Receivables | 640,285,461.45 | 404,068,702.34 | 236,216,759.11 | |
| Defaulted Amount | 3.080.175.42 | 1,943,824.37 | 1.136.351.05 | |
| Ending Invested Amount / Transferor Amount | 1,855,807,057.52 | 1,156,070,000.00 | 699,737,057.52 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12 | | | | |
| (b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | | | | |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any | | | | |
| principal distributions and Reserve Account withdrawals on | | | | |
| the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | NA | NA | NA | |
| Coupon May 15, 2015 to June 14, 2015 | 1.43000% | 1.62000% | 2.01000% | |
| Monthly Interest Due | 1,191,666.67 | 58,526.55 | 106,503.20 | 1,356,696.42 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 1,191,666.67 | 58,526.55 | 106,503.20 | 1,356,696.42 |
| Investor Default Amount | 1,681,407.16 | 72,894.04 | 189,523.17 | 1,943,824.37 |
| Investor Monthly Fees Due | 1,666,666.67 | 72,255.00 | 187,861.67 | 1,926,783.34 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 4,539,740.50 | 203,675.59 | 483,888.04 | 5,227,304.13 |
| Reallocated Investor Finance Charge Collections | | | | 21,984,728.19 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 20.4110% |
| Base Rate | | | | 3.3441% |
| Excess Spread Percentage | | | | 17.3942% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 1,000,000,000.00 | 43,353,000.00 | 112,717,000.00 | 1,156,070,000.00 |
| Distributions of Interest | 1,191,666.67 | 58,526.55 | 106,503.20 | 1,356,696.42 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 1,191,666.67 | 58,526.55 | 106,503.20 | 1,356,696.42 |
| Ending Certificates Balance | 1,000,000,000.00 | 43,353,000.00 | 112,717,000.00 | 1,156,070,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$1.19 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$1.19 |
| (3) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$1.35 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$1.35 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B | | |
| Invested Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$16,80 | 63,927.27 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ 10 | 06,503.20 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$16,75 | 57,424.07 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 19,016,779.43 |
| a. Class A Monthly Interest | \$ 1,191,666.67 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 1,681,407.16 |
| e. Excess Spread | \$ 16,143,705.60 |
| 2. Class B Available Funds | \$ 824,434.44 |
| a. Class B Monthly Interest | \$ 58,526.55 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 765,907.89 |
| 3. Collateral Available Funds | \$ 2,143,514.33 |
| a. Excess Spread | \$ 2,143,514.33 |
| 4. Total Excess Spread | \$ 19,053,127.82 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2014-4 Allocable Principal Collections | \$640,285,461.45 |
| 3. Principal Allocation Percentage of Series 2014-4 Allocable Principal Collections | \$404,068,702.34 |
| Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$404,068,702.34 |
| 6. Shared Principal Collections from other Series allocated to Series 2014-4 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 1,943,824.37 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$406,012,526.71 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$112,717,000.00 |
| 2. Required Collateral Invested Amount | \$112,717,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$406,012,526.71 |

