

Dates

Collection Period No.	29				
Collection Period (from... to)	1-Jan-2015	31-Jan-2015			
Determination Date	12-Feb-2015				
Record Date	13-Feb-2015				
Distribution Date	17-Feb-2015				
Interest Period of the Class A-1 Notes (from... to)	15-Jan-2015	17-Feb-2015	Actual/360 Days	33	
Interest Period of the Class A-2, A-3 and A-4 Notes (from... to)	15-Jan-2015	15-Feb-2015	30/360 Days	30	

Summary

	Initial Balance	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face Amount	Note Factor
Class A-1 Notes	450,000,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-2 Notes	500,000,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-3 Notes	450,000,000.00	145,245,240.77	121,223,165.24	24,022,075.53	53.382390	0.269385
Class A-4 Notes	146,500,000.00	146,500,000.00	146,500,000.00	0.00	0.000000	1.000000
Total Note Balance	1,546,500,000.00	291,745,240.77	267,723,165.24	24,022,075.53		

Overcollateralization	47,874,327.63	55,803,101.47	55,803,101.47
Adjusted Pool Balance	1,594,374,327.63	347,548,342.24	323,526,266.71
Yield Supplement Overcollateralization Amount	56,491,714.15	11,970,477.44	11,115,720.24
Pool Balance	1,650,866,041.78	359,518,819.68	334,641,986.95

	Amount	Percentage
Initial Overcollateralization Amount	47,874,327.63	3.00%
Target Overcollateralization Amount	55,803,101.47	3.50%
Current Overcollateralization Amount	55,803,101.47	3.50%

	Interest Rate	Interest Payment	Interest per \$1000 Face Amount	Interest & Principal Payment	Interest & Principal Payment per \$1000 Face Amount
Class A-1 Notes	0.230000%	0.00	0.000000	0.00	0.000000
Class A-2 Notes	0.370000%	0.00	0.000000	0.00	0.000000
Class A-3 Notes	0.470000%	56,887.72	0.126417	24,078,963.25	53.508807
Class A-4 Notes	0.610000%	74,470.83	0.508333	74,470.83	0.508333
Total		\$131,358.55		\$24,153,434.08	

Amounts in USD

Available Funds		Distributions	
Principal Collections	24,805,221.69	(1) Total Servicing Fee	299,599.02
Interest Collections	864,007.05	Nonrecoverable Advances to the Servicer	0.00
Net Liquidation Proceeds	0.00	(2) Total Trustee Fees (max. \$100,000 p.a.)	0.00
Recoveries	44,906.32	(3) Interest Distributable Amount Class A Notes	131,358.55
Purchase Amounts	0.00	(4) Priority Principal Distributable Amount	0.00
Advances made by the Servicer	0.00	(5) To Reserve Fund to reach the Reserve Fund Required Amount	0.00
<u>Investment Earnings</u>	<u>712.39</u>	(6) Regular Principal Distributable Amount	24,022,075.53
Available Collections	25,714,847.45	(7) Additional Servicing Fee and Transition Costs	0.00
<u>Reserve Fund Draw Amount</u>	<u>0.00</u>	(8) Total Trustee Fees [not previously paid under (2)]	0.00
Available Funds	25,714,847.45	(9) Excess Collections to Certificateholders	1,261,814.35
		Total Distribution	25,714,847.45

Distribution Detail

	Due	Paid	Shortfall
Total Servicing Fee	299,599.02	299,599.02	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	131,358.55	131,358.55	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2 Notes	0.00	0.00	0.00
thereof on Class A-3 Notes	56,887.72	56,887.72	0.00
thereof on Class A-4 Notes	74,470.83	74,470.83	0.00
Interest Carryover Shortfall Amount	0.00	0.00	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2 Notes	0.00	0.00	0.00
thereof on Class A-3 Notes	0.00	0.00	0.00
thereof on Class A-4 Notes	0.00	0.00	0.00
Interest Distributable Amount Class A Notes	131,358.55	131,358.55	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	24,022,075.53	24,022,075.53	0.00
Aggregate Principal Distributable Amount	24,022,075.53	24,022,075.53	0.00

Reserve Fund and Investment Earnings**Reserve Fund**

Reserve Fund Required Amount	3,985,935.82
Reserve Fund Amount - Beginning Balance	3,985,935.82
<u>plus top up Reserve Fund up to the Required Amount</u>	<u>0.00</u>
plus Net Investment Earnings for the Collection Period	99.39
minus Net Investment Earnings	99.39
<u>minus Reserve Fund Draw Amount</u>	<u>0.00</u>
Reserve Fund Amount - Ending Balance	3,985,935.82
Reserve Fund Deficiency	0.00

Investment Earnings

Net Investment Earnings on the Reserve Fund	99.39
<u>Net Investment Earnings on the Collection Account</u>	<u>613.00</u>
Investment Earnings for the Collection Period	712.39

Notice to Investors

Pool Statistics**Pool Data**

	<u>Amount</u>	<u>Number of Receivables</u>
Cutoff Date Pool Balance	1,650,866,041.78	60,543
Pool Balance beginning of Collection Period	359,518,819.68	26,597
Principal Collections	15,672,675.67	
Principal Collections attributable to Full Pay-offs	9,132,546.02	
Principal Purchase Amounts	0.00	
Principal Gross Losses	71,611.04	
Pool Balance end of Collection Period	334,641,986.95	25,349
Pool Factor	20.27%	
	<u>As of Cutoff Date</u>	<u>Current</u>
Weighted Average APR	2.93%	2.79%
Weighted Average Number of Remaining Payments	47.48	25.14
Weighted Average Seasoning (months)	13.98	39.96

Delinquency Profile *

	<u>Amount</u>	<u>Number of Receivables</u>	<u>Percentage</u>
Current	331,711,850.49	25,172	99.12%
31-60 Days Delinquent	2,137,839.44	132	0.64%
61-90 Days Delinquent	543,612.83	33	0.16%
91-120 Days Delinquent	248,684.19	12	0.07%
Total	334,641,986.95	25,349	100.00%

*A receivable is not considered delinquent if the amount past due is less than 10% of the payment due under such receivable

Losses

	<u>Current</u>
Principal Gross Losses	71,611.04
Principal Net Liquidation Proceeds	0.00
Principal Recoveries	44,460.89
Principal Net Losses	27,150.15
Cumulative Principal Net Losses	3,334,719.55
Cumulative Principal Net Losses as % of Cutoff Date Pool Balance	0.202%