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# AmEx Credit Account Master Tr 10-D 1/31/2016

## 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  
January 1, 2016 through January 31, 2016

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

Central Index Key Number of issuing entity: 0001003509

### AMERICAN EXPRESS CREDIT ACCOUNT MASTER TRUST (Exact name of issuing entity as specified in its charter)

Commission File Number  
of depositor:  
000-21424-04

Commission File Number  
of depositor:  
333-113579-02

Commission File Number  
of depositor:  
333-113579-01

Central Index Key Number  
of depositor:  
0000949349

Central Index Key Number  
of depositor:  
0001283434

Central Index Key Number  
of depositor:  
0001283435

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

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

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

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

20-0942395  
(I.R.S. Employer  
Identification Number  
of depositor)

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

Central Index Key Number  
of sponsor:  
0000949348

Central Index Key Number  
of sponsor:  
0001647722

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

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

Jay Banerjee  
(212) 640-0892  
(Name and telephone number, including area code,  
of the person to contact in connection with this filing)

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

Not Applicable  
(I.R.S. Employer  
Identification Number 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)

**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

Previously reported information omitted from this report:

<u>Form on which Previously Reported Information was Filed</u>	<u>Commission File Number</u>	<u>Central Index Key Number</u>	<u>Date of the Previously Reported Information</u>
N/A	N/A	N/A	N/A

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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.

Item 7. Change in Sponsor Interest in the Securities.

There have been no material changes in American Express Centurion Bank's, American Express Bank, FSB's, American Express Receivables Financing Corporation III LLC's and American Express Receivables Financing Corporation IV LLC's interests in the securities resulting from the purchase, sale or other acquisition or disposition of the securities by such entities during the reporting period. As of the last day of the reporting period, approximately 62.17% of the Transferors' Interest is allocated to RFC III, and approximately 37.83% of the Transferors' Interest is allocated to RFC IV.

PART II - OTHER INFORMATION

Item 10. Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99	Monthly Servicer's Certificate for the Monthly Period ending January 31, 2016 and the February 16, 2016 Payment Date.

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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: February 16, 2016

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/ Denise D. Roberts

Name: Denise D. Roberts

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.

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AMERICAN EXPRESS CREDIT ACCOUNT MASTER TRUST

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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 III LLC and 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 February 16, 2016 and covers activity from January 01, 2016 through January 31, 2016.
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 10th day of February 2016.

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	January 31, 2016
Number of days in Monthly Period	31
Beginning Number of Accounts	19,038,189
Beginning Principal Receivable Balance, including any Additions, Removals, or Adjustments of Principal Receivables during the Monthly Period	27,817,924,926.64
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	27,817,924,926.64
Finance Charge Collections (excluding Recoveries)	486,938,377.95
Collections of Discount Option Receivables	0.00
Recoveries	16,197,457.23
Total Collections of Finance Charge Receivables	503,135,835.18
Total Collections of Principal Receivables	9,807,405,719.13
Monthly Payment Rate	34.1184%
Defaulted Amount	42,955,742.64
Annualized Default Rate	1.9039%
Annualized Default Rate, Net of Recoveries	1.1860%
Trust Portfolio Yield	19.4775%
New Principal Receivables	8,597,640,459.89
Ending Number of Accounts	19,028,765
Ending Principal Receivables Balance	26,565,203,924.76
Ending Required Minimum Principal Balance	13,894,503,190.00
Ending Transferor Amount	13,579,686,924.76
Ending Special Funding Account Balance	0.00
Ending Total Principal Balance	26,565,203,924.76
Ending Total Accounts Receivable	27,243,468,417.49

## 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
<b>Group 1</b>									
2013-3	578,035,000	578,035,000.00	0.00	40,462,450.00	4.45%	22,396,499.31	721,010.74	436,565,118.27	1,912,124.31
2014-2	1,156,070,000	1,156,070,000.00	0.00	80,924,900.00	8.90%	44,792,998.61	1,442,021.48	873,130,236.53	3,824,248.61
2014-3	1,734,105,000	1,734,105,000.00	0.00	121,387,350.00	13.35%	67,189,497.92	2,163,032.21	1,309,695,354.80	5,736,372.92
2014-4	1,156,070,000	1,156,070,000.00	0.00	80,924,900.00	8.90%	44,792,998.61	1,442,021.48	873,130,236.53	3,824,248.61
Total	4,624,280,000.00	4,624,280,000.00	0.00	323,699,600.00	35.61%	179,171,994.45	5,768,085.91	3,492,520,946.13	15,296,994.45
<b>Group 2</b>									
2008-2	1,363,638,000	1,363,638,000.00	0.00	95,454,660.00	10.50%	52,835,412.25	1,700,930.98	1,029,897,471.16	4,510,878.00
2012-1	606,062,000	606,062,000.00	0.00	42,424,340.00	4.67%	23,482,431.28	755,970.16	457,732,712.91	2,004,836.87
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	9.10%	45,790,706.12	1,474,140.68	892,578,110.44	3,909,428.93
2013-1	1,190,477,000	1,190,477,000.00	0.00	83,333,390.00	9.17%	46,126,129.57	1,484,938.97	899,116,372.36	3,938,066.05
2013-2	714,286,000	714,286,000.00	0.00	50,000,020.00	5.50%	27,675,669.99	890,963.13	539,469,672.37	2,362,838.97
2014-1	1,488,096,000	1,488,096,000.00	0.00	104,166,720.00	11.46%	57,657,652.27	1,856,173.41	1,123,895,276.64	4,922,581.73
2014-5	583,092,000	583,092,000.00	0.00	40,816,440.00	4.49%	22,592,437.44	727,318.58	440,384,454.13	1,928,852.73
2015-1	1,142,858,000	1,142,858,000.00	0.00	80,000,060.00	8.80%	44,281,087.49	1,425,541.51	863,151,777.89	3,780,543.67
2009-D-II	90,908,000	90,908,000.00	0.00	6,363,560.00	0.70%	3,522,314.32	113,393.90	68,658,925.10	300,721.23
Total	8,361,237,000.00	8,361,237,000.00	0.00	585,286,590.00	64.39%	323,963,840.73	10,429,371.32	6,314,884,773.00	27,658,748.18

