

III. RECEIVABLES IN THE TRUST

(a) Beginning of the Month Principal Receivables	\$7,709,877,250.12
(b) Collection of Principal Receivables	\$97,928,018.63
(c) Defaulted Receivables (Principal charge-offs)	\$86,858,176.39
(d) Dilution (Principal net of Debt Adjustments)	\$153,426,547.13
(e) Sales (Principal receivables generated)	\$1,623,540,995.36
(f) Net (Removal)/Addition of Principal Receivables:	\$0.00
(g) End of Month Principal Receivables (a - b - c + d + e + f)	\$8,135,205,103.33
(h) Reverses of previously Charged-off Receivables:	\$12,861,333.77
(i) Beginning of the Month Finance Charge Receivables	\$340,593,534.76
(j) End of the Month Finance Charge Receivables	\$353,327,269.22

IV. RECEIVABLES PERFORMANCE SUMMARY

COLLECTIONS:

(a) Collections of Principal Receivables	\$97,928,018.63
(b) Collections of Finance Charge Receivables	\$216,480,282.55
(c) Total Collections (a+b)	\$1,194,408,301.18
(d) Monthly Payment Rate (% of Beginning Principal Receivables)	15.45%

DELINQUENCIES AND LOSSES:

End of the month delinquencies:

(a) 1-30 days delinquent (CA1)	\$467,289,994.09	5.74%
(b) 31-60 days delinquent (CA2)	\$182,263,149.73	1.99%
(c) 61-90 days delinquent (CA3)	\$110,441,245.66	1.36%
(d) 91-120 days delinquent (CA4)	\$81,171,936.66	1.12%
(e) 121-150 days delinquent (CA5)	\$75,016,344.22	0.92%
(f) 151+ days delinquent (CA6)	\$64,891,170.63	0.80%
(g) Total delinquencies (e + f + g + h + i + j)	\$871,086,571.09	11.94%
(h) Total 60+ days delinquent	\$341,523,427.27	4.20%
(i) Lowest Delinquency Trigger (all series)	9.50%	
(j) Investor Requests for Communications	None	

CHARGE-OFFS:

(a) Number of Charged-Off Accounts	125,418
(b) Gross Charge-Offs (principal charge-offs)	\$66,858,176.39
(c) Number of Charged-Off Accounts with Recoveries	247,845
(d) Recoveries (includes principal, finance charges and fees)	\$12,861,333.77
(e) Gross Principal Charge-Off Rate (% of Total Principal Receivables - End of Monthly Period) - annualized	0.88%
(f) Current	9.39%
(g) Prior Monthly Period	10.25%
(h) Two Months Prior Monthly Period	9.31%
(i) Three Months Prior Monthly Period	9.83%
(j) Four-Month Average	9.70%
(k) Net Principal Charge-Offs (Gross Charge-Offs - recoveries)	\$53,996,842.62
(l) Net Principal Charge-Off Rate (% of Total Principal Receivables - End of Monthly Period) - annualized	7.99%
(m) Current	7.59%
(n) Prior Monthly Period	8.34%
(o) Two Months Prior Monthly Period	7.85%
(p) Three Months Prior Monthly Period	7.97%
(q) Four-Month Average	7.94%
(r) Average Net Charge Off (net principal charge-offs/number of charged-off accounts)	\$430.54

V. TRANSFEROR INTEREST AND SELLER'S INTEREST

(a) Required Retained Transferor Percentage	4.00%
(b) Additional Minimum Transferor Percentage (2% Non-Var, 0% otherwise)	2.00%
(c) Beginning Transferor's Amount	\$999,781,010.11
(d) Ending Transferor's Amount (including Excess Funding/Principal Accounts)	\$739,970,456.62
(e) Minimum Transferor's Amount	\$488,112,306.20
(f) Excess Funding Account Balance at end of Monthly Period	\$0.00
(g) Principal Accounts Balance at end of Monthly Period	\$8,135,205,103.33
(h) Sum of Principal Receivables, Excess Funding and Principal Accounts	\$295,094,650.00
(i) Required Seller's Interest (as of the most recent RR measurement date)	\$1,478,103,456.66
(j) Seller's Interest (as of the most recent RR measurement date)	