| 1. Principal Funding Account | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|------|----------------|
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount \$ 0.00 3. Distribution of Principal \$ 0.00 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4 \$ 19,053,127.82 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,840.4 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 106,503.20 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,526,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 1,526,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 1,526,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 1,526,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 1,500,000 12. Deposited to Reserve Account </th <th>M. Application of Principal Collections During Accumulation or Amortization Period</th> <th></th> <th></th> | M. Application of Principal Collections During Accumulation or Amortization Period | | |
| 3. Distribution of Principal \$ 0.00 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4 1. Excess Spread \$ 19,053,127.82 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund vordue Class B Interest \$ 0.00 6. Applied to fund vordue Class B Interest \$ 0.00 6. Applied to fund vordue Class B Interest \$ 0.00 8. Applied to fund vordue Class B Interest \$ 0.00 8. Applied to fund vordue Class B Interest \$ 0.00 8. Applied to Gulateral Senior Minimum Monthly Interest \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 0.00 9. Applied to Collateral Senior Minimum Monthly Interest \$ 0.00 10. Collateral Default Amount treated as Available Principal Collections \$ 1.926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 0. Yield and Base Rate 1. Base Rate 2. Current Monthly Period \$ 3.34415 2. Three Month Average Base Rate \$ 3.41848 3. Series Adjusted Portfolio Yield \$ 3.45566 2. Second Prior Monthly Period \$ 17,87666 2. Second Prior Monthly Period \$ 17,87666 2. Second Prior Monthly Period \$ 18,0855 4. Three Month Average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$ 1,156,070,000,000 Monthly Interest Previously due but not paid \$ 1,156,070,000,000 Monthly Interest previously due but not paid \$ 0.000 Additional Interest Proviously due but not paid \$ 0.000 Additional Interest Proviously due but not paid \$ 0.000 A deditional Interest Proviously due but not paid \$ 0 | | \$ | 0.00 |
| 4. Treated as Shared Principal Collections \$ 0.00 N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4 1. Excess Spread \$ 19,053,127.82 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund Overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894,04 7. Reduction of Class B Interest \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to Unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate a. Current Monthly Period 3,34415 b. Prior Monthly Period 3,3456 c. Second Prior Monthly Period 2,04110 </td <td>2. Excess of Collateral Invested Amount over Required Collateral Invested Amount</td> <td>\$</td> <td>0.00</td> | 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4 1. Excess Firead \$ 19,053,127.82 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund Overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72.894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to Collateral Senior Minimum Monthly Interest \$ 109,503.20 9. Applied to Unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 189,523.17 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate \$ 1.888 Rate \$ 1.888 Rate \$ 3.4415 a. Current Monthly Period \$ 3.34415 b. Prior Monthly Period \$ 3.4556 c. Second Prior Monthly Period \$ 17.8766 c. Second Prior Monthly Period \$ 17.8766 c. Second Prior Monthly Period \$ 18,7875 5. Is the 3 month average Base Rate \$ 1.87875 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate \$ 1.566,330.55 Monthly Interest previously due but not paid \$ 0.00 Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | 3. Distribution of Principal | \$ | 0.00 |
| 1. Excess Spread \$ 19,053,127.82 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overduc Class B Interest \$ 0.00 6. Applied to fund class B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 106,503.20 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,788.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 0. Yield and Base Rate 3. Current Monthly Period 3.34415 a. Current Monthly Period 3.45566 c. Second Prior Monthly Period 20.4110 b. Prior Monthly Period 20.4110 a. Current Monthly Period 20.4110 b. Prior | | \$ | 0.00 |
| 2. Excess Finance Charge Collections \$ 0.00 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72.894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 106.503.20 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106.503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.441% 1. Base Rate 3.241% a. Current Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 c. Second Prior Monthly Period 2.4110 b. Prior Monthly Period 17.8766 c. Second Prior Monthly Period 17.8766 c. Second Prior Monthly Period | N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4 | | |
| 3. Applied to fund Class A Required Amount \$ 0.00 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894,04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 10,503,20 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503,20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783,34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523,17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424,07 O. Yield and Base Rate 3 .34415 a. Current Monthly Period 3,34415 b. Prior Monthly Period 3,4556 c. Second Prior Monthly Period 3,4556 c. Second Prior Monthly Period 20,41105 a. Current Monthly Period 20,41105 b. Prior Monthly Period 17,8766 c. Second Prior Monthly Period 18,04855< | 1. Excess Spread | \$ | 19,053,127.82 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate 3.34419 a. Current Monthly Period 3.3456 c. Second Prior Monthly Period 3.4556 c. Second Prior Monthly Period 2.4184 3. Series Adjusted Portfolio Yield 17.8766 c. Second Prior Monthly Period 18.04856 c. Second Prior Monthly Period 18.04856 d. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes | 2. Excess Finance Charge Collections | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections \$ 0.00 5. Applied to fund overdue Class B Interest \$ 0.00 6. Applied to fund Class B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate 3.34419 a. Current Monthly Period 3.3456 c. Second Prior Monthly Period 3.4556 c. Second Prior Monthly Period 2.4184 3. Series Adjusted Portfolio Yield 17.8766 c. Second Prior Monthly Period 18.04856 c. Second Prior Monthly Period 18.04856 d. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes | 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount \$ 72,894.04 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate 3.34419 a. Current Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 2. Three Month Average Base Rate 3.4184 3. Series Adjusted Portfolio Yield 20.4110 a. Current Monthly Period 18.0485 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$ 1,156,070,000.00 Monthly Interest \$ 1,566,330.55 Monthly Interest previously due but not paid | | \$ | 0.00 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate a. Current Monthly Period 3.34419 b. Prior Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 2. Three Month Average Base Rate 3.4184 3. Series Adjusted Portfolio Yield 20,4110 a. Current Monthly Period 17,8766 c. Second Prior Monthly Period 18,0485 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$1,566,330.55 Monthly Interest previously due but not paid \$0.00 Additional Inter | 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections \$ 0.00 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate a. Current Monthly Period 3.34419 b. Prior Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 2. Three Month Average Base Rate 3.4184 3. Series Adjusted Portfolio Yield 20,4110 a. Current Monthly Period 17,8766 c. Second Prior Monthly Period 18,0485 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$1,566,330.55 Monthly Interest previously due but not paid \$0.00 Additional Inter | 6. Applied to fund Class B Required Amount | \$ | 72,894.04 |
| 8. Applied to Collateral Senior Minimum Monthly Interest \$ 106,503.20 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate 3.34419 a. Current Monthly Period 3.45569 c. Second Prior Monthly Period 3.45569 2. Three Month Average Base Rate 3.41849 3. Series Adjusted Portfolio Yield 20,41109 b. Prior Monthly Period 20,41109 b. Prior Monthly Period 17,87669 c. Second Prior Monthly Period 18,04859 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$ 1,566,330.55 Monthly Interest previously due but not paid \$ 1,566,300.50 Additional Interest \$ 0.00 | | \$ | 0.00 |
| 9. Applied to unpaid Monthly Servicing Fee \$ 1,926,783.34 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate *** 1. Base Rate *** a. Current Monthly Period 3.34419 b. Prior Monthly Period 3.45569 c. Second Prior Monthly Period 3.45569 2. Three Month Average Base Rate 3.41849 3. Series Adjusted Portfolio Yield 20.41109 b. Prior Monthly Period 20.41109 c. Second Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,560,700,000.00 Monthly Interest \$ 1,566,330.55 Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | | | 106,503.20 |
| 10. Collateral Default Amount treated as Available Principal Collections \$ 189,523.17 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 1 1. Base Rate 3.34419 a. Current Monthly Period 3.45569 c. Second Prior Monthly Period 3.45569 2. Three Month Average Base Rate 3.41849 3. Series Adjusted Portfolio Yield 20.41109 a. Current Monthly Period 20.41109 b. Prior Monthly Period 20.41109 4. Three Month average Series Adjusted Portfolio Yield 18.7879 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$ 1,566,330.55 Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | | \$ | 1,926,783.34 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections \$ 0.00 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate *** 1. Base Rate *** a. Current Monthly Period 3.34419 b. Prior Monthly Period 3.45569 c. Second Prior Monthly Period 3.41849 3. Series Adjusted Portfolio Yield 20.41109 a. Current Monthly Period 20.41109 b. Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 18.77879 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000,00 Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | | \$ | |
| 12. Deposited to Reserve Account \$ 0.00 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate | | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) \$ 16,757,424.07 O. Yield and Base Rate 3.34419 1. Base Rate 3.34419 a. Current Monthly Period 3.4556 c. Second Prior Monthly Period 3.4556 2. Three Month Average Base Rate 3.41849 3. Series Adjusted Portfolio Yield 20.41109 a. Current Monthly Period 20.41109 b. Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 18.71879 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$1,566,330.55 Monthly Interest previously due but not paid \$0.00 Additional Interest \$0.00 | | | 0.00 |
| O. Yield and Base Rate 1. Base Rate a. Current Monthly Period 3.34419 b. Prior Monthly Period 3.45569 c. Second Prior Monthly Period 3.45569 2. Three Month Average Base Rate 3.41849 3. Series Adjusted Portfolio Yield 20.41109 a. Current Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 18.77879 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount \$1,156,070,000.00 Monthly Interest \$1,566,330.55 Monthly Interest previously due but not paid \$0.00 Additional Interest \$0.00 | | \$ | 16,757,424.07 |
| a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 3.45566 c. Second Prior Monthly Period 3.45566 2. Three Month Average Base Rate 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period c. Second Prior Monthly Period 17.87666 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$0.00 Additional Interest | O. Yield and Base Rate | | , , |
| b. Prior Monthly Period c. Second Prior Monthly Period 3.45566 c. Second Prior Monthly Period 3.45566 2. Three Month Average Base Rate 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 17.87666 c. Second Prior Monthly Period 18.04856 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | 1. Base Rate | | |
| b. Prior Monthly Period c. Second Prior Monthly Period 3.45566 c. Second Prior Monthly Period 3.45566 2. Three Month Average Base Rate 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 17.87666 c. Second Prior Monthly Period 18.04856 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | a. Current Monthly Period | | 3.3441% |
| c. Second Prior Monthly Period 2. Three Month Average Base Rate 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period c. Second Prior Monthly Period 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 | | | 3.4556% |
| 2. Three Month Average Base Rate 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 | | | 3.4556% |
| 3. Series Adjusted Portfolio Yield a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 | | | 3.4184% |
| a. Current Monthly Period b. Prior Monthly Period c. Second Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 | | | |
| b. Prior Monthly Period c. Second Prior Monthly Period 17.87669 c. Second Prior Monthly Period 18.04859 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | | | 20.4110% |
| c. Second Prior Monthly Period 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | | | 17.8766% |
| 4. Three Month average Series Adjusted Portfolio Yield 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | | | 18.0485% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 0.00 Additional Interest | | | 18.7787% |
| P. Reassignment Amount Adjusted Invested Amount Monthly Interest Monthly Interest previously due but not paid Additional Interest \$ 1,56,070,000.00 \$ 1,566,330.55 0.00 Additional Interest \$ 0.00 | | | Yes |
| Adjusted Invested Amount \$1,156,070,000.00 Monthly Interest \$1,566,330.55 Monthly Interest previously due but not paid \$0.00 Additional Interest \$0.00 | | | |
| Monthly Interest \$ 1,566,330.55 Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | | \$1. | 156.070.000.00 |
| Monthly Interest previously due but not paid \$ 0.00 Additional Interest \$ 0.00 | J | | |
| Additional Interest \$ 0.00 | | | |
| T | | | |
| Additional Interest previously due but not paid \$ 0.00 | | | |
| Reassignment Amount \$1,157,636,330.55 | | | |