### 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
<b>Group 1</b>										
2013-3	578,035,000.00	10,454,774.15	473,313.87	892,587.16	963,391.67	0.00	2,329,292.70	10,285,913.82	0.00	7,956,621.12
2014-2	1,156,070,000.00	20,909,548.30	1,189,788.78	1,785,174.32	1,926,783.34	0.00	4,901,746.44	20,814,988.68	0.00	15,913,242.24
2014-3	1,734,105,000.00	31,364,322.46	2,117,594.54	2,677,761.49	2,890,175.00	0.00	7,685,531.03	31,555,394.39	0.00	23,869,863.36
2014-4	1,156,070,000.00	20,909,548.30	1,356,696.42	1,785,174.32	1,926,783.34	0.00	5,068,654.08	20,981,896.32	0.00	15,913,242.24
Total	4,624,280,000.00	83,638,193.21	5,137,393.61	7,140,697.29	7,707,133.35	0.00	19,985,224.25	83,638,193.21	0.00	63,652,968.96
<b>Group 2</b>										
2008-2	1,363,638,000.00	24,663,778.69	2,503,703.76	2,105,695.63	2,272,730.00	0.00	6,882,129.39	25,972,104.47	0.00	19,089,975.08
2012-1	606,062,000.00	10,961,691.48	403,892.74	935,865.75	1,010,103.33	0.00	2,349,861.82	10,834,304.52	0.00	8,484,442.70
2012-4	1,181,820,000.00	21,375,282.10	721,935.02	1,824,936.83	1,969,700.00	0.00	4,516,571.85	21,061,222.52	0.00	16,544,650.67
2012-A	0.00	0.00	1,680.93	0.00	0.00	0.00	1,680.93	1,680.93	0.00	0.00
2013-1	1,190,477,000.00	21,531,859.09	899,762.54	1,838,304.75	1,984,128.34	0.00	4,722,195.63	21,388,038.22	0.00	16,665,842.59
2013-2	714,286,000.00	12,919,111.83	543,983.52	1,102,982.54	1,190,476.67	0.00	2,837,442.73	12,836,945.49	0.00	9,999,502.76
2014-1	1,488,096,000.00	26,914,819.34	1,044,345.89	2,297,880.55	2,480,160.00	0.00	5,822,386.44	26,654,686.18	0.00	20,832,299.74
2014-5	583,092,000.00	10,546,238.84	371,766.39	900,396.06	971,820.00	0.00	2,243,982.45	10,406,861.27	0.00	8,162,878.82
2015-1	1,142,858,000.00	20,670,586.17	758,777.90	1,764,772.69	1,904,763.34	0.00	4,428,313.93	20,427,523.94	0.00	15,999,210.01
Total	8,270,329,000.00	149,583,367.54	7,249,848.69	12,770,834.80	13,783,881.68	0.00	33,804,565.17	149,583,367.54	0.00	115,778,802.37
Trust Total	12,894,609,000.00	233,221,560.75	12,387,242.30	19,911,532.09	21,491,015.03	0.00	53,789,789.42	233,221,560.75	0.00	179,431,771.33

	Group Investor Finance Charge Collections	Group Expenses	Group Reallocable Investor Finance Charge Collections
Group 1	83,638,193.21	19,985,224.25	63,652,968.96
Group 2	149,583,367.54	33,804,565.17	115,778,802.37

- (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:

	Dollar Amount	Percentage of Ending Total Receivables	Number of Accounts	Percentage of Total Number of Accounts
31-60 Days Delinquent	67,373,474	0.25%	13,294	0.07%
61-90 Days Delinquent	52,316,064	0.19%	8,037	0.04%
91-120 Days Delinquent	46,824,051	0.17%	6,364	0.03%
120+ Days Delinquent	73,386,374	0.27%	10,093	0.05%
Total 30+ Days Delinquent	239,899,963	0.88%	37,788	0.20%

### Loss Experience:

Ending Principal Receivables Balance	26,565,203,924.76
Defaulted Amount	42,955,742.64
Recoveries	16,197,457.23
Net Default Amount	26,758,285.41
Annualized Default Rate	1.9039%
Annualized Recovery Rate	0.7179%
Annualized Default Rate, Net of Recoveries	1.1860%
Number of Accounts Experiencing a Loss	9,664
Number of Accounts Experiencing a Recovery	52,076
Average Net Default Amount per Account Experiencing a Loss	2,768.86

## 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 09, 2016 under CIK number 0001283434

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**F. Asset Review**

Information required by Item 1121(d)(1) of Regulation AB concerning the Trust:

No activity to report for reporting period.

Information required by Item 1121(d)(2) of Regulation AB concerning the Trust:

No activity to report for reporting period.

**G. Investor Communication**

Information required by Item 1121(e) of Regulation AB concerning the Trust:

No activity to report for reporting period.

## Series 2008-2 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,921,222,120.85	1,363,638,000.00	1,557,584,120.85	
Beginning Adjusted Invested Amount	N/A	1,363,638,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	52,835,412.25	24,663,778.69	28,171,633.56	
Collections of Principal Receivables	1,029,897,471.16	480,760,198.87	549,137,272.29	
Defaulted Amount	4,510,878.00	2,105,695.63	2,405,182.37	
Ending Invested Amount / Transferor Amount	2,789,671,104.32	1,363,638,000.00	1,426,033,104.32	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	1.68550%	4.17550%	5.42550%	
Monthly Interest Due	1,797,866.67	278,370.38	427,466.71	2,503,703.76
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	1,797,866.67	278,370.38	427,466.71	2,503,703.76
Investor Default Amount	1,853,009.94	115,814.66	136,871.03	2,105,695.63
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	5,650,876.61	519,186.71	712,066.07	6,882,129.39
Reallocated Investor Finance Charge Collections				25,972,104.47
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				20.6072%
Base Rate				3.9953%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	1,200,000,000.00	75,001,000.00	88,637,000.00	1,363,638,000.00
Distributions of Interest	1,797,866.67	278,370.38	427,466.71	2,503,703.76
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	1,797,866.67	278,370.38	427,466.71	2,503,703.76
Ending Certificates Balance	1,200,000,000.00	75,001,000.00	88,637,000.00	1,363,638,000.00

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:	\$1.50
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$1.50
(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:	\$3.71
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$3.71
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	19,517,441.80
(2) The amount of the distribution in respect of Collateral Minimum Monthly Interest:	\$	427,466.71
(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:	\$	19,089,975.09
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 22,855,424.51
a. Class A Monthly Interest	\$ 1,797,866.67
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)	\$ 1,853,009.94
e. Excess Spread	\$ 19,204,547.90
2. Class B Available Funds	\$ 1,428,483.08
a. Class B Monthly Interest	\$ 278,370.38
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 1,150,112.70
3. Collateral Available Funds	\$ 1,688,196.89
a. Excess Spread	\$ 1,688,196.89
4. Total Excess Spread	\$ 22,042,857.49
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2008-2 Allocable Principal Collections	\$1,029,897,471.16
3. Principal Allocation Percentage of Series 2008-2 Allocable Principal Collections	\$ 480,760,198.87
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$ 480,760,198.87
6. Shared Principal Collections from other Series allocated to Series 2008-2	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 2,105,695.63
8. Available Principal Collections (total of items 5, 6 and 7)	\$ 482,865,894.50
<b>L. Application of Available Principal Collections during Revolving Period</b>	
1. Collateral Invested Amount	\$ 88,637,000.00
2. Required Collateral Invested Amount	\$ 88,637,000.00
3. Excess of Collateral Invested Amount over Required Collateral Invested Amount	\$ 0.00
4. Treated as Shared Principal Collections	\$ 482,865,894.50

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>	
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
<b>N.1. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2008-2</b>	
1. Excess Spread	\$22,042,857.49
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	\$ 115,814.66
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$ 0.00
8. Applied to Collateral Minimum Monthly Interest	\$ 427,466.71
9. Applied to unpaid Monthly Servicing Fee	\$ 2,272,730.00
10. Collateral Default Amount treated as Available Principal Collections	\$ 136,871.03
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)	\$19,089,975.09
<b>N.2. Application of Excess Spread, Excess Finance Charge Collections and Funds from Series 2009-D-II Allocated to Series 2008-2</b>	
1. Excess Spread	\$22,042,857.49
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	\$ 115,814.66
8. Reduction of Class B Invested Amount treated as Available Principal Collections	\$ 0.00
9. Applied to Collateral Minimum Monthly Interest	\$ 427,466.71
10. Applied to unpaid Monthly Servicing Fee	\$ 2,272,730.00
11. Collateral Default Amount treated as Available Principal Collections	\$ 136,871.03
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)	\$19,089,975.09