VIII. INVESTOR CHARGE-OFFS

	Series 2012A	Series 2012D	Series 2015B	Series 2016A	Series 2016C	Series 2017A	Series 2017B	Series 2017C	Series 2018A	Series 2018B	Series 2018C
(a) Investor Defaults and Uncovered Dilution	\$4,782,712.36	\$4,013,504.07	\$5,409,705.29	\$7,453,468.64	\$3,999,177.82	\$4,555,568.49	\$4,924,798.57	\$6,306,816.57	\$6,020,251.91	\$3,993,557.07	\$3,393,557.07
(b) Reimbursed from Available Funds	\$4,782,712.36	\$4,013,504.07	\$5,409,705.29	\$7,453,468.64	\$3,999,177.82	\$4,555,568.49	\$4,924,798.57	\$6,306,816.57	\$6,020,251.91	\$3,993,557.07	\$3,393,557.07
(c) Reimbursed from Cash Collateral Account	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Total Reimbursed (in respect of Investor Defaults and Dilution)	\$4,782,712.36	\$4,013,504.07	\$5,409,705.29	\$7,453,468.64	\$3,999,177.82	\$4,555,568.49	\$4,924,798.57	\$6,306,816.57	\$6,020,251.91	\$3,993,557.07	\$3,393,557.07
(e) Investor Charge-off (a - d)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

IX. YIELD AND BASE RATE

Base Rate	Series 2012A	Series 2012D	Series 2015B	Series 2016A	Series 2016C	Series 2017A	Series 2017B	Series 2017C	Series 2018A	Series 2018B	Series 2018C
(Monthly interest, any net swap payments and monthly servicing fees divided by collateral amounts plus amounts on deposit in the principal accumulation account)											
(a) Base Rate (current month)	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.68%	3.94%	4.54%	4.77%	4.84%
(b) Base Rate (prior month)	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.68%	3.94%	4.54%	4.77%	4.84%
(c) Base Rate (2 months prior)	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.68%	3.94%	4.54%	4.77%	4.84%
(d) 3 Month Average Base Rate	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.68%	3.94%	4.54%	4.59%	4.48%

Gross Portfolio Yield

(Finance charge collections allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(e) Gross Portfolio Yield (current month)	33.00%	32.99%	32.98%	32.98%	32.98%	32.98%	32.98%	32.98%	32.98%	32.99%	32.97%
(f) Gross Portfolio Yield (prior month)	35.64%	35.63%	35.63%	35.63%	36.65%	35.63%	35.63%	35.63%	35.63%	35.63%	35.63%
(g) Gross Portfolio Yield (2 months prior)	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%
(h) 3 Month Average Gross Portfolio Yield	34.20%	34.20%	34.20%	34.20%	34.19%	34.20%	34.19%	34.20%	34.20%	32.98%	33.98%

Net Portfolio Yield

(Finance charge collections less defaults allocable to each series divided by collateral amounts plus amounts on deposit in the principal accumulation account)

(e) Net Portfolio Yield (current month)	22.95%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.94%	22.93%
(f) Net Portfolio Yield (prior month)	26.15%	26.14%	26.14%	26.14%	26.14%	26.14%	26.14%	26.14%	26.14%	26.15%	26.15%
(g) Net Portfolio Yield (2 months prior)	23.78%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%
(h) 3 Month Average Net Portfolio Yield	24.29%	24.29%	24.29%	24.29%	24.28%	24.29%	24.28%	24.29%	24.28%	23.15%	22.60%

Excess Spread Percentage

(Net Portfolio Yield less Base Rate)

