

Roll Rate Summary Report

for the year ended December 31, 2020

Average Receivables	Average Delinquency	Average Loss Rate	Cycle 1 Roll Rate (12-mo avg)	Cycle 2 Roll Rate (12-mo avg)	Cycle 3 Roll Rate (12-mo avg)
\$113,595,848	3.38%	8.33%	5.24%	34.85%	57.84%

Month	Total Receivables			Current					Cycle				
	Total #	Total \$	Avg Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance		
2020-01-31	16,230	\$ 126,326,267	\$ 7,784	14,881	\$ 112,495,742	\$ 7,560	91.69%	89.05%	830	\$ 8,216,536	\$ 9,899		
2020-02-29	16,005	\$ 129,240,054	\$ 8,075	14,491	\$ 112,851,812	\$ 7,788	90.54%	87.32%	961	\$ 9,820,326	\$ 10,219		
2020-03-31	15,669	\$ 124,497,314	\$ 7,945	14,470	\$ 111,083,920	\$ 7,677	92.35%	89.23%	674	\$ 7,110,082	\$ 10,549		
2020-04-30	15,420	\$ 114,924,889	\$ 7,453	14,521	\$ 104,432,059	\$ 7,192	94.17%	90.87%	422	\$ 4,388,676	\$ 10,400		
2020-05-31	15,101	\$ 110,623,350	\$ 7,326	14,244	\$ 100,835,149	\$ 7,079	94.32%	91.15%	498	\$ 5,040,604	\$ 10,122		
2020-06-30	14,823	\$ 109,250,669	\$ 7,370	14,026	\$ 100,042,720	\$ 7,133	94.62%	91.57%	490	\$ 5,030,334	\$ 10,266		
2020-07-31	14,610	\$ 108,528,556	\$ 7,428	13,947	\$ 100,794,697	\$ 7,227	95.46%	92.87%	383	\$ 4,013,716	\$ 10,480		
2020-08-31	14,420	\$ 108,844,036	\$ 7,548	13,711	\$ 100,587,906	\$ 7,336	95.08%	92.41%	445	\$ 4,680,993	\$ 10,519		
2020-09-30	14,236	\$ 107,968,619	\$ 7,584	13,480	\$ 99,235,392	\$ 7,362	94.69%	91.91%	492	\$ 5,212,096	\$ 10,594		
2020-10-31	14,175	\$ 107,911,278	\$ 7,613	13,410	\$ 99,143,416	\$ 7,393	94.60%	91.87%	477	\$ 4,963,868	\$ 10,406		
2020-11-30	14,120	\$ 107,928,886	\$ 7,644	13,341	\$ 98,996,569	\$ 7,420	94.48%	91.72%	476	\$ 4,846,080	\$ 10,181		
2020-12-31	14,139	\$ 107,106,261	\$ 7,575	13,368	\$ 98,107,750	\$ 7,339	94.55%	91.60%	482	\$ 5,114,843	\$ 10,612		
12-Month Average				93.88%				90.97%				12-Month Average	

Month	Charged-Off (Aged) (121+ Days Past Due)						Charged-Off (Deceased)					
	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	
2020-01-31	58	\$ 616,346	\$ 10,627	0.36%	0.49%			9	\$ 77,295	\$ 8,588	0.06%	
2020-02-29	59	\$ 685,102	\$ 11,612	0.37%	0.53%	68.60%	71.13%	7	\$ 69,973	\$ 9,996	0.04%	
2020-03-31	49	\$ 493,127	\$ 10,064	0.31%	0.40%	77.78%	78.43%	1	\$ 5,342	\$ 5,342	0.01%	
2020-04-30	77	\$ 1,016,488	\$ 13,201	0.50%	0.88%	84.62%	91.18%	4	\$ 56,785	\$ 14,196	0.03%	
2020-05-31	52	\$ 632,476	\$ 12,163	0.34%	0.57%	75.36%	76.28%	1	\$ 18,737	\$ 18,737	0.01%	
2020-06-30	37	\$ 489,317	\$ 13,225	0.25%	0.45%	69.81%	69.13%	2	\$ 29,016	\$ 14,508	0.01%	
2020-07-31	38	\$ 469,340	\$ 12,351	0.26%	0.43%	84.44%	84.28%	2	\$ 16,178	\$ 8,089	0.01%	
2020-08-31	30	\$ 434,283	\$ 14,476	0.21%	0.40%	76.92%	77.77%	5	\$ 74,297	\$ 14,859	0.03%	
2020-09-30	28	\$ 403,554	\$ 14,413	0.20%	0.37%	65.12%	68.07%	3	\$ 40,309	\$ 13,436	0.02%	
2020-10-31	27	\$ 303,853	\$ 11,254	0.19%	0.28%	81.82%	77.02%	0	\$ -	\$ -	0.00%	
2020-11-30	19	\$ 250,576	\$ 13,188	0.13%	0.23%	63.33%	61.53%	5	\$ 57,840	\$ 11,568	0.04%	
2020-12-31	37	\$ 496,214	\$ 13,411	0.26%	0.46%	72.55%	72.69%	3	\$ 39,227	\$ 13,076	0.02%	
12-Month Average				0.28%	0.46%	74.58%	75.23%	12-Month Average				0.02%