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O. Yield and Base Rate

1. Base Rate

a. Current Monthly Period	3.9953%
b. Prior Monthly Period	3.9603%
c. Second Prior Monthly Period	3.9603%

2. Three Month Average Base Rate 3.9719%

3. Series Adjusted Portfolio Yield

a. Current Monthly Period	20.6072%
b. Prior Monthly Period	19.8969%
c. Second Prior Monthly Period	20.1813%

4. Three Month average Series Adjusted Portfolio Yield 20.2285%

5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate? Yes



## Series 2012-1 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	1,298,322,370.75	606,062,000.00	692,260,370.75	
Beginning Adjusted Invested Amount	N/A	606,062,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	23,482,431.28	10,961,691.48	12,520,739.80	
Collections of Principal Receivables	457,732,712.91	213,671,434.54	244,061,278.37	
Defaulted Amount	2,004,836.87	935,865.75	1,068,971.12	
Ending Invested Amount / Transferor Amount	1,239,855,187.98	606,062,000.00	633,793,187.98	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.69550%	1.22550%	1.57550%	
Monthly Interest Due	309,111.11	39,612.52	55,169.11	403,892.74
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	309,111.11	39,612.52	55,169.11	403,892.74
Investor Default Amount	772,087.47	56,152.38	107,625.90	935,865.75
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	1,914,531.91	156,371.57	278,958.34	2,349,861.82
Reallocated Investor Finance Charge Collections				10,834,304.52
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.2301%
Base Rate				2.6612%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	500,000,000.00	36,364,000.00	69,698,000.00	606,062,000.00
Distributions of Interest	309,111.11	39,612.52	55,169.11	403,892.74
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	309,111.11	39,612.52	55,169.11	403,892.74
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:	\$0.62
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.62
(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:	\$1.09
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$1.09
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:		\$8,539,611.81
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:		\$ 55,169.11
(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:		\$8,484,442.70
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 8,938,280.67
a. Class A Monthly Interest	\$ 309,111.11
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)	\$ 772,087.47
e. Excess Spread	\$ 7,857,082.09
2. Class B Available Funds	\$ 650,063.28
a. Class B Monthly Interest	\$ 39,612.52
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 610,450.76
3. Collateral Available Funds	\$ 1,245,960.57
a. Excess Spread	\$ 1,245,960.57
4. Total Excess Spread	\$ 9,713,493.42
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2012-1 Allocable Principal Collections	\$457,732,712.91
3. Principal Allocation Percentage of Series 2012-1 Allocable Principal Collections	\$213,671,434.54
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$213,671,434.54
6. Shared Principal Collections from other Series allocated to Series 2012-1	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 935,865.75
8. Available Principal Collections (total of items 5, 6 and 7)	\$214,607,300.29
<b>L. Application of Available Principal Collections during Revolving Period</b>	
1. Collateral Invested Amount	\$ 69,698,000.00
2. Required Collateral Invested Amount	\$ 69,698,000.00
3. Excess of Collateral Invested Amount over Required Collateral Invested Amount	\$ 0.00
4. Treated as Shared Principal Collections	\$214,607,300.29

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>	
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-1</b>	
1. Excess Spread	\$ 9,713,493.42
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	\$ 56,152.38
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$ 0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$ 55,169.11
9. Applied to unpaid Monthly Servicing Fee	\$ 1,010,103.33
10. Collateral Default Amount treated as Available Principal Collections	\$ 107,625.90
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)	\$ 8,484,442.70
<b>O. Yield and Base Rate</b>	
1. Base Rate	
a. Current Monthly Period	2.6612%
b. Prior Monthly Period	2.6310%
c. Second Prior Monthly Period	2.6377%
2. Three Month Average Base Rate	2.6433%
3. Series Adjusted Portfolio Yield	
a. Current Monthly Period	19.2301%
b. Prior Monthly Period	18.5676%
c. Second Prior Monthly Period	18.9028%
4. Three Month average Series Adjusted Portfolio Yield	18.9002%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?	Yes
<b>P. Reassignment Amount</b>	
Adjusted Invested Amount	\$606,062,000.00
Monthly Interest	\$ 603,912.61
Monthly Interest previously due but not paid	\$ 0.00
Additional Interest	\$ 0.00
Additional Interest previously due but not paid	\$ 0.00
Reassignment Amount	\$606,665,912.61

## Series 2012-4 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,531,726,694.96	1,181,820,000.00	1,349,906,694.96	
Beginning Adjusted Invested Amount	N/A	1,181,820,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	45,790,706.12	21,375,282.10	24,415,424.02	
Collections of Principal Receivables	892,578,110.44	416,658,980.05	475,919,130.39	
Defaulted Amount	3,909,428.93	1,824,936.83	2,084,492.10	
Ending Invested Amount / Transferor Amount	2,417,715,775.38	1,181,820,000.00	1,235,895,775.38	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.66550%	0.97550%	1.22550%	
Monthly Interest Due	576,766.67	61,486.85	83,681.50	721,935.02
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	576,766.67	61,486.85	83,681.50	721,935.02
Investor Default Amount	1,505,570.56	109,497.45	209,868.82	1,824,936.83
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	3,707,337.23	289,167.63	520,066.99	4,516,571.85
Reallocated Investor Finance Charge Collections				21,061,222.52
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.1647%
Base Rate				2.5978%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	975,000,000.00	70,910,000.00	135,910,000.00	1,181,820,000.00
Distributions of Interest	576,766.67	61,486.85	83,681.50	721,935.02
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	576,766.67	61,486.85	83,681.50	721,935.02
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:	\$0.59
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.59
(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:	\$0.87
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$0.87
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	16,628,332.17
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$	83,681.50
(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:	\$	16,544,650.67
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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



<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 17,375,481.85
a. Class A Monthly Interest	\$ 576,766.67
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)	\$ 1,505,570.56
e. Excess Spread	\$ 15,293,144.62
2. Class B Available Funds	\$ 1,263,687.61
a. Class B Monthly Interest	\$ 61,486.85
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 1,202,200.76
3. Collateral Available Funds	\$ 2,422,053.06
a. Excess Spread	\$ 2,422,053.06
4. Total Excess Spread	\$ 18,917,398.44
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2012-4 Allocable Principal Collections	\$892,578,110.44
3. Principal Allocation Percentage of Series 2012-4 Allocable Principal Collections	\$416,658,980.05
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$416,658,980.05
6. Shared Principal Collections from other Series allocated to Series 2012-4	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,824,936.83
8. Available Principal Collections (total of items 5, 6 and 7)	\$418,483,916.88
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$418,483,916.88

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2012-4</b>		
1. Excess Spread	\$	18,917,398.44
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	\$	109,497.45
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$	0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$	83,681.50
9. Applied to unpaid Monthly Servicing Fee	\$	1,969,700.00
10. Collateral Default Amount treated as Available Principal Collections	\$	209,868.82
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)	\$	16,544,650.67
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.5978%
b. Prior Monthly Period		2.5676%
c. Second Prior Monthly Period		2.5744%
2. Three Month Average Base Rate		2.5799%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.1647%
b. Prior Monthly Period		18.5043%
c. Second Prior Monthly Period		18.8416%
4. Three Month average Series Adjusted Portfolio Yield		18.8368%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$	1,181,820,000.00
Monthly Interest	\$	1,059,436.55
Monthly Interest previously due but not paid	\$	0.00
Additional Interest	\$	0.00
Additional Interest previously due but not paid	\$	0.00
Reassignment Amount		\$1,182,879,436.55

