

Generic Auto ABS Transaction

Assumptions	
Note coupon	1.297% per annum
Servicing fee	1% per annum
Average receivable yield	5.57% per annum, incl. yield supp.
Excess spread	3.27% per annum
Prepayment speed	1.4 ABS
Hard credit enhancement	10% of initial gross receivable,
Cumulative loss	through year 4
Discount rate for residual interest	10% per annum
Discount rate per month	0.82%
First interest period	37 days

Month	Month End Gross Receivable	Yield Supplement O/C	Month End Adjusted Pool Balance	Month End Note Balance	Month End ABS Note Balance	Receivable Principal Collections (gross, no loss)	Receivable Interest Collections	Receivable Principal Collections (net of losses)	Servicing Fee	Note Interest Payment	Note Principal Payment	Residual Cash Flow	Present Value of Cumulative Residual Interest at Payment Date	Total ABS Interest	Risk Retention Ratio	Present Value of Residual Interest at Closing Date	Present Value of Cumulative Residual Interest at Closing Date through Payment Date	Projected Cash Flow Rate	Principal Payment of All ABS Interest	Projected Principal Payment Rate	
0	333,999,033	5,579,344	328,419,689	295,377,720																	
1	233,186,256	5,376,832	217,809,424	286,028,482	10,121,777	1,230,823	86,840	10,725,938	278,233	394,013	9,549,239	17,325,176	39,966,847	325,995,329	12%	1,721,123	1,721,123	4.2%	11,270,362	3.3%	
2	312,534,506	5,178,634	307,355,872	276,620,285	10,651,749	1,192,438	86,840	10,564,910	269,322	309,149	9,408,196	1,770,680	38,522,490	315,142,775	12%	1,742,116	3,463,239	8.4%	22,420,675	6.7%	
3	302,044,619	4,984,764	297,059,854	267,353,869	10,489,887	1,154,578	86,840	10,403,048	260,445	298,980	9,266,416	1,731,784	37,105,237	304,459,106	12%	1,690,048	5,153,287	12.5%	33,777,138	9.9%	
4	291,717,432	4,795,126	286,922,306	258,230,075	10,327,187	1,117,246	86,840	10,240,347	251,704	288,965	9,123,793	1,693,131	35,715,064	293,945,140	12%	1,638,945	6,792,232	16.4%	44,139,877	13.1%	
5	281,553,791	4,609,609	276,944,182	249,249,764	10,163,641	1,080,448	86,840	10,076,802	243,098	279,104	8,980,312	1,654,736	34,351,936	283,601,700	12%	1,588,806	8,381,039	20.3%	54,708,995	16.2%	
6	271,554,545	4,428,083	267,126,462	240,413,816	9,999,246	1,044,186	86,840	9,912,406	234,628	269,397	8,835,948	1,616,619	33,015,796	273,429,612	12%	1,539,637	9,920,675	24.0%	65,084,580	19.3%	
7	261,720,549	4,250,528	257,470,021	231,723,019	9,833,996	1,008,464	86,840	9,747,156	226,295	259,847	8,690,798	1,578,680	31,706,680	263,429,703	12%	1,491,328	11,412,004	27.6%	75,266,705	22.3%	
8	252,052,664	4,076,927	247,975,738	223,178,164	9,667,885	973,287	86,840	9,581,045	218,100	250,454	8,544,855	1,540,923	30,424,642	253,602,806	12%	1,443,872	12,855,875	31.1%	85,525,432	25.3%	
9	242,551,757	3,907,267	238,644,489	214,780,040	9,500,908	938,658	86,840	9,414,068	210,044	241,218	8,398,124	1,503,341	29,169,714	243,949,754	12%	1,397,248	14,253,123	34.5%	95,050,803	28.2%	
10	233,218,697	3,741,543	229,477,154	206,529,439	9,333,059	904,582	86,840	9,246,219	202,126	232,141	8,250,602	1,465,932	27,941,948	234,471,386	12%	1,351,445	15,604,568	37.7%	104,652,850	31.1%	