(f) Net Portfolio Adjusted Yield (current month)	17.74%	18.62%	19.06%	18.91%	19.50%	19.16%	19.26%	19.00%	18.40%	18.17%	18.08%
(d) Net Portfolio Adjusted Yield (prior month)	20.94%	21.82%	22.27%	22.12%	22.70%	22.36%	22.48%	22.21%	21.61%	21.38%	18.15%
(k) Net Portfolio Adjusted Yield (2 months prior)	18.56%	19.45%	19.90%	19.75%	20.33%	19.99%	20.11%	19.83%	19.24%	16.14%	0.00%
(l) Net Portfolio Adjusted Yield (3 month average)	19.08%	19.99%	20.41%	20.26%	20.84%	20.51%	20.62%	20.35%	19.75%	18.65%	18.12%

X. PRINCIPAL ACCUMULATION ACCOUNT

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2016-A	Series 2016-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
(a) Cumulative Class A Principal deposited to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(b) Class A Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Total Class A Principal deposited in the PAA (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Cumulative Class M Principal deposited to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Class M Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Total Class M Principal deposited in the PAA (d + e)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(g) Cumulative Class B Principal deposited to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(h) Class B Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(i) Total Class B Principal deposited in the PAA (g + h)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(j) Cumulative Class C Principal deposited to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(k) Class C Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(l) Total Class C Principal deposited in the PAA (j + k)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(m) Cumulative Class D Principal deposited to PAA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(n) Class D Principal deposited in the Principal Accumulation Account (PAA)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(o) Total Class D Principal deposited in the PAA (m + n)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(p) Ending PAA balance (c + f + i + l + o)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

XI. PRINCIPAL REPAYMENT

	Series 2012-A	Series 2012-D	Series 2015-B	Series 2016-A	Series 2016-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B	Series 2018-C
(a) Class A Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(b) Class A Principal Payments (to be paid on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(c) Total Class A Principal Paid (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Class M Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Class M Principal Payments (to be paid on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Total Class M Principal Paid (d + e)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(g) Class B Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(h) Class B Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(i) Total Class B Principal Paid (g + h)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(j) Class C Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(k) Class C Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(l) Total Class C Principal Paid (j + k)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(m) Class D Principal Paid (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(n) Class D Principal Payments (to be made on current distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(o) Total Class D Principal Paid (m + n)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(p) Total Principal Paid (c + f + i + l + o)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

XII. SUPPLEMENTAL INFORMATION

Solely with respect to the Series 2017-A, 2017-B, 2017-C, 2018-A, 2018-B and 2018-C Notes:

Concently Bank (the "Bank"), as "originator" for the purposes of these EU Retention Rules, will retain an ongoing basis a material net economic interest that is not less than five percent of the nominal value of the securitized exposures with respect to the aforementioned Series Notes, in the form of a first loss tranche in accordance with the text of option (d) of each of Article 405(1) of the CRR, Article 51(1) of the ATMR Regulation and Article 254(2) of the Solvency II Regulation, by holding, through the Trustee (its wholly-owned subsidiary), the right to receive distributions in respect of the excess collateral amount relating to these Series Notes (the "Retained Interest").

The Bank will not allow the Retained Interest to be subject to any credit risk mitigation, short position or other credit risk hedge or to be sold if, as a result, the bank would not retain a material net economic interest in an amount that is not less than five percent of the nominal value of the securitized exposures, except to the extent permitted in accordance with Article 405(1) of the CRR (as supplemented by Article 51(1) of the ATMR Regulation and Article 254 of the Solvency II Regulation).

For purposes of this paragraph: (i) "ATMR Regulation" means Commission Delegated Regulation (EU) No. 231/2013, (ii) "CRR" means Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013, as supplemented by the CRR Delegated Regulation, (iii) "EU Retention Rules" means: (a) Articles 404 - 410 (inclusive) of the CRR, (b) Articles 50 - 56 (inclusive) of the ATMR Regulation, and (c) Articles 254 - 257 (inclusive) of the Solvency II Regulation, each as in effect as of the date hereof, together with any guidance published in relation thereto including any regulatory and/or implementing technical standards in effect as of the date hereof, and (iv) "Solvency II Regulation" means Commission Delegated Regulation (EU) No. 2015/251.

Concently Bank, as Servicer

 Ryan J. Mackay
 Chief Financial Officer