## Series 2012-A Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>
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

<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Increase LIBOR Determination Date	N/A	N/A	N/A	
Coupon (1/15/16 to 2/15/16)	N/A	N/A	N/A	
Monthly Interest Due	1,680.93	0.00	0.00	1,680.93
a. Estimated Interest	0.00	0.00	0.00	0.00
b. Capped Class A Additional Transaction Costs	0.00	0.00	0.00	0.00
c. Interest Underpayment	1,680.93	0.00	0.00	1,680.93
d. Interest Overpayment	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	1,680.93	0.00	0.00	1,680.93
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	0.00
Total Due	1,680.93	0.00	0.00	1,680.93
Reallocated Investor Finance Charge Collections				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%

<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	1,680.93	0.00	0.00	1,680.93
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	1,680.93	0.00	0.00	1,680.93
Ending Certificates Balance	0.00	0.00	0.00	0.00

<b>D. Information regarding distributions on the Distribution Date in respect of the Class A Certificates per \$1,000 certificate principal amount.</b>	
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
<b>E. Class A Investor Charge-Offs and Reimbursement of Class A Investor Charge-Offs.</b>	
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

<b>F. Information regarding distributions in respect of the Class B Certificates per \$1,000 certificate principal amount.</b>	
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
<b>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.</b>	
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

<b>H. Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>	
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
<b>I. Amount of reductions in Collateral Invested Amount pursuant to clauses (d), (e), and (f) of the definition of Collateral Invested Amount.</b>	
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
<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
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

<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	0.0000%
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
<b>L. Application of Available Principal Collections during Revolving Period</b>	
1. Treated as Shared Principal Collections	\$ 0.00
<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>	
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-A		
1. Excess Spread	\$	0.00
2. Excess Finance Charge Collections	\$	0.00
3. Available Interest Reserve Account Amount	\$	1,680.93
4. Applied to fund Class A Required Amount	\$	1,680.93
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
O. Funding of Interest Reserve Account and Payment of Additional Transaction Costs		
1. Interest Reserve Account Opening Balance	\$	13,040.28
2. Excess of Excess Finance Charge Collections over aggregate Finance Charge Shortfalls	\$	176,742,529.39
3. Deposited to Interest Reserve Account	\$	0.00
4. Remaining Excess Finance Charge Collections distributed to the holders of the Transferor Certificates	\$	176,742,529.39
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



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**Q. Yield and Base Rate****1. Base Rate**

a. Current Monthly Period	0.0000%
b. Prior Monthly Period	2.6570%
c. Second Prior Monthly Period	2.6741%

**2. Three Month Average Base Rate**

N/A

**3. Series Adjusted Portfolio Yield**

a. Current Monthly Period	0.0000%
b. Prior Monthly Period	18.5936%
c. Second Prior Monthly Period	18.6690%

**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

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,550,271,953.97	1,190,477,000.00	1,359,794,953.97	
Beginning Adjusted Invested Amount	N/A	1,190,477,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	46,126,129.57	21,531,859.09	24,594,270.48	
Collections of Principal Receivables	899,116,372.36	419,711,066.48	479,405,305.88	
Defaulted Amount	3,938,066.05	1,838,304.75	2,099,761.30	
Ending Invested Amount / Transferor Amount	2,435,425,888.14	1,190,477,000.00	1,244,948,888.14	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.84550%	1.12550%	1.37550%	
Monthly Interest Due	751,555.56	53,595.81	94,611.17	899,762.54
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	751,555.56	53,595.81	94,611.17	899,762.54
Investor Default Amount	1,544,174.94	82,724.54	211,405.27	1,838,304.75
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	3,962,397.17	225,607.02	534,191.44	4,722,195.63
Reallocated Investor Finance Charge Collections				21,388,038.22
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.3353%
Base Rate				2.7631%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	1,000,000,000.00	53,572,000.00	136,905,000.00	1,190,477,000.00
Distributions of Interest	751,555.56	53,595.81	94,611.17	899,762.54
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	751,555.56	53,595.81	94,611.17	899,762.54
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:	\$0.75
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.75
(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:	\$1.00
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$1.00
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$16,760,453.76	
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$ 94,611.17	
(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:	\$16,665,842.59	
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 17,965,939.89
a. Class A Monthly Interest	\$ 751,555.56
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)	\$ 1,544,174.94
e. Excess Spread	\$ 15,670,209.39
2. Class B Available Funds	\$ 962,471.33
a. Class B Monthly Interest	\$ 53,595.81
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 908,875.52
3. Collateral Available Funds	\$ 2,459,627.00
a. Excess Spread	\$ 2,459,627.00
4. Total Excess Spread	\$ 19,038,711.91
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2013-1 Allocable Principal Collections	\$899,116,372.36
3. Principal Allocation Percentage of Series 2013-1 Allocable Principal Collections	\$419,711,066.48
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$419,711,066.48
6. Shared Principal Collections from other Series allocated to Series 2013-1	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,838,304.75
8. Available Principal Collections (total of items 5, 6 and 7)	\$421,549,371.23
<b>L. Application of Available Principal Collections during Revolving Period</b>	
1. Collateral Invested Amount	\$136,905,000.00
2. Required Collateral Invested Amount	\$136,905,000.00
3. Excess of Collateral Invested Amount over Required Collateral Invested Amount	\$ 0.00
4. Treated as Shared Principal Collections	\$421,549,371.23

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>	
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-1</b>	
1. Excess Spread	\$ 19,038,711.91
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	\$ 82,724.54
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$ 0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$ 94,611.17
9. Applied to unpaid Monthly Servicing Fee	\$ 1,984,128.34
10. Collateral Default Amount treated as Available Principal Collections	\$ 211,405.27
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)	\$ 16,665,842.59
<b>O. Yield and Base Rate</b>	
1. Base Rate	
a. Current Monthly Period	2.7631%
b. Prior Monthly Period	2.7329%
c. Second Prior Monthly Period	2.7397%
2. Three Month Average Base Rate	2.7453%
3. Series Adjusted Portfolio Yield	
a. Current Monthly Period	19.3353%
b. Prior Monthly Period	18.6696%
c. Second Prior Monthly Period	19.0014%
4. Three Month average Series Adjusted Portfolio Yield	19.0021%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?	Yes
<b>P. Reassignment Amount</b>	
Adjusted Invested Amount	\$1,190,477,000.00
Monthly Interest	\$ 1,186,826.95
Monthly Interest previously due but not paid	\$ 0.00
Additional Interest	\$ 0.00
Additional Interest previously due but not paid	\$ 0.00
Reassignment Amount	\$1,191,663,826.95

## Series 2013-2 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	1,530,162,743.94	714,286,000.00	815,876,743.94	
Beginning Adjusted Invested Amount	N/A	714,286,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	27,675,669.99	12,919,111.83	14,756,558.16	
Collections of Principal Receivables	539,469,672.37	251,826,569.38	287,643,102.99	
Defaulted Amount	2,362,838.97	1,102,982.54	1,259,856.43	
Ending Invested Amount / Transferor Amount	1,461,255,123.74	714,286,000.00	746,969,123.74	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.84550%	1.12550%	1.47550%	
Monthly Interest Due	450,933.33	32,157.29	60,892.90	543,983.52
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	450,933.33	32,157.29	60,892.90	543,983.52
Investor Default Amount	926,504.96	49,634.42	126,843.16	1,102,982.54
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	2,377,438.29	135,363.38	324,641.06	2,837,442.73
Reallocated Investor Finance Charge Collections				12,836,945.49
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.3421%
Base Rate				2.7697%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	600,000,000.00	32,143,000.00	82,143,000.00	714,286,000.00
Distributions of Interest	450,933.33	32,157.29	60,892.90	543,983.52
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	450,933.33	32,157.29	60,892.90	543,983.52
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:	\$0.75
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.75
(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:	\$1.00
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$1.00
(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



