

Net Annualized Return Calculation for All A rating Loans for 2014 Q4

Payment Number	prncp paid	int paid	Chargeoff	begPrncp	endPrncp	Charge_off	Recovery	Servicing Fee	Net_Income	numerator	denominator	NAR
0	410606.13	1402.12	0	1046300	635693.87	0	0	0	1402.12	1402.12	1046300	1.62%
1	5365729.76	1138038.53	0	187530868.9	182165141.8	0	0	0	1138038.53	1139440.65	188577168.9	7.50%
2	5621682.41	1122332.38	0	182165141.8	176543457.5	0	0	0	1122332.38	2261773.03	370742310.7	7.57%
3	5922984.48	1081317.6	24000	176543457.5	170620472.6	24000	0	0	1057317.6	3319090.63	547285768.2	7.53%
4	5819200.85	1043523.37	0	170596472.6	164777273.6	0	0	0	1043523.37	4362614	717882240.7	7.54%
5	5970493.12	1008724.81	9600	164777273.6	158806779	9600	0	0	999124.81	5361738.81	882659514.3	7.54%
6	6409411.68	973732.61	71790.4	158797179	152387772.1	71790.4	0	0	901942.21	6263681.02	1041456693	7.46%
7	6717398.51	934705.93	88314.26	152315981.7	145598579.7	88314.26	0	0	846391.67	7110072.69	1193772675	7.39%
8	6495737.42	891706.99	117165.87	145510265.4	139014531	117165.87	0	0	774541.12	7884613.81	1339282940	7.30%
9	6262690.86	851009.32	107251.7	138897365.1	132634670.4	107251.7	0	0	743757.62	8628371.43	1478180305	7.23%
10	6170572.96	811512.64	188586.35	132527418.6	126356843.8	188586.35	0	0	622926.29	9251297.72	1610707724	7.11%
11	6440313.71	772735.17	130793.25	126168257.4	119727938.2	130793.25	0	0	641941.92	9893239.64	1736875981	7.05%
12	6367468.47	733039.61	122369.9	119597144.9	113229679.8	122369.9	0	0	610669.71	10503909.35	1856473126	7.00%
13	6202104.63	692221.09	219658.83	113107309.8	106905207.3	219658.83	0	0	472562.26	10976471.61	1969580436	6.90%
14	6344839.39	653396.48	212787.04	106685548.5	100340704.5	212787.04	0	0	440609.44	11417081.05	2076265985	6.80%
15	6157255.97	613778.92	195887.58	100127917.5	93970656.25	195887.58	0	0	417891.34	11834972.39	2176393902	6.72%
16	6177490.08	574514.42	319301.21	93774768.65	87597280.19	319301.21	0	0	255213.21	12090185.6	2270168671	6.58%
17	6095915.75	535724.76	313322.96	87277978.93	81182062.87	313322.96	0	0	222401.8	12312587.4	2357446650	6.45%
18	5428063.55	494820.14	219526.66	80868739.85	75440679.09	219526.66	0	0	275293.48	12587880.88	2438315390	6.37%
19	5374482.38	461200.03	196554.93	75221152.39	69846668.32	196554.93	0	0	264645.1	12852525.98	2513536542	6.31%
20	5282072.28	428122.21	195845.44	69650113.31	64368039.96	195845.44	0	0	232276.77	13084802.75	2583186655	6.25%
21	5068250.28	394612.3	215689.58	64172194.48	59103941.22	215689.58	0	0	178922.72	13263725.47	2647358850	6.18%
22	4915277.61	362051.79	203647.61	58888251.61	53972973.94	203647.61	0	0	158404.18	13422129.65	2706247101	6.12%

23	4694853.77	330182.08	160107.85	53769326.25	49074471.18	160107.85	0	0	170074.23	13592203.88	2760016428	6.07%
24	4439349.19	299424.65	185487	48914363.24	44475014.24	185487	0	0	113937.65	13706141.53	2808930791	6.02%
25	4570852.44	272631.13	196839.98	44289527.21	39718672.95	196839.98	0	0	75791.15	13781932.68	2853220318	5.95%
26	4230374.53	243175.1	220012.24	39521832.94	35291461.35	220012.24	0	0	23162.86	13805095.54	2892742151	5.88%
27	4099519.54	215767.16	198141.37	35071449.1	30971927.53	198141.37	0	0	17625.79	13822721.33	2927813600	5.81%
28	3908761.51	190290.79	156081.24	30773786.16	26865024.03	156081.24	0	0	34209.55	13856930.88	2958587386	5.77%
29	3711858.59	165863.98	125268.93	26708942.79	22997086	125268.93	0	0	40595.05	13897525.93	2985296329	5.73%
30	3349254.78	141931.86	112015.29	22871817.07	19522561.68	112015.29	0	0	29916.57	13927442.5	3008168146	5.70%
31	3154314.76	120886.54	108334.04	19410546.39	16256232.4	108334.04	0	0	12552.5	13939995	3027578692	5.67%
32	3046942.02	101843.23	106511.52	16147898.36	13100957.52	106511.52	0	0	-4668.29	13935326.71	3043726591	5.63%
33	2688286.18	81962.39	55086.19	12994446	10306160.88	55086.19	0	0	26876.2	13962202.91	3056721037	5.62%
34	2530193.96	65137.95	78642	10251074.69	7720881.69	78642	0	0	-13504.05	13948698.86	3066972112	5.60%
35	2319145.57	49381.73	60689.92	7642239.69	5323092.18	60689.92	0	0	-11308.19	13937390.67	3074614351	5.58%
36	2000251.86	34358.72	29847.91	5262402.26	3262150.5	29847.91	0	0	4510.81	13941901.48	3079876753	5.57%
37	199747.07	21999.65	18357.31	3232302.54	3032555.61	18357.31	0	0	3642.34	13945543.82	3083109056	5.56%
38	194475.95	20556.21	45019.62	3014198.3	2819722.2	45019.62	0	0	-24463.41	13921080.41	3086123254	5.55%
39	153722.49	18955.45	19844.1	2774702.58	2620980.18	19844.1	0	0	-888.65	13920191.76	3088897957	5.54%
40	157989.45	15668.79	2356.4	2259052.22	2101062.81	2356.4	0	0	13312.39	13933504.15	3091157009	5.55%
41	94879.29	10581.9	0	1520597.64	1425718.47	0	0	0	10581.9	13944086.05	3092677607	5.55%
42	215.12	30.45	0	4354.51	4139.38	0	0	0	30.45	13944116.5	3092681961	5.55%