Monthly Period Beginning:	11/01/2022
Monthly Period Ending:	11/30/2022
Previous Payment Date/Close Date:	11/15/2022
Payment Date:	12/15/2022
30/360 Days:	30

{1}	OUTSTANDING RECEIVABLES BALANCE CALCULATION Beginning of period Outstanding Receivables Balance		{1} \$482,886,802.02
1.7	Monthly principal amounts		(1) 4402,000,002.02
	Principal payments Outstanding Receivables that became Defaulted Receivables	{2} {3}	\$16,657,410.81 \$9,827,073.41
	(4) Reversal of Earned Finance Charges for Cash Option Receivables (5) Repurchased Receivables (Rep. and Warranty Breaches)	{4} {5}	\$2,957,296.34 \$0.00
	(6) Total Change in Outstanding Receivables Balance	-	(6) \$29,441,780.56
{7}	End of period Outstanding Receivables Balance		{7} <u>\$453,445,021.46</u>
{8}	Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)		{8} 76.62%
II.	NOTE BALANCE CALCULATION Class A Class B C	Class C S	Note France
{9}	Original Note Balance (9) \$275,600,000.00 \$132,090,000.00	\$63,090,000.00	Note Factor 100.00%
{10} {11} {12}	Beginning of period Note Balance (10) \$185,916,166.73 60,20% \$132,090,000.00 100,00% Principal Distribution Allocation (11) \$24,250,101.05 \$0.00 \$0.00 End of period Note Balance (12) \$141,4666.085.88 \$132,090,000.00 \$132,090,000.00	\$63,090,000.00 \$0.00 \$63.090,000.00	100.00%
{12} {13}	End of period Note Balance 12 \$141,866,065.88 \$132,090,000.00 Total Distribution (Principal and Interest) for the Monthly Period 13 \$25,061,707.64 \$1,047,914.00	\$0.00	
III.	RECONCILIATION OF COLLECTION ACCOUNT		
"	Available Funds Total Principal Payments (including repurchased receivables + Reversal of Earned Finance Charges for Cash Option & EPNI Receivables)	"	040 044 707 45
{14} {15} {16}	Total Principal Psymenis (including reputchased receivables * Reversal of Earned Finance Charges for Cash Option & EPNI Receivables) Recoveries Finance Charges (less reversal of Earned Financed Charges for Cash Option Receivables)	{14} {15} {16}	\$19,614,707.15 \$751,624.39 \$7,583,762.80
{17} {18}	Fritatice Charges (less reversal of Earned Fritaticed Charges for Clash Option Receivables) Other amounts received Reserve Fund and Collection Account Interest	{17}	\$0.00 \$76,015.22
{19}	Total Available Funds	{18}	{19} \$28,026,109.56
{20}	Recoveries Principal recoveries received	{20}	\$32,446.61
{21} {22}	RSA refunds received Sales tax refunds received	{21} {22}	\$229,500.78 \$489.677.00
{23}	Total Recoveries	(22)	{23} \$751,624.39
{24}	Distributions (i) Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been acceler {24} \$1,000.00		
{25} {26}	Receivables Trust Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes (25) \$0.00 Back-Up Servicer fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have be \$4,061.00		
{27} {28}	Servicer Transition Costs up to \$115,000 (27) \$0.00 Trustee, Receivable Trust Trustee and Back-Up Servicer Fees and Expenses	{28}	\$5,061.00
{29}	(ii) Servicing Fee	(29)	\$1,911,426.92
1201	(iii) Class A Interest	(29)	ψ1,011,7460.0£
{30}	Class Beginning Note Balance Interest Rate Days Days Basis Calculated Interest Amount Additional Interest A \$165,916,166.73 5.87% 30 30/360 \$811,606.58 \$0.00 \$0.00	{30}	\$811.606.58
	(iv) First Priority Principal Distribution Amount (to the Class A Noteholders)	{30}_	\$0.00
(31)	(v) Hist Princip Principal Distribution Amount (to the Class A Noteholders) (v) Class B Interest	(31)	40.00
	(v) Class B interest Class Beginning Note Balance Interest Rate Days Days Basis Calculated Interest Amount Additional Interest		
{32}	B \$132,090,000.00 9.52% 30 30 / 360 \$1,047,914.00 \$0.00 \$0.00	{32}	\$1,047,914.00
{33}	(vi) Second Priority Principal Distribution Amount (sequentially to the Class A Noteholders and then to Class B Noteholders)	{33}	\$0.00
	(viii) Class C Interest Class C Interest Policy Days Days Days Days Days Deficiency Additional Interest Deficiency Additional Interest Deficiency Defic		
{34}	Class Beginning Note Balance Interest Rate Days Days Basis Calculated Interest Additional Interest Additional Interest C \$83,090,000.00 0.00% 30 30 / 360 \$0.00 \$0.00 \$0.00	{34}	\$0.00
			\$0.00
{35} {36} {37}	(wiii) Third Priority Principal Distribution Amount (sequentially to the Class A Notherloiders, then to Class B Notherloiders and then to Class C Notherloiders) (iv) Reserve Account, the amount needed (if any) to bring to the Specified Reserve Account Balance (x) Regular Principal Distribution Amount (sequentially to the Class A Notherloiders, then to Class B Notherloiders and then to Class C Notherloiders)	{35} {36}	\$0.00 \$0.00 \$24,250,101.05
{38}	(xi) Additional fee and expenses to the Trustee, the Receivables Trust Trustee, the Back-Up Servicer, and any successor Servicer to the extent not paid in (i)	(37) (38)	\$0.00
{39}	(xii) Remaining amounts to holders of Class R Notes	{39}	\$0.00