<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$10,060,395.66	
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$	60,892.90
(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:	\$	9,999,502.76
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 10,783,029.90
a. Class A Monthly Interest	\$ 450,933.33
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)	\$ 926,504.96
e. Excess Spread	\$ 9,405,591.61
2. Class B Available Funds	\$ 577,664.88
a. Class B Monthly Interest	\$ 32,157.29
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 545,507.59
3. Collateral Available Funds	\$ 1,476,250.71
a. Excess Spread	\$ 1,476,250.71
4. Total Excess Spread	\$ 11,427,349.91
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2013-2 Allocable Principal Collections	\$539,469,672.37
3. Principal Allocation Percentage of Series 2013-2 Allocable Principal Collections	\$251,826,569.38
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$251,826,569.38
6. Shared Principal Collections from other Series allocated to Series 2013-2	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,102,982.54
8. Available Principal Collections (total of items 5, 6 and 7)	\$252,929,551.92
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$252,929,551.92

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-2</b>		
1. Excess Spread	\$	11,427,349.91
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	\$	49,634.42
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$	0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$	60,892.90
9. Applied to unpaid Monthly Servicing Fee	\$	1,190,476.67
10. Collateral Default Amount treated as Available Principal Collections	\$	126,843.16
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)	\$	9,999,502.76
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.7697%
b. Prior Monthly Period		2.7395%
c. Second Prior Monthly Period		2.7463%
2. Three Month Average Base Rate		2.7518%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.3421%
b. Prior Monthly Period		18.6762%
c. Second Prior Monthly Period		19.0078%
4. Three Month average Series Adjusted Portfolio Yield		19.0087%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$714,286,000.00	
Monthly Interest	\$ 716,225.06	
Monthly Interest previously due but not paid	\$ 0.00	
Additional Interest	\$ 0.00	
Additional Interest previously due but not paid	\$ 0.00	
Reassignment Amount	\$715,002,225.06	

## Series 2013-3 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	1,238,282,175.05	578,035,000.00	660,247,175.05	
Beginning Adjusted Invested Amount	N/A	578,035,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	22,396,499.31	10,454,774.15	11,941,725.16	
Collections of Principal Receivables	436,565,118.27	203,790,317.93	232,774,800.34	
Defaulted Amount	1,912,124.31	892,587.16	1,019,537.15	
Ending Invested Amount / Transferor Amount	1,182,518,774.62	578,035,000.00	604,483,774.62	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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 January 15, 2016 to February 15, 2016	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	772,087.46	33,471.54	87,028.16	892,587.16
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	2,013,754.12	92,719.28	222,819.30	2,329,292.70
Reallocated Investor Finance Charge Collections				10,285,913.82
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.1336%
Base Rate				2.8350%
Excess Spread Percentage				16.5179%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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.	
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	7,998,480.59
(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:	\$	7,956,621.12
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 8,897,310.56
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)	\$ 772,087.46
e. Excess Spread	\$ 7,716,889.77
2. Class B Available Funds	\$ 385,716.21
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	\$ 362,595.14
3. Collateral Available Funds	\$ 1,002,887.05
a. Excess Spread	\$ 1,002,887.05
4. Total Excess Spread	\$ 9,082,371.96
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2013-3 Allocable Principal Collections	\$436,565,118.27
3. Principal Allocation Percentage of Series 2013-3 Allocable Principal Collections	\$203,790,317.93
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$203,790,317.93
6. Shared Principal Collections from other Series allocated to Series 2013-3	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 892,587.16
8. Available Principal Collections (total of items 5, 6 and 7)	\$204,682,905.09
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$204,682,905.09

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2013-3</b>		
1. Excess Spread	\$	9,082,371.96
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	\$	33,471.54
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	\$	87,028.16
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)	\$	7,956,621.12
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.8350%
b. Prior Monthly Period		2.9265%
c. Second Prior Monthly Period		3.1283%
2. Three Month Average Base Rate		2.9633%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.1336%
b. Prior Monthly Period		18.4591%
c. Second Prior Monthly Period		18.7700%
4. Three Month average Series Adjusted Portfolio Yield		18.7876%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$578,035,000.00	
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	\$578,613,337.80	



## Series 2014-1 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	3,187,839,406.90	1,488,096,000.00	1,699,743,406.90	
Beginning Adjusted Invested Amount	N/A	1,488,096,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	57,657,652.27	26,914,819.34	30,742,832.93	
Collections of Principal Receivables	1,123,895,276.64	524,638,744.97	599,256,531.67	
Defaulted Amount	4,922,581.73	2,297,880.55	2,624,701.18	
Ending Invested Amount / Transferor Amount	3,044,281,848.74	1,488,096,000.00	1,556,185,848.74	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.79550%	0.92550%	1.22550%	
Monthly Interest Due	883,888.89	55,089.05	105,367.95	1,044,345.89
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	883,888.89	55,089.05	105,367.95	1,044,345.89
Investor Default Amount	1,930,218.67	103,404.13	264,257.75	2,297,880.55
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	4,897,440.89	270,099.85	654,845.70	5,822,386.44
Reallocated Investor Finance Charge Collections				26,654,686.18
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.2717%
Base Rate				2.7015%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	1,250,000,000.00	66,964,000.00	171,132,000.00	1,488,096,000.00
Distributions of Interest	883,888.89	55,089.05	105,367.95	1,044,345.89
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	883,888.89	55,089.05	105,367.95	1,044,345.89
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:	\$0.71
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.71
(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:	\$0.82
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$0.82
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$20,937,667.70	
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$ 105,367.95	
(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:	\$20,832,299.75	
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 22,389,924.93
a. Class A Monthly Interest	\$ 883,888.89
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)	\$ 1,930,218.67
e. Excess Spread	\$ 19,575,817.37
2. Class B Available Funds	\$ 1,199,455.15
a. Class B Monthly Interest	\$ 55,089.05
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 1,144,366.10
3. Collateral Available Funds	\$ 3,065,306.11
a. Excess Spread	\$ 3,065,306.11
4. Total Excess Spread	\$ 23,785,489.58
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2014-1 Allocable Principal Collections	\$1,123,895,276.64
3. Principal Allocation Percentage of Series 2014-1 Allocable Principal Collections	\$ 524,638,744.97
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$ 524,638,744.97
6. Shared Principal Collections from other Series allocated to Series 2014-1	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 2,297,880.55
8. Available Principal Collections (total of items 5, 6 and 7)	\$ 526,936,625.52
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$ 526,936,625.52