Series 2014-5 Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest | |
|-----------------------------------------------------------------------|-----------------------|----------------------------|-----------------------|----------------|
| Beginning Invested Amount/Transferor Amount | 923,964,979.53 | 583,092,000.00 | 340,872,979.53 | |
| Beginning Adjusted Invested Amount | N/A | 583,092,000.00 | N/A | |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% | |
| Collections of Finance Charge Receivables | 17,336,432.26 | 10,940,604.01 | 6,395,828.25 | |
| Collections of Principal Receivables | 322.943.533.08 | 203.801.869.94 | 119.141.663.14 | |
| Defaulted Amount | 1,553,561.33 | 980,415.06 | 573,146.27 | |
| Ending Invested Amount / Transferor Amount | 936,021,390.39 | 583,092,000.00 | 352,929,390.39 | |
| B. Monthly Period Funding Requirements | Class A | Class B | Collateral Interest | Total |
| Principal Funding Account Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Proceeds for Monthly Period | 0.00 | 0.00 | 0.00 | 0.00 |
| Required Reserve Account Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Investment Proceeds retained per Section 4.12(b) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Deposit | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Draw Amount | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Surplus (after giving effect to any principal | 0.00 | 0.00 | 0.00 | 0.00 |
| distributions on the related Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserve Account Closing Balance (after giving effect to any principal | 0.00 | 0.00 | 0.00 | 0.00 |
| distributions and Reserve Account withdrawals on the related | | | | |
| Distribution Date) | 0.00 | 0.00 | 0.00 | 0.00 |
| LIBOR Determination Date | May 13, 2015 | May 13, 2015 | May 13, 2015 | 0.00 |
| Coupon May 15, 2015 to June 14, 2015 | 0.47560% | 0.63560% | 0.98560% | |
| Monthly Interest Due | 204,772.22 | 8,776.86 | 32,167.00 | 245,716.08 |
| Outstanding Monthly Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Additional Interest Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Interest Due | 204,772.22 | 8,776.86 | 32,167.00 | 245,716.08 |
| Investor Default Amount | 840,703.57 | 26,963.05 | 112,748.44 | 980,415.06 |
| Investor Monthly Fees Due | 833,333.33 | 26,726.67 | 111,760.00 | 971,820.00 |
| Investor Additional Amounts Due | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Due | 1,878,809.12 | 62,466.58 | 256,675.44 | 2,197,951.14 |
| Reallocated Investor Finance Charge Collections | | | | 10,742,598.19 |
| Interest and Principal Funding Investment Proceeds | | | | 0.00 |
| Interest on Reserve Account | | | | 0.00 |
| Series Adjusted Portfolio Yield | | | | 19.7125% |
| Base Rate | | | | 2.4585% |
| Excess Spread Percentage | | | | 17.5848% |
| C. Certificates - Balances and Distributions | Class A | Class B | Collateral Interest | Total |
| Beginning Certificates Balance | 500,000,000.00 | 16,036,000.00 | 67,056,000.00 | 583,092,000.00 |
| Distributions of Interest | 204,772.22 | 8,776.86 | 32,167.00 | 245,716.08 |
| Deposits to the Principal Funding Account | 0.00 | 0.00 | 0.00 | 0.00 |
| Distributions of Principal | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Distributions | 204,772.22 | 8,776.86 | 32,167.00 | 245,716.08 |
| Ending Certificates Balance | 500,000,000.00 | 16,036,000.00 | 67,056,000.00 | 583,092,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 original certificate principal | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| amount. | |
| (1) The total amount of the distribution: | \$0.41 |
| (2) The amount of the distribution in respect of Class A Monthly Interest: | \$0.41 |
| (2) The amount of the distribution in respect of Class A Outstanding Monthly Interest: | \$0.41 |
| (4) The amount of the distribution in respect of Class A Additional Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class A Additional Interest. (5) The amount of the distribution in respect of principal of the Class A Certificates: | \$0.00 |
| E) Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs. | φυ.υυ |
| (1) The total amount of Class A Investor Charge-Offs: | \$0.00 |
| · · · | |
| (2) The amount of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (3) The total amount reimbursed in respect of Class A Investor Charge-Offs: | \$0.00 |
| (4) The amount reimbursed in respect of Class A Investor Charge-Offs per \$1,000 original certificate principal amount: | \$0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class A Certificates exceeds the Class A Invested Amount after | |
| giving effect to all transactions on such Distribution Date: | \$0.00 |
| F) Information regarding distributions in respect of the Class B Certificates, per \$1,000 original certificate principal amount. | |
| (1) The total amount of the distribution in respect of Class B Certificates: | \$0.55 |
| (2) The amount of the distribution in respect of Class B Monthly Interest: | \$0.55 |
| (3) The amount of the distribution in respect of Class B Outstanding Monthly Interest: | \$0.00 |
| (4) The amount of the distribution in respect of Class B Additional Interest: | \$0.00 |
| (5) The amount of the distribution in respect of principal of the Class B Certificates: | \$0.00 |

