

MONTHLY NOTEHOLDERS STATEMENT
 WORLD FINANCIAL NETWORK CREDIT CARD
 MASTER NOTE TRUST
 SERIES 2012-A, 2012-D, 2015-B, 2016-A, 2016-C, 2017-A, 2017-B, 2017-C, 2018-A, AND 2018-B

Pursuant to the Master Indenture, dated as of August 1, 2011 (as amended and supplemented, the "Indenture") between World Financial Network Credit Card Master Note Trust (the "Issuer") and MUFG Union Bank, N.A., as indenture trustee (the "Indenture Trustee"), and the 2012-A Indenture Supplement, dated as of April 12, 2012 (the "2012-A Indenture Supplement"), dated as of October 5, 2012 (the "2012-B Indenture Supplement"), dated as of August 21, 2015 (the "2015-B Indenture Supplement"), dated as of July 27, 2016 (the "2016-A Indenture Supplement"), dated as of February 28, 2018 and the 2016-B Indenture Supplement, dated as of September 27, 2018 (each, an "Indenture Supplement"), Community Bank, as Servicer, under the Trustee and Servicing Agreement, dated as of August 1, 2011 (as amended, the "Trustee and Servicing Agreement") between the Servicer, WFN Credit Company, LLC, as Trustee and the Issuer, is required to prepare certain information each month regarding current distributions to the Noteholders and the performance as of the trust during the previous month.

The information required to be prepared with respect to the Distribution Date of November 15, 2018 and with respect to the performance of the Trust during the month of October 2018 is set forth below. Capitalized terms herein are defined in the Indenture and the Indenture Supplements.

LEAD PARAMETERS	Monthly Period: Determination Date: 11/15/2018 Distribution Date: 11/15/2018												Number of Days in Period: 11/15/2018 Record Date: 10/31/2018		
	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	Series 2018-D	Series 2018-E	Series 2018-F	Series 2018-G
(a) Class A Initial Note Principal Balance	\$412,900,000.00	\$350,000,000.00	\$475,000,000.00	\$650,000,000.00	\$500,000,000.00	\$350,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
(b) Class B Initial Note Principal Balance	\$20,625,000.00	\$17,500,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00
(c) Class C Initial Note Principal Balance	\$28,125,000.00	\$22,168,000.00	\$28,582,000.00	\$41,168,000.00	\$21,270,000.00	\$14,474,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00
(d) Class D Initial Note Principal Balance	\$98,750,000.00	\$88,334,000.00	\$71,877,000.00	\$108,334,000.00	\$51,899,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Class E Initial Note Principal Balance	\$22,000,000.00	\$18,687,000.00	\$25,000,000.00	\$34,687,000.00	\$18,973,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Total Initial Note Principal Balance	\$550,000,000.00	\$466,687,000.00	\$625,002,000.00	\$823,750,000.00	\$616,973,000.00	\$460,527,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00
(g) Initial Excess Colateral Amount	\$18,970,000.00	\$12,800,000.00	\$21,280,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00
(h) Class A Initial Note Principal Balance %	72.50%	73.00%	73.50%	73.00%	74.00%	73.50%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%	74.00%
(i) Class B Initial Note Principal Balance %	3.62%	3.65%	4.11%	4.62%	4.28%	5.63%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%	5.60%
(j) Class C Initial Note Principal Balance %	4.59%	4.62%	4.11%	4.62%	3.85%	3.67%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%	2.89%
(k) Class D Initial Note Principal Balance %	12.88%	12.17%	11.12%	12.17%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%	10.95%
(l) Class E Initial Note Principal Balance %	3.87%	3.89%	3.87%	3.89%	4.14%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
(m) Excess Colateral Amount %	3.33%	2.67%	3.29%	2.83%	2.67%	17.19%	17.22%	17.22%	17.22%	17.22%	17.22%	17.22%	17.22%	17.22%	17.22%
(n) Required Retained Transferor Percentage	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
(o) Additional Minimum Transferor % (2% Non-Van, 0% otherwise)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(p) LIBOR rate as of most recent reset day, if applicable	3.14%	2.16%	2.55%	2.03%	1.72%	2.12%	1.98%	2.31%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%
(q) Class A Note Interest Rate															
(r) Class B Note Interest Rate															
(s) Class C Note Interest Rate															
(t) Class D Note Interest Rate															
(u) Class E Note Interest Rate															
(v) Class M Swap Rate, if applicable															
(w) Class N Swap Rate plus Spread, if applicable															
(x) Class O Swap Rate plus Spread, if applicable															
(y) Class P Swap Rate plus Spread, if applicable															
(z) Class Q Swap Rate plus Spread, if applicable															
(aa) Class R Note Interest Rate, if applicable															
(ab) Class S Note Interest Rate, if applicable															
(ac) Class T Swap Rate, if applicable															
(ad) Class U Swap Rate plus Spread, if applicable															
(ae) Class V Note Interest Rate, if applicable															
(af) Class W Note Interest Rate, if applicable															
(ag) Servicing Fee Percentage	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