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-1</b>		
1. Excess Spread	\$	23,785,489.58
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	\$	103,404.13
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$	0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$	105,367.95
9. Applied to unpaid Monthly Servicing Fee	\$	2,480,160.00
10. Collateral Default Amount treated as Available Principal Collections	\$	264,257.75
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)	\$	20,832,299.75
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.7015%
b. Prior Monthly Period		2.6714%
c. Second Prior Monthly Period		2.6781%
2. Three Month Average Base Rate		2.6837%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.2717%
b. Prior Monthly Period		18.6080%
c. Second Prior Monthly Period		18.9419%
4. Three Month average Series Adjusted Portfolio Yield		18.9405%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$	1,488,096,000.00
Monthly Interest	\$	1,353,573.07
Monthly Interest previously due but not paid	\$	0.00
Additional Interest	\$	0.00
Additional Interest previously due but not paid	\$	0.00
Reassignment Amount	\$	1,489,449,573.07

## Series 2014-2 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,476,564,350.11	1,156,070,000.00	1,320,494,350.11	
Beginning Adjusted Invested Amount	N/A	1,156,070,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	44,792,998.61	20,909,548.30	23,883,450.31	
Collections of Principal Receivables	873,130,236.53	407,580,635.85	465,549,600.68	
Defaulted Amount	3,824,248.61	1,785,174.32	2,039,074.29	
Ending Invested Amount / Transferor Amount	2,365,037,549.24	1,156,070,000.00	1,208,967,549.24	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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 January 15, 2016 to February 15, 2016	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	1,544,174.93	66,944.62	174,054.77	1,785,174.32
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	4,260,841.60	190,500.67	450,404.17	4,901,746.44
Reallocated Investor Finance Charge Collections				20,814,988.68
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.3812%
Base Rate				3.0749%
Excess Spread Percentage				16.5179%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	16,001,729.98
(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:	\$	15,913,242.25
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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



<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 18,004,955.31
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)	\$ 1,544,174.93
e. Excess Spread	\$ 15,410,780.38
2. Class B Available Funds	\$ 780,568.83
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	\$ 729,267.78
3. Collateral Available Funds	\$ 2,029,464.55
a. Excess Spread	\$ 2,029,464.55
4. Total Excess Spread	\$ 18,169,512.71
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2014-2 Allocable Principal Collections	\$873,130,236.53
3. Principal Allocation Percentage of Series 2014-2 Allocable Principal Collections	\$407,580,635.85
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$407,580,635.85
6. Shared Principal Collections from other Series allocated to Series 2014-2	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,785,174.32
8. Available Principal Collections (total of items 5, 6 and 7)	\$409,365,810.17
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$409,365,810.17

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>	
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-2</b>	
1. Excess Spread	\$ 18,169,512.71
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	\$ 66,944.62
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	\$ 174,054.77
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)	\$ 15,913,242.25
<b>O. Yield and Base Rate</b>	
1. Base Rate	
a. Current Monthly Period	3.0749%
b. Prior Monthly Period	3.1741%
c. Second Prior Monthly Period	3.3930%
2. Three Month Average Base Rate	3.2140%
3. Series Adjusted Portfolio Yield	
a. Current Monthly Period	19.3812%
b. Prior Monthly Period	18.7068%
c. Second Prior Monthly Period	19.0259%
4. Three Month average Series Adjusted Portfolio Yield	19.0380%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?	Yes
<b>P. Reassignment Amount</b>	
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
Reassignment Amount	\$1,157,413,329.41

## Series 2014-3 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	3,714,846,525.16	1,734,105,000.00	1,980,741,525.16	
Beginning Adjusted Invested Amount	N/A	1,734,105,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	67,189,497.92	31,364,322.46	35,825,175.46	
Collections of Principal Receivables	1,309,695,354.80	611,370,953.78	698,324,401.02	
Defaulted Amount	5,736,372.92	2,677,761.49	3,058,611.43	
Ending Invested Amount / Transferor Amount	3,547,556,323.86	1,734,105,000.00	1,813,451,323.86	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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 January 15, 2016 to February 15, 2016	1.49000%	1.73000%	2.03000%	
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	2,316,262.42	100,416.15	261,082.92	2,677,761.49
Investor Monthly Fees Due	2,500,000.00	108,381.67	281,793.33	2,890,175.00
Investor Additional Amounts Due	0.00	0.00	0.00	0.00
Total Due	6,678,762.42	302,547.96	704,220.65	7,685,531.03
Reallocated Investor Finance Charge Collections				31,555,394.39
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.6073%
Base Rate				3.2939%
Excess Spread Percentage				16.5179%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:		\$24,031,207.76
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$	161,344.40
(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:		\$23,869,863.36
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 27,295,401.13
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)	\$ 2,316,262.42
e. Excess Spread	\$ 23,116,638.71
2. Class B Available Funds	\$ 1,183,328.43
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	\$ 1,089,578.29
3. Collateral Available Funds	\$ 3,076,664.83
a. Excess Spread	\$ 3,076,664.83
4. Total Excess Spread	\$ 27,282,881.83
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2014-3 Allocable Principal Collections	\$1,309,695,354.80
3. Principal Allocation Percentage of Series 2014-3 Allocable Principal Collections	\$ 611,370,953.78
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$ 611,370,953.78
6. Shared Principal Collections from other Series allocated to Series 2014-3	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 2,677,761.49
8. Available Principal Collections (total of items 5, 6 and 7)	\$ 614,048,715.27
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$ 614,048,715.27

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-3</b>		
1. Excess Spread	\$	27,282,881.83
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	\$	100,416.15
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	\$	261,082.92
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)	\$	23,869,863.36
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		3.2939%
b. Prior Monthly Period		3.4002%
c. Second Prior Monthly Period		3.6347%
2. Three Month Average Base Rate		3.4429%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.6073%
b. Prior Monthly Period		18.9328%
c. Second Prior Monthly Period		19.2595%
4. Three Month average Series Adjusted Portfolio Yield		19.2665%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
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	\$	1,736,556,087.04

## Series 2014-4 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,476,564,350.11	1,156,070,000.00	1,320,494,350.11	
Beginning Adjusted Invested Amount	N/A	1,156,070,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	44,792,998.61	20,909,548.30	23,883,450.31	
Collections of Principal Receivables	873,130,236.53	407,580,635.85	465,549,600.68	
Defaulted Amount	3,824,248.61	1,785,174.32	2,039,074.29	
Ending Invested Amount / Transferor Amount	2,365,037,549.24	1,156,070,000.00	1,208,967,549.24	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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 January 15, 2016 to February 15, 2016	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	1,544,174.93	66,944.62	174,054.77	1,785,174.32
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	4,402,508.27	197,726.17	468,419.64	5,068,654.08
Reallocated Investor Finance Charge Collections				20,981,896.32
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.5512%
Base Rate				3.2396%
Excess Spread Percentage				16.5179%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	16,019,745.44
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$	106,503.20
(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:	\$	15,913,242.24
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 18,149,330.33
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)	\$ 1,544,174.93
e. Excess Spread	\$ 15,413,488.73
2. Class B Available Funds	\$ 786,827.92
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	\$ 728,301.37
3. Collateral Available Funds	\$ 2,045,738.07
a. Excess Spread	\$ 2,045,738.07
4. Total Excess Spread	\$ 18,187,528.17
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2014-4 Allocable Principal Collections	\$873,130,236.53
3. Principal Allocation Percentage of Series 2014-4 Allocable Principal Collections	\$407,580,635.85
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$407,580,635.85
6. Shared Principal Collections from other Series allocated to Series 2014-4	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,785,174.32
8. Available Principal Collections (total of items 5, 6 and 7)	\$409,365,810.17
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$409,365,810.17