| G) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount | | |
|---------------------------------------------------------------------------------------------------------------------------------------|-------|------------|
| on such Distribution Date. | | |
| (1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B Invested | | |
| Amount: | \$ | 0.00 |
| (2) The amount of the reductions in the Class B Invested Amount per \$1,000 original certificate principal amount: | \$ | 0.00 |
| (3) The total amount reimbursed in respect of such reductions in the Class B Invested Amount: | \$ | 0.00 |
| (4) The amount reimbursed in respect of such reductions in the Class B Invested Amount, per \$1,000 original certificate principal | | |
| amount: | \$ | 0.00 |
| (5) The amount, if any, by which the outstanding principal balance of the Class B Certificates exceeds the Class B Invested | | |
| Amount after giving effect to all transactions on such Distribution Date: | \$ | 0.00 |
| H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder. | | |
| (1) The total amount distributed to the Collateral Interest Holder: | \$8,5 | 576,814.05 |
| (2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest: | \$ | 32,167.00 |
| (3) The amount of the distribution in respect of Collateral Senior Additional Interest: | \$ | 0.00 |
| (4) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount: | \$ | 0.00 |
| (5) The amount of the distribution to the Collateral Interest Holder in respect of remaining Excess Spread: | \$8,5 | 544,647.05 |
| I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested | | |
| Amount. | | |
| (1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Collateral | | |
| Invested Amount: | \$ | 0.00 |
| (2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount: | \$ | 0.00 |