Month	Total Delinquency					Total Losses				
	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance	Annualized Loss Rate #	Annualized Loss Rate \$
2020-01-31	422	\$ 4,683,124	\$ 11,097	2.60%	3.71%	97	\$ 930,866	\$ 9,597	7.17%	8.84%
2020-02-29	462	\$ 5,486,852	\$ 11,876	2.89%	4.25%	91	\$ 1,081,064	\$ 11,880	6.82%	10.04%
2020-03-31	439	\$ 5,408,062	\$ 12,319	2.80%	4.34%	86	\$ 895,250	\$ 10,410	6.59%	8.63%
2020-04-30	364	\$ 4,666,939	\$ 12,821	2.36%	4.06%	113	\$ 1,437,215	\$ 12,719	8.79%	15.01%
2020-05-31	286	\$ 3,793,749	\$ 13,265	1.89%	3.43%	73	\$ 953,848	\$ 13,066	5.80%	10.35%
2020-06-30	258	\$ 3,514,854	\$ 13,623	1.74%	3.22%	49	\$ 662,760	\$ 13,526	3.97%	7.28%
2020-07-31	222	\$ 3,080,363	\$ 13,876	1.52%	2.84%	58	\$ 639,779	\$ 11,031	4.76%	7.07%
2020-08-31	220	\$ 2,939,243	\$ 13,360	1.53%	2.70%	44	\$ 635,894	\$ 14,452	3.66%	7.01%
2020-09-30	221	\$ 2,913,969	\$ 13,185	1.55%	2.70%	43	\$ 607,163	\$ 14,120	3.62%	6.75%
2020-10-31	246	\$ 3,296,832	\$ 13,402	1.74%	3.06%	42	\$ 507,161	\$ 12,075	3.56%	5.64%
2020-11-30	265	\$ 3,573,313	\$ 13,484	1.88%	3.31%	38	\$ 512,924	\$ 13,498	3.23%	5.70%
2020-12-31	239	\$ 3,202,451	\$ 13,399	1.69%	2.99%	50	\$ 681,216	\$ 13,624	4.24%	7.63%
12-Month Average				2.02%	3.38%	12-Month Average			5.19%	8.33%

Cycle 4 Roll Rate (12-mo avg)	Charge-Off Roll Rate (12-mo avg)
53.86%	75.23%

Credit Score Group
< 600
> 800
600 to 800

DSR Group
< 50%
> 100%
50% to 100%

Years on Book	
0	1
2	3
4	5
6	

Utilization Group
< 50%
> 100%
50% to 100%

Cycle 1 (1 to 30 Days Past Due)				Cycle 2 (31 to 60 Days Past Due)								
% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$
5.11%	6.50%			221	\$ 2,548,378	\$ 11,531	1.36%	2.02%			115	\$ 1,171,592
6.00%	7.60%	6.46%	8.73%	243	\$ 2,948,575	\$ 12,134	1.52%	2.28%	29.28%	35.89%	156	\$ 1,909,497
4.30%	5.71%	4.65%	6.30%	218	\$ 2,670,338	\$ 12,249	1.39%	2.14%	22.68%	27.19%	130	\$ 1,622,895
2.74%	3.82%	2.92%	3.95%	184	\$ 2,344,189	\$ 12,740	1.19%	2.04%	27.30%	32.97%	111	\$ 1,493,598
3.30%	4.56%	3.43%	4.83%	137	\$ 1,848,540	\$ 13,493	0.91%	1.67%	32.46%	42.12%	96	\$ 1,237,439
3.31%	4.60%	3.44%	4.99%	123	\$ 1,703,123	\$ 13,847	0.83%	1.56%	24.70%	33.79%	90	\$ 1,254,856
2.62%	3.70%	2.73%	4.01%	118	\$ 1,582,903	\$ 13,414	0.81%	1.46%	24.08%	31.47%	65	\$ 939,040
3.09%	4.30%	3.19%	4.64%	117	\$ 1,500,384	\$ 12,824	0.81%	1.38%	30.55%	37.38%	60	\$ 846,036
3.46%	4.83%	3.59%	5.18%	121	\$ 1,636,459	\$ 13,524	0.85%	1.52%	27.19%	34.96%	67	\$ 883,014
3.37%	4.60%	3.54%	5.00%	147	\$ 1,945,497	\$ 13,235	1.04%	1.80%	29.88%	37.33%	69	\$ 944,123
3.37%	4.49%	3.55%	4.89%	142	\$ 1,915,018	\$ 13,486	1.01%	1.77%	29.77%	38.58%	72	\$ 975,648
3.41%	4.78%	3.61%	5.17%	118	\$ 1,534,613	\$ 13,005	0.83%	1.43%	24.79%	31.67%	74	\$ 1,040,872
3.67%	4.96%	3.74%	5.24%		12-Month Average		1.05%	1.76%	27.52%	34.85%		12-Month Average