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-4</b>		
1. Excess Spread	\$	18,187,528.17
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	\$	66,944.62
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	\$	174,054.77
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)	\$	15,913,242.24
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		3.2396%
b. Prior Monthly Period		3.3441%
c. Second Prior Monthly Period		3.5747%
2. Three Month Average Base Rate		3.3862%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.5512%
b. Prior Monthly Period		18.8768%
c. Second Prior Monthly Period		19.2016%
4. Three Month average Series Adjusted Portfolio Yield		19.2099%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
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
Additional Interest previously due but not paid	\$	0.00
Reassignment Amount		\$1,157,636,330.55

## Series 2014-5 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	1,249,115,416.92	583,092,000.00	666,023,416.92	
Beginning Adjusted Invested Amount	N/A	583,092,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	22,592,437.44	10,546,238.84	12,046,198.60	
Collections of Principal Receivables	440,384,454.13	205,573,198.96	234,811,255.17	
Defaulted Amount	1,928,852.73	900,396.06	1,028,456.67	
Ending Invested Amount / Transferor Amount	1,192,864,164.51	583,092,000.00	609,772,164.51	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.71550%	0.87550%	1.22550%	
Monthly Interest Due	318,000.00	12,479.57	41,286.82	371,766.39
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	318,000.00	12,479.57	41,286.82	371,766.39
Investor Default Amount	772,087.47	24,762.39	103,546.20	900,396.06
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	1,923,420.80	63,968.63	256,593.02	2,243,982.45
Reallocated Investor Finance Charge Collections				10,406,861.27
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.1961%
Base Rate				2.6283%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	500,000,000.00	16,036,000.00	67,056,000.00	583,092,000.00
Distributions of Interest	318,000.00	12,479.57	41,286.82	371,766.39
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	318,000.00	12,479.57	41,286.82	371,766.39
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:	\$0.64
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.64
(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:	\$0.78
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$0.78
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$	8,204,165.64
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$	41,286.82
(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:	\$	8,162,878.82
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 8,923,858.73
a. Class A Monthly Interest	\$ 318,000.00
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)	\$ 772,087.47
e. Excess Spread	\$ 7,833,771.26
2. Class B Available Funds	\$ 286,206.00
a. Class B Monthly Interest	\$ 12,479.57
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 273,726.43
3. Collateral Available Funds	\$ 1,196,796.54
a. Excess Spread	\$ 1,196,796.54
4. Total Excess Spread	\$ 9,304,294.23
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2014-5 Allocable Principal Collections	\$440,384,454.13
3. Principal Allocation Percentage of Series 2014-5 Allocable Principal Collections	\$205,573,198.96
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$205,573,198.96
6. Shared Principal Collections from other Series allocated to Series 2014-5	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 900,396.06
8. Available Principal Collections (total of items 5, 6 and 7)	\$206,473,595.02
<b>L. Application of Available Principal Collections during Revolving Period</b>	
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	\$206,473,595.02



<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2014-5</b>		
1. Excess Spread	\$	9,304,294.23
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	\$	24,762.39
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$	0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$	41,286.82
9. Applied to unpaid Monthly Servicing Fee	\$	971,820.00
10. Collateral Default Amount treated as Available Principal Collections	\$	103,546.20
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)	\$	8,162,878.82
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.6283%
b. Prior Monthly Period		2.5981%
c. Second Prior Monthly Period		2.6048%
2. Three Month Average Base Rate		2.6104%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.1961%
b. Prior Monthly Period		18.5347%
c. Second Prior Monthly Period		18.8710%
4. Three Month average Series Adjusted Portfolio Yield		18.8673%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$583,092,000.00	
Monthly Interest	\$ 486,455.68	
Monthly Interest previously due but not paid	\$ 0.00	
Additional Interest	\$ 0.00	
Additional Interest previously due but not paid	\$ 0.00	
Reassignment Amount	\$583,578,455.68	

## Series 2015-1 Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>	
Beginning Invested Amount/Transferor Amount	2,448,261,247.19	1,142,858,000.00	1,305,403,247.19	
Beginning Adjusted Invested Amount	N/A	1,142,858,000.00	N/A	
Floating Allocation Percentage	N/A	46.6804%	53.3196%	
Principal Allocation Percentage	N/A	46.6804%	53.3196%	
Collections of Finance Charge Receivables	44,281,087.49	20,670,586.17	23,610,501.32	
Collections of Principal Receivables	863,151,777.89	402,922,652.03	460,229,125.86	
Defaulted Amount	3,780,543.67	1,764,772.69	2,015,770.98	
Ending Invested Amount / Transferor Amount	2,338,009,016.28	1,142,858,000.00	1,195,151,016.28	
<u>B. Monthly Period Funding Requirements</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
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	January 13, 2016	January 13, 2016	January 13, 2016	
Coupon January 15, 2016 to February 15, 2016	0.71550%	1.02550%	1.42550%	
Monthly Interest Due	636,000.00	28,649.28	94,128.62	758,777.90
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	636,000.00	28,649.28	94,128.62	758,777.90
Investor Default Amount	1,544,174.95	48,531.87	172,065.87	1,764,772.69
Investor Monthly Fees Due	1,666,666.67	52,381.67	185,715.00	1,904,763.34
Investor Additional Amounts Due	0.00	0.00	0.00	0.00
Total Due	3,846,841.62	129,562.82	451,909.49	4,428,313.93
Reallocated Investor Finance Charge Collections				20,427,523.94
Interest and Principal Funding Investment Proceeds				0.00
Interest on Reserve Account				0.00
Series Adjusted Portfolio Yield				19.2271%
Base Rate				2.6583%
Excess Spread Percentage				16.7992%
<u>C. Certificates - Balances and Distributions</u>	<u>Class A</u>	<u>Class B</u>	<u>Collateral Interest</u>	<u>Total</u>
Beginning Certificates Balance	1,000,000,000.00	31,429,000.00	111,429,000.00	1,142,858,000.00
Distributions of Interest	636,000.00	28,649.28	94,128.62	758,777.90
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	636,000.00	28,649.28	94,128.62	758,777.90
Ending Certificates Balance	1,000,000,000.00	31,429,000.00	111,429,000.00	1,142,858,000.00

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:	\$0.64
(2) The amount of the distribution in respect of Class A Monthly Interest:	\$0.64
(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:	\$0.91
(2) The amount of the distribution in respect of Class B Monthly Interest:	\$0.91
(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

<b>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.</b>		
(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
<b>H) Information regarding distributions on the Distribution Date to the Collateral Interest Holder.</b>		
(1) The total amount distributed to the Collateral Interest Holder:	\$16,093,338.63	
(2) The amount of the distribution in respect of Collateral Senior Minimum Monthly Interest:	\$ 94,128.62	
(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:	\$15,999,210.01	
<b>I) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount.</b>		
(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