| J. Application of Reallocated Investor Finance Charge Collections | |
|-------------------------------------------------------------------------------------|------------------|
| 1. Class A Available Funds | \$ 9,211,752.34 |
| a. Class A Monthly Interest | \$ 204,772.22 |
| b. Class A Outstanding Monthly Interest | \$ 0.00 |
| c. Class A Additional Interest | \$ 0.00 |
| d. Class A Investor Default Amount (treated as Available Principal Collections) | \$ 840,703.57 |
| e. Excess Spread | \$ 8,166,276.55 |
| 2. Class B Available Funds | \$ 295,439.32 |
| a. Class B Monthly Interest | \$ 8,776.86 |
| b. Class B Outstanding Monthly Interest | \$ 0.00 |
| c. Class B Additional Interest | \$ 0.00 |
| d. Excess Spread | \$ 286,662.46 |
| 3. Collateral Available Funds | \$ 1,235,406.53 |
| a. Excess Spread | \$ 1,235,406.53 |
| 4. Total Excess Spread | \$ 9,688,345.54 |
| K. Reallocated Principal Collections | |
| 1. Principal Allocation Percentage | 63.1076% |
| 2. Series 2014-5 Allocable Principal Collections | \$322,943,533.08 |
| 3. Principal Allocation Percentage of Series 2014-5 Allocable Principal Collections | \$203,801,869.94 |
| 4. Reallocated Principal Collections Required to fund the Required Amount | \$ 0.00 |
| 5. Item 3 minus Item 4 | \$203,801,869.94 |
| 6. Shared Principal Collections from other Series allocated to Series 2014-5 | \$ 0.00 |
| 7. Other amounts treated as Available Principal Collections: | \$ 980,415.06 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$204,782,285.00 |
| L. Application of Available Principal Collections during Revolving Period | |
| 1. Collateral Invested Amount | \$ 67,056,000.00 |
| 2. Required Collateral Invested Amount | \$ 67,056,000.00 |
| 3. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ 0.00 |
| 4. Treated as Shared Principal Collections | \$204,782,285.00 |