II. COLLATERAL AMOUNTS AND ALLOCATION PERCENTAGES

	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	Series 2018-D	Series 2018-E	Series 2018-F	Series 2018-G
(a) Initial Collateral Amount	\$569,970,000.00	\$479,467,000.00	\$646,282,000.00	\$890,417,000.00	\$472,977,000.00	\$544,224,000.00	\$540,548,000.00	\$753,434,000.00	\$719,200,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00
(b) Initial Excess Collateral Amount	\$18,970,000.00	\$12,800,000.00	\$21,280,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00
(c) Principal Payments made to Noteholders	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Principal Accumulation Account Balances	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(e) Unreimbursed Investor Charge-offs and Realized Principal Collections	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(f) Collateral Amount - End of Current Monthly Period	\$589,970,000.00	\$479,467,000.00	\$646,282,000.00	\$890,417,000.00	\$472,977,000.00	\$544,224,000.00	\$540,548,000.00	\$753,434,000.00	\$719,200,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00	\$405,406,000.00
(g) Excess Collateral Amount - End of Current Monthly Period	\$18,970,000.00	\$12,800,000.00	\$21,280,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00
(h) Required Excess Collateral Amount	\$18,970,000.00	\$12,800,000.00	\$21,280,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00	\$23,750,000.00
(i) Beginning Class A Note Principal Balance	\$412,900,000.00	\$350,000,000.00	\$475,000,000.00	\$650,000,000.00	\$350,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
(j) Beginning Class B Note Principal Balance	\$20,625,000.00	\$17,500,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00
(k) Beginning Class C Note Principal Balance	\$28,125,000.00	\$22,168,000.00	\$28,582,000.00	\$41,168,000.00	\$21,270,000.00	\$14,474,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00
(l) Beginning Class D Note Principal Balance	\$98,750,000.00	\$88,334,000.00	\$71,877,000.00	\$108,334,000.00	\$51,899,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(m) Beginning Class E Note Principal Balance	\$22,000,000.00	\$18,687,000.00	\$25,000,000.00	\$34,687,000.00	\$18,973,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(n) Total Beginning Note Principal Balance	\$550,000,000.00	\$466,687,000.00	\$625,002,000.00	\$823,750,000.00	\$616,973,000.00	\$460,527,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00
(o) Ending Class A Note Principal Balance	\$412,900,000.00	\$350,000,000.00	\$475,000,000.00	\$650,000,000.00	\$350,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00	\$400,000,000.00
(p) Ending Class B Note Principal Balance	\$20,625,000.00	\$17,500,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00	\$25,582,000.00
(q) Ending Class C Note Principal Balance	\$28,125,000.00	\$22,168,000.00	\$28,582,000.00	\$41,168,000.00	\$21,270,000.00	\$14,474,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00	\$27,500,000.00
(r) Ending Class D Note Principal Balance	\$98,750,000.00	\$88,334,000.00	\$71,877,000.00	\$108,334,000.00	\$51,899,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(s) Ending Class E Note Principal Balance	\$22,000,000.00	\$18,687,000.00	\$25,000,000.00	\$34,687,000.00	\$18,973,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(t) Total Ending Note Principal Balance	\$550,000,000.00	\$466,687,000.00	\$625,002,000.00	\$823,750,000.00	\$616,973,000.00	\$460,527,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00	\$558,810,000.00
(u) Allocation Percentage - Finance Charges Collections and Default Amounts	7.76%	6.54%	8.81%	12.14%	6.45%	7.42%	7.37%	10.27%	9.80%	5.53%	5.33%	5.33%	5.33%	5.33%	5.33%
(v) Allocation Percentage - Principal Collections	7.76%	6.54%	8.81%	12.14%	6.45%	7.42%	7.37%	10.27%	9.80%	5.53%	5.33%	5.33%	5.33%		

