

INSTRUCTIONS PASSENGER AUTO CONTRACT COLLECTION TRENDS

Definitions of Terms

(Percents should be rounded to two decimal places)

1. Number of repossessions: Percent of number of accounts outstanding

Number of units repossessed under new and used car contracts during month

divided by

Total number of contracts on new and used cars outstanding at beginning of month

2. Number refinanced and extended: Percent of number of accounts outstanding

Total number of new and used car contracts refinanced or extended during month

divided by

Total number of new and used car contracts outstanding at beginning of month

3. Delinquent 30 days or over: Percent of number of accounts outstanding

Number of new and used car accounts with at least one payment past due 30 days or more at end of month

divided by

Total number of new and used car contracts outstanding at end of month