11	224,054,364	3,579,714	220,474,650	198,427,185	9,164,333	871,063	86,840	9,077,494	194,349	223,224	8,102,253	1,428,730	26,741,359	225,168,544	12%	1,306,481	16,911,049	40.9%	114,061,584	33.9%	
12	215,059,639	3,421,768	211,637,872	190,474,084	8,994,725	838,104	86,840	8,907,885	186,712	214,677	7,953,101	1,391,709	25,567,989	216,043,073	12%	1,262,321	18,173,371	43.9%	123,277,007	36.6%	
13	206,235,411	3,267,680	202,967,731	182,670,958	8,824,228	805,710	86,840	8,737,388	179,216	205,871	7,803,126	1,354,885	24,421,863	207,092,821	12%	1,218,968	19,392,338	46.9%	132,299,101	39.3%	
14	197,582,573	3,117,439	194,465,134	175,018,621	8,652,838	773,884	86,840	8,565,998	171,863	197,437	7,652,337	1,318,245	23,303,019	198,321,640	12%	1,176,398	20,568,737	49.7%	141,127,836	41.9%	
15	189,102,026	2,971,025	186,131,001	167,517,901	8,480,547	742,632	86,840	8,393,708	164,652	189,166	7,500,720	1,281,801	22,211,483	189,729,384	12%	1,134,612	21,703,349	52.5%	149,763,168	44.4%	
16	180,794,674	2,828,428	177,966,247	160,159,622	8,307,532	711,956	86,840	8,220,512	157,585	181,059	7,348,279	1,245,545	21,147,291	181,316,913	12%	1,093,591	22,796,939	55.1%	156,205,038	47.0%	
17	172,661,429	2,689,630	169,971,800	152,974,620	8,133,245	681,862	86,840	8,046,405	150,662	173,117	7,195,002	1,209,487	20,110,469	173,085,089	12%	1,053,331	23,850,270	57.7%	162,453,371	49.4%	
18	164,703,208	2,554,615	162,148,593	145,933,734	7,958,222	652,354	86,840	7,871,382	143,885	165,340	7,040,886	1,173,625	19,101,402	165,034,776	12%	1,013,822	24,864,092	60.1%	173,508,078	51.8%	
19	156,920,933	2,423,384	154,497,548	139,407,793	7,782,275	623,436	86,840	7,695,346	137,253	157,730	6,885,941	1,137,948	18,119,051	157,166,845	12%	975,041	25,839,133	62.5%	182,369,600	54.1%	
20	149,365,909	2,295,944	147,069,965	132,362,969	7,555,024	595,111	86,840	7,468,184	130,767	150,287	6,684,825	1,097,416	17,169,575	149,532,544	11%	932,696	26,771,829	64.7%	189,986,581	56.4%	
21	141,985,808	2,172,296	139,813,512	125,832,161	7,380,101	567,427	86,840	7,293,261	124,472	143,062	6,530,880	1,062,346	16,247,415	142,079,576	11%	895,578	27,667,408	66.9%	197,412,967	58.6%	
22	134,781,566	2,052,440	132,729,127	119,456,214	7,204,241	540,343	86,840	7,117,402	118,322	136,004	6,375,947	1,027,473	15,352,600	134,808,814	11%	859,164	28,526,572	69.0%	204,648,078	60.7%	
23	127,816,739	1,936,332	125,880,407	113,292,366	6,964,827	513,864	86,840	6,877,988	112,318	129,112	6,163,848	986,573	14,451,379	127,783,745	11%	818,283	29,344,855	70.9%	211,630,209	62.8%	
24	121,026,431	1,823,962	119,202,469	107,282,222	6,790,308	488,305	86,840	6,705,448	106,514	122,450	6,010,144	952,665	13,697,020	120,939,255	11%	783,760	30,128,615	72.8%	218,424,113	64.8%	
25	114,411,572	1,715,299	112,696,273	101,426,646	6,614,859	463,344	86,840	6,528,019	100,855	115,954	5,855,576	918,978	12,849,563	114,276,945	11%	749,923	30,878,538	74.7%	225,029,612	66.8%	
26	107,973,098	1,610,344	106,362,754	95,726,478	6,438,474	438,986	86,840	6,351,635	95,343	109,625	5,700,167	885,485	12,089,993	107,795,471	11%	716,739	31,595,276	76.4%	231,446,518	68.7%	