III. RECEIVABLES IN THE TRUST

(a) Beginning of the Month Principal Receivables	\$7,335,691,394.82
(b) Collection of Principal Receivables	\$903,514,396.17
(c) Detailed Receivables (principal charge-offs):	\$62,346,907.21
(d) Dilution (Principal net of Debt Adjustments):	\$1,07,171,708.11
(e) Sales (principal receivables generated):	\$1,123,100,551.99
(f) Net (Removal/Addition of Principal Receivables):	(\$89,829,239.24)
(g) End of Month Principal Receivables (a - b - c - d + e + f)	\$7,295,929,679.02
(h) Recoveries of previously Charged-off Receivables:	\$11,620,397.23
(i) Beginning of the Month Finance Charge Receivables	\$332,330,628.22
(j) End of the Month Finance Charge Receivables	\$339,875,734.57

IV. RECEIVABLES PERFORMANCE SUMMARY

COLLECTIONS:

(a) Collections of Principal Receivables	\$903,514,396.17
(b) Collections of Finance Charge Receivables	\$207,236,754.15
(c) Total Collections (a+b)	\$1,110,751,150.32
(d) Monthly Payment Rate (% of Beginning Principal Receivables)	15.14%

DELINQUENCIES AND LOSSES:

End of the month delinquencies:				
(a) 1-30 days delinquent (CA1)	\$440,285,843.50	6.03%	808,772	0.98%
(b) 31-60 days delinquent (CA2)	\$154,089,423.75	2.11%	287,056	0.35%
(c) 61-90 days delinquent (CA3)	\$107,517,565.71	1.47%	189,797	0.23%
(d) 91-120 days delinquent (CA4)	\$94,461,949.43	1.16%	153,768	0.19%
(e) 121-150 days delinquent (CA5)	\$70,552,339.33	0.97%	131,905	0.16%
(f) 151+ days delinquent (CA6)	\$69,872,915.16	0.81%	111,489	0.13%
(k) Total delinquencies (e + f + g + h + i + j)	\$915,749,436.88	12.55%	1,682,800	2.04%
(l) Total 90+ days delinquent	\$321,394,169.63	4.41%		4.41%
(m) Lowest Delinquency Trigger (all series)	9.50%	None		
(n) Investor Requests for Communications				

CHARGE-OFFS:

(a) Number of Charged-Off Accounts	125,129
(b) Gross Charge-Offs (principal charge-offs)	\$62,346,907.21
(c) Number of Charged-Off Accounts with Recoveries	98,217
(d) Recoveries (includes principal, finance charges and fees)	\$11,620,397.23
(e) Gross Principal Charge-Off Rate	
(% of Total Principal Receivables - End of Monthly Period) - annualized	
(i) Current	10.25%
(ii) Prior Monthly Period	9.31%
(iii) Two Months Prior Monthly Period	11.03%
(iv) Three Months Prior Monthly Period	11.03%
(v) Three Month Average	10.20%
(vi) Four-Month Average	10.41%
(u) Net Principal Charge-Offs (Gross Charge-Offs - recoveries)	\$50,726,509.98
(% of Total Principal Receivables - End of Monthly Period) - annualized	
(i) Current	8.34%
(ii) Prior Monthly Period	7.85%
(iii) Two Months Prior Monthly Period	9.42%
(iv) Three Months Prior Monthly Period	8.96%
(v) Three -Month Average	8.54%
(vi) Four-Month Average	8.64%
(x) Average Net Charge Off (net principal charge-offs/number of charged-off accounts)	\$405.41

V. TRANSFEROR INTEREST AND SELLERS INTEREST

(a) Required Related Transferor Percentage	4.00%
(b) Additional Minimum Transferor Percentage (2% Mo-Jan, 0% otherwise)	0.00%
(c) Beginning Transferor's Amount	\$888,916,739.81
(d) Ending Transferor's Amount (including Excess Funding/Principal Accounts)	\$1,133,132,051.01
(e) Minimum Transferor's Amount	\$291,887,187.04
(f) Excess Funding Account Balance at end of Monthly Period	\$0.00
(g) Principal Accounts Balance at end of Monthly Period	\$7,295,929,679.02
(h) Sum of Principal Receivables, Excess Funding and Principal Accounts	\$248,792,300.00
(i) Rounded Seller's Interest (as of the most recent RR measurement date)	\$1,742,994,676.02
(j) Seller's Interest (as of the most recent RR measurement date)	\$1,742,994,676.02