<b>J. Application of Reallocated Investor Finance Charge Collections</b>	
1. Class A Available Funds	\$ 17,874,070.04
a. Class A Monthly Interest	\$ 636,000.00
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)	\$ 1,544,174.95
e. Excess Spread	\$ 15,693,895.09
2. Class B Available Funds	\$ 561,764.15
a. Class B Monthly Interest	\$ 28,649.28
b. Class B Outstanding Monthly Interest	\$ 0.00
c. Class B Additional Interest	\$ 0.00
d. Excess Spread	\$ 533,114.87
3. Collateral Available Funds	\$ 1,991,689.75
a. Excess Spread	\$ 1,991,689.75
4. Total Excess Spread	\$ 18,218,699.71
<b>K. Reallocated Principal Collections</b>	
1. Principal Allocation Percentage	46.6804%
2. Series 2015-1 Allocable Principal Collections	\$863,151,777.89
3. Principal Allocation Percentage of Series 2015-1 Allocable Principal Collections	\$402,922,652.03
4. Reallocated Principal Collections Required to fund the Required Amount	\$ 0.00
5. Item 3 minus Item 4	\$402,922,652.03
6. Shared Principal Collections from other Series allocated to Series 2015-1	\$ 0.00
7. Other amounts treated as Available Principal Collections:	\$ 1,764,772.69
8. Available Principal Collections (total of items 5, 6 and 7)	\$404,687,424.72
<b>L. Application of Available Principal Collections during Revolving Period</b>	
1. Collateral Invested Amount	\$111,429,000.00
2. Required Collateral Invested Amount	\$111,429,000.00
3. Excess of Collateral Invested Amount over Required Collateral Invested Amount	\$ 0.00
4. Treated as Shared Principal Collections	\$404,687,424.72

<b>M. Application of Principal Collections During Accumulation or Amortization Period</b>		
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
<b>N. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2015-1</b>		
1. Excess Spread	\$	18,218,699.71
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	\$	48,531.87
7. Reduction of Class B Invested Amount treated as Available Principal Collections	\$	0.00
8. Applied to Collateral Senior Minimum Monthly Interest	\$	94,128.62
9. Applied to unpaid Monthly Servicing Fee	\$	1,904,763.34
10. Collateral Default Amount treated as Available Principal Collections	\$	172,065.87
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)	\$	15,999,210.01
<b>O. Yield and Base Rate</b>		
1. Base Rate		
a. Current Monthly Period		2.6583%
b. Prior Monthly Period		2.6265%
c. Second Prior Monthly Period		2.6309%
2. Three Month Average Base Rate		2.6386%
3. Series Adjusted Portfolio Yield		
a. Current Monthly Period		19.2271%
b. Prior Monthly Period		18.5631%
c. Second Prior Monthly Period		18.8962%
4. Three Month average Series Adjusted Portfolio Yield		18.8955%
5. Is the 3 month average Series Adjusted Portfolio Yield more than the 3 month average Base Rate?		Yes
<b>P. Reassignment Amount</b>		
Adjusted Invested Amount	\$	1,142,858,000.00
Monthly Interest	\$	921,398.21
Monthly Interest previously due but not paid	\$	0.00
Additional Interest	\$	0.00
Additional Interest previously due but not paid	\$	0.00
Reassignment Amount		\$1,143,779,398.21

## Series 2009-D-II Certificates

<u>A. Investor/Transferor Allocations</u>	<u>Series Allocations</u>	<u>Total Investor Interest</u>	<u>Transferors' Interest</u>
Beginning Invested Amount/Transferor Amount	194,745,570.72	90,908,000.00	103,837,570.72
Beginning Adjusted Invested Amount	N/A	90,908,000.00	N/A
Floating Allocation Percentage	N/A	46.6804%	53.3196%
Principal Allocation Percentage	N/A	46.6804%	53.3196%
Collections of Finance Charge Receivables	3,522,314.32	1,644,230.21	1,878,084.11
Collections of Principal Receivables	68,658,925.10	32,050,256.86	36,608,668.24
Defaulted Amount	300,721.23	140,377.86	160,343.37
Ending Invested Amount / Transferor Amount	185,975,618.71	90,908,000.00	95,067,618.71

<u>B. Monthly Period Funding Requirements</u>	<u>Total</u>
LIBOR Determination Date	January 13, 2016
Coupon January 15, 2016 - February 15, 2016	20.42550%
Monthly Interest Due	1,650,525.65
Outstanding Monthly Interest Due	0.00
Additional Interest Due	0.00
Total Interest Due	1,650,525.65
Investor Default Amount	140,377.86
Investor Monthly Fees Due	151,513.33
Investor Additional Amounts Due	0.00
Total Due	1,942,416.84
Investor Finance Charge Collections	1,644,230.21

<u>C. Certificates - Balances and Distributions</u>	<u>Total</u>
Beginning Certificates Balance	90,908,000.00
Distributions of Interest	1,650,525.65
Distributions of Principal	0.00
Total Distributions	1,650,525.65
Ending Certificates Balance	90,908,000.00

<u>D) Information regarding distributions on the Distribution Date in respect of the Series 2009-D-II Certificates per \$1,000 certificate principal amount</u>	
(1) The total amount of the distribution	\$18.16
(2) The amount of the distribution in respect of Monthly Interest	\$18.16
(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 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 principal 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 Partial Amortization Amount
2008-2	90,908,000.00	0.00	0.00	0.00	0.00	90,908,000.00
Series 2009-D-II						
Invested Amount	90,908,000.00	0.00	0.00	0.00	0.00	90,908,000.00

(aggregate of Scheduled Partial Amortization Amounts)

**G. Application of Investor Finance Charge Collections**

1. Available Funds	\$1,644,230.21
a. Monthly Servicing Fee	\$ 0.00
b. Aggregate application of Referenced Series Shortfall Coverage Amounts	\$ 0.00
c. Investor Default Amount (treated as Available Principal Collections):	\$ 140,377.86
d. Monthly Interest	\$1,503,852.35
e. Outstanding Monthly Interest	\$ 0.00
f. Additional Interest	\$ 0.00
2. Excess Spread	\$ 0.00



<b>H. Reallocated Principal Collections</b>		
1. Principal Allocation Percentage		46.6804%
2. Series 2009-D-II Allocable Principal Collections		\$68,658,925.10
3. Principal Allocation Percentage of Series 2009-D-II Allocable Principal Collections		\$32,050,256.86
4. Aggregate amount of Reallocated Principal Collections required to fund the Referenced Series Adjusted Shortfalls	\$	0.00
5. Item 3 minus item 4		\$32,050,256.86
6. Shared Principal Collections from other Series allocated to Series 2009-D-II	\$	0.00
7. Other amounts treated as Available Principal Collections	\$	140,377.86
8. Available Principal Collections (total of items 5, 6 and 7)		\$32,190,634.72
<b>I. Application of Available Principal Collections during Revolving Period</b>		
1. Treated as Shared Principal Collections		\$32,190,634.72
<b>J. Application of Principal Collections During Scheduled Partial Amortization Period or Early Amortization Period.</b>		
1. Retained during an Early Amortization Period	\$	0.00
2. Aggregate application to fund Scheduled Partial Amortization Amounts during a Scheduled Partial Amortization Period	\$	0.00
3. Treated as Shared Principal Collections:	\$	0.00
<b>K. Application of Excess Spread and Excess Finance Charge Collections Allocated to Series 2009-D-II</b>		
1. Excess Spread	\$	0.00
2. Excess Finance Charge Collections	\$	298,186.63
3. Applied to fund Required Amount	\$	146,673.30
4. Investor Charge-Offs treated as Available Principal Collections	\$	0.00
5. Applied to unpaid Monthly Servicing Fee	\$	151,513.33
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

Series	Referenced Series Adjusted Shortfall	Referenced Series Shortfall Coverage Amount	Allocable portion of Reallocated Principal Collections	Applied to fund Scheduled Partial Amortization Amount	Reimbursements of reductions of Scheduled Partial Amortization Amount
2008-2	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)					\$0.00
c. Shortfalls in Monthly Interest, Outstanding Monthly Interest and Additional Interest					\$0.00
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					\$0.00

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