27	101,711,950	1,509,091	100,202,859	90,182,573	6,261,148	415,233	86,840	6,174,308	89,978	103,464	5,543,905	852,194	11,315,340	101,497,913	11%	684,206	32,279,482	78.0%	237,674,629	70.5%	
28	95,629,077	1,411,545	94,217,532	84,795,778	6,082,873	392,092	86,840	5,996,033	84,760	97,472	5,386,795	819,098	10,588,630	95,384,408	11%	652,308	32,931,098	79.0%	243,713,732	72.3%	
29	89,785,419	1,317,700	88,467,719	79,620,947	5,843,658	369,566	86,840	5,756,818	79,691	91,650	5,174,831	780,212	9,894,873	89,512,802	11%	616,308	33,549,097	81.1%	249,504,871	74.0%	
30	84,151,108	1,227,533	82,923,575	74,631,218	5,634,310	347,950	86,840	5,547,471	74,821	86,057	4,989,729	744,817	9,230,850	83,862,067	11%	583,581	34,131,678	82.5%	255,078,181	75.7%	
31	78,693,088	1,141,012	77,552,077	69,796,869	5,458,020	326,983	86,840	5,371,181	70,126	80,664	4,834,349	713,025	8,593,193	78,390,062	11%	554,149	34,685,827	83.9%	260,466,679	77.3%	
32	73,412,304	1,058,119	72,354,185	65,118,766	5,280,794	306,628	86,840	5,193,944	65,578	75,439	4,678,102	681,454	7,981,901	73,100,668	11%	525,323	35,211,151	85.1%	265,670,105	78.8%	
33	68,979,221	984,929	67,994,292	60,748,953	4,939,083	286,900	86,840	4,852,243	61,177	70,383	4,523,814	653,760	7,413,312	68,158,553	11%	489,600	35,695,751	86.3%	270,328,519	80.3%	
34	63,724,162	903,104	62,821,058	56,538,952	4,749,060	268,523	86,840	4,662,220	57,061	65,655	4,206,001	602,026	6,871,815	63,410,767	11%	456,607	36,152,388	87.4%	275,191,127	81.7%	
35	59,244,412	830,896	58,413,516	52,572,164	4,479,749	250,769	86,840	4,492,910	53,103	61,109	3,966,788	562,678	6,365,244	58,937,408	11%	423,307	36,575,666	88.4%	279,581,221	83.0%	
36	54,928,640	762,164	54,166,477	48,749,829	4,315,772	233,913	86,840	4,228,932	49,370	56,822	3,822,336	534,195	5,829,897	54,632,726	11%	398,716	36,974,382	89.4%	283,802,273	84.2%	
37	50,777,722	696,853	50,080,869	45,072,782	4,150,919	217,627	86,840	4,064,079	45,774	52,620	3,677,047	506,195	5,424,736	50,997,518	11%	374,671	37,349,053	90.3%	287,853,991	85.4%	
38	46,792,538	634,921	46,157,618	41,541,856	3,985,183	201,914	86,840	3,898,344	42,315	48,716	3,530,926	478,301	4,990,727	46,532,583	11%	351,158	37,700,211	91.1%	291,736,075	86.6%	
39	42,973,978	576,329	42,397,649	38,157,884	3,818,560	186,779	86,840	3,731,721	38,994	44,900	3,383,972	450,634	4,580,842	42,738,726	11%	328,166	38,028,376	91.9%	295,448,213	87.7%	
40	39,322,933	521,039	38,801,894	34,921,705	3,651,045	172,225	86,840	3,564,205	35,812	41,242	3,236,179	423,197	4,195,047	39,116,752	11%	305,689	38,334,066	92.7%	299,990,081	88.7%	
41	35,840,303	468,974	35,371,330	31,834,197	3,482,630	158,257	86,840	3,395,790	32,769	37,745	3,087,508	396,025	3,833,274	35,667,471	11%	283,746	38,617,811	93.4%	302,361,335	89.7%	
42	32,526,993	420,073	32,106,920	28,896,228	3,313,311	144,879	86,840	3,226,471	29,867	34,407	2,937,969	369,107	3,495,465	32,391,693	11%	262,317	38,880,129	94.0%	305,561,621	90.7%	
43	29,515,105	374,306	29,140,799	26,226,720	3,011,888	132,096	86,840	2,925,04													