% of Balance	Total #	Total \$	Charged-Off (Fraud)				Charged-Off (Insolvent)			
			Avg Balance	% of Accounts	% of Balance	Total #	Total \$	Avg Balance	% of Accounts	% of Balance
0.06%	14	\$ 20,107	\$ 1,436	0.09%	0.02%	16	\$ 217,117	\$ 13,570	0.10%	0.17%
0.05%	0	\$ -	\$ -	0.00%	0.00%	25	\$ 325,989	\$ 13,040	0.16%	0.25%
0.00%	12	\$ 46,494	\$ 3,875	0.08%	0.04%	24	\$ 350,287	\$ 14,595	0.15%	0.28%
0.05%	15	\$ 85,934	\$ 5,729	0.10%	0.07%	17	\$ 278,009	\$ 16,353	0.11%	0.24%
0.02%	3	\$ 18,258	\$ 6,086	0.02%	0.02%	17	\$ 284,377	\$ 16,728	0.11%	0.26%
0.03%	1	\$ 12,050	\$ 12,050	0.01%	0.01%	9	\$ 132,378	\$ 14,709	0.06%	0.12%
0.01%	12	\$ 48,998	\$ 4,083	0.08%	0.05%	6	\$ 105,263	\$ 17,544	0.04%	0.10%
0.07%	1	\$ 4,435	\$ 4,435	0.01%	0.00%	8	\$ 122,879	\$ 15,360	0.06%	0.11%
0.04%	3	\$ 20,359	\$ 6,786	0.02%	0.02%	9	\$ 142,940	\$ 15,882	0.06%	0.13%
0.00%	1	\$ 829	\$ 829	0.01%	0.00%	14	\$ 202,479	\$ 14,463	0.10%	0.19%
0.05%	1	\$ 2,707	\$ 2,707	0.01%	0.00%	13	\$ 201,801	\$ 15,523	0.09%	0.19%
0.04%	1	\$ 978	\$ 978	0.01%	0.00%	9	\$ 144,797	\$ 16,089	0.06%	0.14%
0.04%		12-Month Average		0.03%	0.02%		12-Month Average		0.09%	0.18%

Cycle 3 (61 to 90 Days Past Due)					Cycle 4 (91 to 120 Days Past Due)						
Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$	Total #	Total \$	Avg Balance	% of Accounts	% of Balance	Roll Rate #	Roll Rate \$
\$ 10,188	0.71%	0.93%			86	\$ 963,154	\$ 11,199	0.53%	0.76%		
\$ 12,240	0.97%	1.48%	70.59%	74.93%	63	\$ 628,779	\$ 9,981	0.39%	0.49%	54.78%	53.67%
\$ 12,484	0.83%	1.30%	53.50%	55.04%	91	\$ 1,114,829	\$ 12,251	0.58%	0.90%	58.33%	58.38%
\$ 13,456	0.72%	1.30%	50.92%	55.93%	69	\$ 829,152	\$ 12,017	0.45%	0.72%	53.08%	51.09%
\$ 12,890	0.64%	1.12%	52.17%	52.79%	53	\$ 707,770	\$ 13,354	0.35%	0.64%	47.75%	47.39%
\$ 13,943	0.61%	1.15%	65.69%	67.88%	45	\$ 556,875	\$ 12,375	0.30%	0.51%	46.88%	45.00%
\$ 14,447	0.44%	0.87%	52.85%	55.14%	39	\$ 558,421	\$ 14,318	0.27%	0.51%	43.33%	44.50%
\$ 14,101	0.42%	0.78%	50.85%	53.45%	43	\$ 592,823	\$ 13,787	0.30%	0.54%	66.15%	63.13%
\$ 13,179	0.47%	0.82%	57.26%	58.85%	33	\$ 394,496	\$ 11,954	0.23%	0.37%	55.00%	46.63%
\$ 13,683	0.49%	0.87%	57.02%	57.69%	30	\$ 407,212	\$ 13,574	0.21%	0.38%	44.78%	46.12%
\$ 13,551	0.51%	0.90%	48.98%	50.15%	51	\$ 682,647	\$ 13,385	0.36%	0.63%	73.91%	72.30%
\$ 14,066	0.52%	0.97%	52.11%	54.35%	47	\$ 626,966	\$ 13,340	0.33%	0.59%	65.28%	64.26%
	0.61%	1.04%	55.63%	57.84%		12-Month Average		0.36%	0.59%	55.39%	53.86%