| M. Application of Principal Collections During Accumulation or Amortization Period | | |
|----------------------------------------------------------------------------------------------------|-----|---------------|
| 1. Principal Funding Account | \$ | 0.00 |
| 2. Excess of Collateral Invested Amount over Required Collateral Invested Amount | \$ | 0.00 |
| 3. Distribution of Principal | \$ | 0.00 |
| 4. Treated as Shared Principal Collections | \$ | 0.00 |
| N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-5 | | |
| 1. Excess Spread | \$ | 9,688,345.54 |
| 2. Excess Finance Charge Collections | \$ | 0.00 |
| 3. Applied to fund Class A Required Amount | \$ | 0.00 |
| 4. Class A Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to fund overdue Class B Interest | \$ | 0.00 |
| 6. Applied to fund Class B Required Amount | \$ | 26,963.05 |
| 7. Reduction of Class B Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 8. Applied to Collateral Senior Minimum Monthly Interest | \$ | 32,167.00 |
| 9. Applied to unpaid Monthly Servicing Fee | \$ | 971,820.00 |
| 10. Collateral Default Amount treated as Available Principal Collections | \$ | 112,748.44 |
| 11. Reduction of Collateral Invested Amount treated as Available Principal Collections | \$ | 0.00 |
| 12. Deposited to Reserve Account | \$ | 0.00 |
| 13. Remaining Excess Spread distributed to Collateral Interest Holder(s) | \$ | 8,544,647.05 |
| O. Yield and Base Rate | | , , |
| 1. Base Rate | | |
| a. Current Monthly Period | | 2.4585% |
| b. Prior Monthly Period | | 2.5200% |
| c. Second Prior Monthly Period | | 2.5133% |
| 2. Three Month Average Base Rate | | 2.4973% |
| 3. Series Adjusted Portfolio Yield | | |
| a. Current Monthly Period | | 19.7125% |
| b. Prior Monthly Period | | 17.2862% |
| c. Second Prior Monthly Period | | 17.3631% |
| 4. Three Month average Series Adjusted Portfolio Yield | | 18.1206% |
| 5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? | | Yes |
| P. Reassignment Amount | | |
| Adjusted Invested Amount | \$5 | 83,092,000.00 |
| Monthly Interest | \$ | 350,798.47 |
| Monthly Interest previously due but not paid | \$ | 0.00 |
| Additional Interest | \$ | 0.00 |
| Additional Interest previously due but not paid | \$ | 0.00 |
| Reassignment Amount | \$5 | 83,442,798.47 |