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VI. TRUST ACCOUNT BALANCES AND EARNINGS													
BEGINNING ACCOUNT BALANCES:		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		
(a) Finance Charge Account		9,974,237.63	8,050,244.12	10,608,897.99	14,731,134.48	7,583,539.40	8,890,982.20	9,777,869.21	12,408,988.15	12,203,910.29			
(b) Cash Collateral Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(c) Spread Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(d) Reserve Account		-	-	-	-	-	-	-	-	-	-	-	-
(e) Principal Account		-	-	-	-	-	-	-	-	-	-	-	-
(f) Principal Accumulation Account		-	-	-	-	-	-	-	-	-	-	-	-
ENDING ACCOUNT BALANCES:													
(g) Finance Charge Account		8,126,983.28	6,493,238.86	8,510,238.16	11,839,623.78	6,057,463.58	7,123,697.18	7,022,510.52	9,992,291.52	9,899,404.02			8,523.20
(h) Cash Collateral Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(i) Spread Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(j) Reserve Account		-	-	-	-	-	-	-	-	-	-	-	-
(k) Principal Account		-	-	-	-	-	-	-	-	-	-	-	-
(l) Principal Accumulation Account		-	-	-	-	-	-	-	-	-	-	-	-
INTEREST AND EARNINGS:													
(m) Interest and Earnings on Finance Charge Account		17,741.14	14,371.29	18,992.68	26,319.55	13,889.78	15,896.35	15,899.43	22,176.18	21,769.59			8,523.20
(n) Interest and Earnings on Cash Collateral Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(o) Interest and Earnings on Spread Account, if applicable		-	-	-	-	-	-	-	-	-	-	-	-
(p) Interest and Earnings on Reserve Account		-	-	-	-	-	-	-	-	-	-	-	-
(q) Interest and Earnings on Principal Account		-	-	-	-	-	-	-	-	-	-	-	-
(r) Interest and Earnings on Principal Accumulation Account		-	-	-	-	-	-	-	-	-	-	-	-
(s) Interest and Earnings on Collection Account (allowable)		17,246.07	14,616.56	19,701.31	27,144.39	14,418.72	16,590.68	16,478.82	22,968.46	21,924.83			12,388.81

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VIII. INVESTOR CHARGE-OFFS

	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
(a) Investor Defaults and Uncovered Dilution	\$4,835,743.20	\$4,075,046.64	\$5,492,857.04	\$7,567,759.20	\$4,019,897.36	\$4,625,424.03	\$4,594,181.27	\$8,403,524.52	\$8,112,565.71	\$3,445,583.46
(b) Reimbursed from Available Funds	\$4,835,743.20	\$4,075,046.64	\$5,492,857.04	\$7,567,759.20	\$4,019,897.36	\$4,625,424.03	\$4,594,181.27	\$8,403,524.52	\$8,112,565.71	\$3,445,583.46
(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
(d) Total reimbursed in respect of Investor Defaults and Dilution	\$4,835,743.20	\$4,075,046.64	\$5,492,857.04	\$7,567,759.20	\$4,019,897.36	\$4,625,424.03	\$4,594,181.27	\$8,403,524.52	\$8,112,565.71	\$3,445,583.46
(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

IX. YIELD AND BASE RATE

	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
Base Rate (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%	3.65%	3.94%	4.51%	4.23%
(b) Base Rate (prior month)	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.65%	3.94%	4.51%	4.23%
(c) Base Rate (2 months prior)	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.65%	3.94%	4.51%	4.23%
(d) 3 Month Average Base Rate	5.21%	4.32%	3.87%	4.03%	3.44%	3.78%	3.65%	3.94%	4.51%	4.23%

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)	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	33.97%	29.11%
(f) Gross Portfolio Yield (prior month)	35.25%	35.25%	35.25%	35.25%	35.25%	35.25%	35.25%	35.25%	35.25%	29.11%
(g) Gross Portfolio Yield (2 months prior)	37.62%	37.61%	37.61%	37.61%	37.61%	37.61%	37.61%	37.61%	37.61%	29.11%
(h) 3 Month Average Gross Portfolio Yield	35.61%	35.61%	35.61%	35.61%	35.61%	35.61%	35.61%	35.61%	35.61%	29.11%

