

Month	TOTAL ACTIVE COUNT	30 DAYS	60 DAYS	90+ DAYS	FC	Total Non-Current	FC Starts	Average Days Delinquent for 90+	Average Days Delinquent for FC	Ratio of 90+ to FC	DQ%	Monthly Change	Yearly Change	FC%	Monthly Change	Yearly Change
1/31/05	47,706,128	1,197,062	339,920	458,719	276,745	2,272,446	50,922	242	324	165.8%	4.2%	6.5%	-8.2%	0.6%	2.2%	-19.2%
1/31/06	50,900,620	1,242,434	387,907	542,378	258,613	2,431,332	76,477	207	308	209.7%	4.3%	-6.1%	2.0%	0.5%	5.4%	-12.4%
1/31/07	53,900,458	1,425,030	468,441	551,439	393,973	2,838,883	117,419	203	267	140.0%	4.5%	-7.7%	6.3%	0.7%	4.2%	43.9%
1/31/08	55,478,782	1,743,420	676,266	950,639	813,560	4,183,885	195,033	190	256	116.8%	6.1%	0.1%	33.9%	1.5%	13.1%	100.6%
1/31/09	55,788,441	2,001,314	932,436	1,878,981	1,321,029	6,133,760	250,621	193	323	142.2%	8.6%	1.2%	42.0%	2.4%	7.3%	61.5%
1/31/10	55,098,009	1,945,589	903,778	2,972,983	2,068,572	7,890,922	292,308	253	418	143.7%	10.6%	2.3%	22.5%	3.8%	1.9%	58.6%
1/31/11	53,861,778	1,750,601	746,634	2,078,130	2,245,250	6,820,615	277,374	333	527	92.6%	8.5%	-1.2%	-19.6%	4.2%	-2.0%	11.0%
1/31/12	52,687,781	1,592,463	652,524	1,796,698	2,205,818	6,247,503	223,394	395	666	81.5%	7.7%	-3.1%	-9.7%	4.2%	0.2%	0.4%
1/31/13	51,229,692	1,464,583	587,661	1,551,415	1,742,689	5,346,348	156,654	460	803	89.0%	7.0%	-2.6%	-8.3%	3.4%	-1.2%	-18.7%
1/31/14	50,380,779	1,341,074	529,524	1,278,955	1,213,046	4,362,599	97,467	486	935	105.4%	6.3%	-3.1%	-11.1%	2.4%	-4.3%	-29.2%
1/31/15	50,412,744	1,238,453	465,849	1,060,002	884,901	3,649,204	93,280	509	1,031	119.8%	5.5%	-2.4%	-12.3%	1.8%	0.4%	-27.1%
1/31/16	50,754,010	1,300,564	444,962	832,265	660,056	3,237,847	72,021	494	1,047	126.1%	5.1%	6.6%	-7.4%	1.3%	-4.5%	-25.9%
1/31/17	51,159,681	1,110,977	390,341	665,258	481,613	2,648,190	70,568	454	1,012	138.1%	4.2%	-3.8%	-16.6%	0.9%	-0.4%	-27.6%
1/31/18	51,428,922	1,085,065	413,313	708,248	337,351	2,543,976	62,470	364	931	209.9%	4.3%	-8.6%	1.3%	0.7%	1.8%	-30.3%
1/31/19	51,896,438	1,074,044	367,750	503,655	264,875	2,210,325	50,196	391	830	190.1%	3.7%	-3.4%	-12.6%	0.5%	-2.2%	-22.2%
1/31/20	52,999,009	954,154	332,534	418,662	245,517	1,950,866	42,834	338	838	170.5%	3.2%	-5.4%	-14.2%	0.5%	0.4%	-9.2%
1/31/21	53,491,958	729,408	310,947	2,089,527	171,259	3,301,141	5,876	266	1,374	1220.1%	5.9%	-3.8%	81.8%	0.3%	-3.9%	-30.9%
1/31/22	53,304,783	689,073	210,355	859,022	149,004	1,907,454	32,879	397	1,574	576.5%	3.3%	-2.4%	-43.6%	0.3%	16.5%	-12.7%
2/28/22	53,126,785	775,172	221,465	786,775	162,390	1,945,803	24,990	389	1,476	484.5%	3.4%	1.8%	-44.1%	0.3%	9.3%	-3.4%
3/31/22	53,303,414	621,739	196,804	694,208	168,966	1,681,716	24,321	383	1,408	410.9%	2.8%	-15.5%	-43.5%	0.3%	3.7%	3.9%
4/30/22	53,394,777	671,093	184,633	639,802	173,171	1,668,698	21,415	380	1,370	369.5%	2.8%	-1.3%	-39.9%	0.3%	2.3%	13.5%
5/31/22	53,192,014	672,117	193,844	595,203	174,294	1,635,457	18,824	378	1,343	341.5%	2.7%	-1.9%	-42.0%	0.3%	1.0%	17.5%
6/30/22	53,231,521	703,343	208,170	599,112	189,647	1,700,272	23,769	380	1,279	315.9%	2.8%	3.3%	-35.1%	0.4%	8.7%	30.1%
7/31/22	53,323,972	733,136	216,566	593,574	184,378	1,727,655	17,718	376	1,213	321.9%	2.9%	2.0%	-30.2%	0.3%	-2.9%	31.5%
8/31/22	53,391,644	703,789	219,004	566,606	184,601	1,674,000	20,273	372	1,210	306.9%	2.8%	-3.6%	-30.3%	0.3%	0.0%	29.2%
9/30/22	53,560,967	710,542	222,749	558,135	185,259	1,676,685	18,358	365	1,194	301.3%	2.8%	-0.2%	-28.8%	0.3%	0.0%	35.5%
10/31/22	53,549,424	777,612	229,187	550,596	186,001	1,743,395	19,611	360	1,183	296.0%	2.9%	4.4%	-22.3%	0.3%	0.4%	33.2%
11/30/22	53,576,566	808,123	254,490	549,550	195,934	1,808,097	23,361	354	1,152	280.5%	3.0%	3.5%	-16.2%	0.4%	5.3%	46.6%
12/31/22	53,684,467	848,939	258,667	545,113	197,728	1,850,448	26,865	333	1,121	275.7%	3.1%	2.3%	-8.9%	0.4%	0.7%	53.5%