Series 2009-D-II Certificates

| A. Investor/Transferor Allocations | Series Allocations | Total Investor Interest | Transferors' Interest |
|---------------------------------------------|-----------------------|----------------------------|-----------------------|
| Beginning Invested Amount/Transferor Amount | 306,113,749.99 | 193,181,000.00 | 112,932,749.99 |
| Beginning Adjusted Invested Amount | N/A | 193,181,000.00 | N/A |
| Floating Allocation Percentage | N/A | 63.1076% | 36.8924% |
| Principal Allocation Percentage | N/A | 63.1076% | 36.8924% |
| Collections of Finance Charge Receivables | 5,743,637.92 | 3,624,671.28 | 2,118,966.64 |
| Collections of Principal Receivables | 106,992,643.81 | 67,520,475.39 | 39,472,168.42 |
| Defaulted Amount | 514,701.85 | 324,815.92 | 189,885.93 |
| Ending Invested Amount / Transferor Amount | 310,108,093.09 | 193,181,000.00 | 116,927,093.09 |

| B. Monthly Period Funding Requirements | Total |
|----------------------------------------|--------------|
| LIBOR Determination Date | May 13, 2015 |
| Coupon May 15, 2015 - June 14, 2015 | 20.18560% |
| Monthly Interest Due | 3,357,880.73 |
| Outstanding Monthly Interest Due | 0.00 |
| Additional Interest Due | 0.00 |
| Total Interest Due | 3,357,880.73 |
| Investor Default Amount | 324,815.92 |
| Investor Monthly Fees Due | 321,968.33 |
| Investor Additional Amounts Due | 0.00 |
| Total Due | 4,004,664.98 |
| Investor Finance Charge Collections | 3,624,671.28 |

| C. Certificates - Balances and Distributions | Total |
|----------------------------------------------|----------------|
| Beginning Certificates Balance | 193,181,000.00 |
| Distributions of Interest | 3,357,880.73 |
| Distributions of Principal | 0.00 |
| Total Distributions | 3,357,880.73 |
| Ending Certificates Balance | 193,181,000.00 |

| D) Information regarding distributions on the Distribution Date in respect of the Series 2009-D-II Certificates per \$1,000 certificate principal | |
|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| amount | |
| (1) The total amount of the distribution | \$17.38 |
| (2) The amount of the distribution in respect of Monthly Interest | \$17.38 |
| (3) The amount of the distribution in respect of Outstanding Monthly Interest | \$ 0.00 |
| (4) The amount of the distribution in respect of Additional Interest | \$ 0.00 |
| (5) The amount of the distribution in respect of principal of the Series 2009-D-II Certificates | \$ 0.00 |
| | |

| E. Amount of reductions in the Scheduled Partial Amortization Amounts pursuant to clauses (c) and (d) of the definition of | of Scheduled Partial |
|----------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Amortization Amount on such Distribution Date | |
| (1) The amount of the aggregate reductions in the Scheduled Partial Amortization Amounts per \$1,000 certificate pri | ncipal amount \$0.00 |
| (2) The aggregate amount reimbursed in respect of such reductions in the Scheduled Partial Amortization Amounts | per \$1,000 certificate |
| principal amount | \$0.00 |

(3) The amount, if any, by which the outstanding principal balance of the Series 2009-D-II Certificates exceeds the Invested Amount after giving effect to all transactions on such Distribution Date