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)	23.78%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	23.77%	20.37%
(f) Net Portfolio Yield (prior month)	25.37%	25.97%	25.97%	25.97%	25.97%	25.97%	25.97%	25.97%	25.97%	20.37%
(g) Net Portfolio Yield (2 months prior)	26.60%	26.50%	26.59%	26.59%	26.59%	26.59%	26.59%	26.59%	26.60%	20.37%
(h) 3 Month Average Net Portfolio Yield	25.45%	25.46%	25.44%	25.44%	25.44%	25.44%	25.44%	25.44%	25.45%	20.37%

Excess Spread Percentage

(Net Portfolio Yield less Base Rate)

(i) Net Portfolio Adjusted Yield (current month)	18.56%	19.45%	19.90%	19.75%	20.33%	19.99%	20.11%	19.83%	19.24%	16.14%
(j) Net Portfolio Adjusted Yield (prior month)	20.76%	21.64%	22.09%	22.19%	22.52%	22.81%	22.30%	22.03%	21.43%	0.00%
(k) Net Portfolio Adjusted Yield (2 months prior)	21.38%	22.27%	22.72%	22.57%	23.15%	22.81%	22.93%	22.66%	22.06%	0.00%
(l) Net Portfolio Adjusted Yield (3 month average)	20.23%	21.12%	21.57%	21.42%	22.00%	21.69%	21.78%	21.51%	20.91%	16.14%

X. PRINCIPAL ACCUMULATION ACCOUNT

	Series 2012-A	Series 2012-O	Series 2015-B	Series 2016-A	Series 2016-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B
(a) Cumulative Class A principal distributed to PMA (as of prior distribution date)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$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
(c) Total Class A Principal Deposited in the PAA (a + b)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$0.00	\$0.00	\$0.00	\$0.00
(d) Cumulative Class M principal distributed to PMA (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
(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
(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
(g) Cumulative Class B principal distributed to PMA (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
(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
(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
(j) Cumulative Class C principal distributed to PMA (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
(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
(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
(m) Cumulative Class D principal distributed to PMA (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
(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
(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
(p) Ending PMA balance (c + f + i + l + o)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.00	\$0.00	\$0.00	\$0.00	\$0.00

XI. SUPPLEMENTAL INFORMATION

	Series 2012-A	Series 2012-O	Series 2015-B	Series 2016-A	Series 2016-C	Series 2017-A	Series 2017-B	Series 2017-C	Series 2018-A	Series 2018-B
(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
(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
(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
(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
(e) Class M 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
(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
(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
(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
(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
(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
(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
(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
(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
(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
(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
(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

XII. SUPPLEMENTAL INFORMATION

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

Certainly Bank (the "Bank") as "originator" for the purposes of those EU Protection Rules, will retain on an ongoing basis a material net economic interest that is not less than the percent of the nominal value of the securitized exposure with respect to the aforementioned Series Notes, in the form of first loss tranche in accordance with the box of option (d) of each of Article 4(5)(1) of the CR, Article 5(1) of the AFM Regulation and Article 254(2) of the Solvency II Regulation, by holding, through the Transferor (its wholly-owned subsidiary), the right to receive distributions in respect of the excess collateral amount relating to these Series Notes (the "Residual Interest").

The Bank will not allow the Residual Interest to be subject to any credit risk mitigation, short position or other credit risk hedge or to be sold it, as a result, the bank would not retain a material net economic interest in an amount that is not less than the percent of the nominal value of the securitized exposures, except to the extent permitted in accordance with Article 4(5)(1) of the CR (as supplemented by Article 12 of the CR Delegated Regulation), Article 5(1) of the AFM Regulation and Article 254 of the Solvency II Regulation.

For purposes of the foregoing (i) "AFM Regulation" means Commission Delegated Regulation (EU) No. 231/2013, (ii) "CR" means Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 26 June 2013, as supplemented by the CR Delegated Regulation, (iii) "EU Protection Rules" means: (a) Articles 404–430 (inclusive) of the CR, (b) Articles 50–56 (inclusive) of the AFM Regulation, and (c) Articles 254–257 (inclusive) of the Solvency II Regulation, such 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. 2015/351.

Concurrence of *Randy J. Kelly*, as Secretary
Randy J. Kelly
 Name: Randy J. Kelly
 Title: Chief Financial Officer