\$0.00

F. Scheduled Partial Amortization Amounts/ Series 2009-D-II Invested Amount

| Series | Beginning Scheduled Partial Amortization Amount | Distributions of Principal | Pro rata share of Investor Charge-Offs | Reallocated Principal Collections Applied | Reimbursements | Ending Scheduled Parti Amortization Amount | |
|-------------------------------------------------------|----------------------------------------------------------|----------------------------|----------------------------------------------|-------------------------------------------|----------------|--------------------------------------------|-----|
| 2008-2 | 90,908,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 90,908,000. | |
| 2008-6 | 102,273,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 102,273,000. | 00 |
| Series 2009-D-II | | | | | | | |
| Invested Amount | 193,181,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 193,181,000. | .00 |
| (aggregate of Scheduled Partial Amortization Amounts) | | | | | | | |
| G. Application of Investor Finance Charge Collections | | | | | | | |
| 1. Available Funds | | | | | | \$3,624,671. | .28 |
| a. Monthly Servicing Fee | | | | | | \$ 0. | .00 |
| b. Aggregate application of Referenced Seri | es Shortfall Cover | age Amounts | | | | \$ 0. | .00 |
| c. Investor Default Amount (treated as Avail | lable Principal Col | lections): | | | | \$ 324,815. | .92 |
| d. Monthly Interest | | | | | | \$3,299,855. | 36 |
| e. Outstanding Monthly Interest | | | | | | \$ 0. | .00 |
| f. Additional Interest | | | | | | \$ 0. | .00 |
| 2. Excess Spread | | | | | | \$ 0. | .00 |

| H. Reallocated Principal Collections | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------|---------------|
| 1. Principal Allocation Percentage | | 63.1076% |
| 2. Series 2009-D-II Allocable Principal Collections | \$10 | 06,992,643.81 |
| 3. Principal Allocation Percentage of Series 2009-D-II Allocable Principal Collections | \$ 6 | 57,520,475.39 |
| Aggregate amount of Reallocated Principal Collections required to fund the Referenced Series Adjusted Shortfalls | \$ | 0.00 |
| 5. Item 3 minus item 4 | \$ 6 | 57,520,475.39 |
| 6. Shared Principal Collections from other Series allocated to Series 2009-D-II | \$ | 0.00 |
| 7. Other amounts treated as Available Principal Collections | \$ | 324,815.92 |
| 8. Available Principal Collections (total of items 5, 6 and 7) | \$ 6 | 57,845,291.31 |
| I. Application of Available Principal Collections during Revolving Period | | |
| 1. Treated as Shared Principal Collections | \$ 6 | 57,845,291.31 |
| J. Application of Principal Collections During Scheduled Partial Amortization Period or Early Amortization Period. | | |
| 1. Retained during an Early Amortization Period | \$ | 0.00 |
| Aggregate application to fund Scheduled Partial Amortization Amounts during a Scheduled Partial Amortization Period | \$ | 0.00 |
| 3. Treated as Shared Principal Collections: | \$ | 0.00 |
| K. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2009-D-II | | |
| 1. Excess Spread | \$ | 0.00 |
| 2. Excess Finance Charge Collections | \$ | 379,993.70 |
| 3. Applied to fund Required Amount | \$ | 58,025.37 |
| 4. Investor Charge-Offs treated as Available Principal Collections | \$ | 0.00 |
| 5. Applied to unpaid Monthly Servicing Fee | \$ | 321,968.33 |
| 6. Aggregate reimbursement of reductions of Scheduled Partial Amortization Amounts treated as Available Principal | | |
| Collections | \$ | 0.00 |
| 7. Applied to fund Series 2009-D-I Shortfall | \$ | 0.00 |
| 8. Remaining Excess Spread distributed to Holders of Transferor Certificate | \$ | 0.00 |

L. Amounts and Applications Relating to the Referenced Series

| | Referenced Series Adjusted | Referenced Series Shortfall Coverage | Allocable portion of Reallocated Principal | Scheduled | Reimbursements of reductions of Scheduled Partial Amortization |
|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------------------|-----------------------------------------------------|-----------|-------------------------------------------------------------------------|
| Series | Shortfall | Amount | Collections | Amount | Amount |
| 2008-2 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2008-6 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Aggregate for all Referenced Series | | | | | |
| | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| M. Application of Funds from Series 2009-D-I: | | | | | |
| 1. Applied under Section 4.05 | | | | | |
| a. Shortfalls in Monthly Servicing Fee | | | | | \$0.00 |
| b. Shortfalls in Investor Default Amount (treated as Available Principal Collections) | | | | | |
| c. Shortfalls in Monthly Interest, Outstanding Monthly Interest and Additional Interest | | | | | |
| 2. Applied under Section 4.07 | | | | | |
| a. Shortfalls in Investor Charge-Offs treated as Available Principal Collections | | | | | \$0.00 |
| b. Shortfalls in unpaid Monthly Servicing Fee | | | | | \$0.00 |
| c. Shortfalls in reimbursements of reductions of Scheduled Partial Amortization Amounts treated as Available Principal Collections | | | | | ons \$0.00 |
| (Back To Top) | | | | • | |