{40} {41}	Principal Distribution Allocation (iv)+(vii)+(viii)+(x) Total Distribution Amount		{40} \$24,250,101.05 {41} \$28,026,109.56
IV.	Allocation of Principal Distribution Amount		
{42} {43}	Overcollateralization Percentage as of the previous payment date so Cvercollateralization Percentage as of the previous payment date greater than 40.21% 43 N		
{44} {45}	Is Overcollateralization Percentage as of the previous payment date greater than 40.21% (43) N Are any of the Performance Triggers hit? (44) N Cumulative Net Loss Trigger (45) N		
{46} {47}	Recovery Trigger (46) N Annualized Net Loss Trigger (47) N		
{48} {49}	Distribution of Principal (48) Sequential Class A		{49} \$24,250,101.05
(50) (51)	Class B Class C		(50) \$0.00 (51) \$0.00
v.	RECONCILIATION OF RESERVE FUND		(,
{52}	Beginning of period Reserve Fund balance [52] \$2,959,033.67		
{53} {54}			
{55}	Deposit to Reserve Fund (including interest) \$3 \$8,612.94		
	Deposit to Reserve Fund (including interest) (53) \$8,612.94 Release from Reserve Fund (including interest) (54) \$8,612.94		(55) \$2,959,033.67
{56}	Deposit to Reserve Fund (Including Interest) (\$3) \$8,812.94 Release from Reserve Fund (Including Interest) (\$4) \$8,812.94 End of period Reserve Fund balance Reserve Fund Required Amount (0.50% of the Pool Balance as of the Cut-Off Date)		(56) \$2,959,033.67
{56} {57}	Deposit to Reserve Fund (including interest) (33) \$5.612.94 Release from Revener Fund (including interest) (34) \$5.612.94 (35) \$6.612.94 (36) \$5.612.94 (37) \$6.612.94 (38) \$6.612.94 (38) \$6.612.94 (39) \$6.612.94 (39) \$6.612.94 (39) \$6.612.94 (30) \$6.612.94 (30) \$6.612.94 (30) \$6.612.94 (31) \$6.612.94 (32) \$6.612.94 (33) \$6.612.94 (34) \$6.612.94 (35) \$6.612.94 (36) \$6.612.94 (36) \$6.612.94 (37) \$6.612.94 (38) \$6.612.94 (39) \$6.612.94 (
{56}	Deposit to Reserve Fund (including interest) (83) \$5.812.94 (84) \$8.812.94 End of period Reserve Fund (including interest) End of period Reserve Fund relating interests End of period Reserve Fund selating interests End of the Cut-Off Date OVERCOLLATERALIZATION		\$56} \$2,959,033.67 \$57} \$0.00
{56} {57} VI. {58} {59}	Deposit to Reserve Fund (including interest) 633 \$5.612.94 (84) \$8.612.94 End of period Reserve Fund silance End of period Reserve Fund silance Reserve Fund Required Amount (0.5% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance OVERCOLLATERALIZATION End of period Outstanding Reservables Balance End of period Outstanding Reservables Balance	(58) (59)	\$453,445,021.46 \$338,846,085.68
{56} {57} VI. {58}	Deposit to Reserve Fund (including interest) 83 3 56.12.94 Release from Reserve Fund (including interest) 84 8 85.81.281 End of period Reserve Fund relations Reserve Fund Required Annount (ib.50% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION Fund of period Oxidating Reviewble Balance End of period Note Balance End of period Note Balance		\$6\$\\\\\$2,959,033.67\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
(56) (57) VI. (58) (59) (60)	Deposit to Reserve Fund (including interest) 633 \$5.612.94 (84) \$8.612.94 End of period Reserve Fund silance End of period Reserve Fund silance Reserve Fund Required Amount (0.5% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance OVERCOLLATERALIZATION End of period Outstanding Reservables Balance End of period Outstanding Reservables Balance		\$453,445,021.46 \$336,846,055.68 \$36,846,055.68
(56) (57) VI. (58) (59) (60) (61)	Deposit to Reserve Fund (including interest) 633 \$5.61294 649 \$5.61295 End of period Reserve Fund (including interest) 649 \$5.61295 End of period Reserve Fund balance in Comment of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCULATERALIZATION End of period Outstanding Receivables Balance and of period Outstanding Receivables Balance and of period Note Balance Comment of the Cut-Off Date) STATISTICAL DATA	(59)	(66) \$2,959,033,67 (57) \$0.00 \$453,445,021,46 \$336,646,056,68 (61) \$116,598,955,78 (61) \$25,71%
(56) (57) VI. (58) (59) (60) (61)	Deposit to Reserve Fund (including interest) 633 \$5.81224 Release from Revener Fund (including interest) 649 \$85.81294 End of period Reserve Fund relating interest) 649 \$85.81294 End of period Reserve Fund balance Reserve Fund Required Amount (0.50% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION End of period Outstanding Receivables Balance Find of period Outstanding Receivables Balance Given College Reserve Fund (1.50% of the Pool Balance as of the Cut-Off Date) Covercollateralization in Surface Amount (1.50% of the Pool Balance as of the Cut-Off Date) Covercollateralization in Surface Amount (1.50% of the Pool Balance as of the Cut-Off Date) Covercollateralization in Surface Amount (1.50% of the Pool Balance as of the Cut-Off Date)		(66) \$2,959,033,67 (57) \$0.00 \$453,445,021,46 \$336,646,056,68 (61) \$116,598,955,78 (61) \$25,71%
(56) (57) (VI. (58) (59) (60) (61) (VII. (62) (63) (64) (65)	Deposit to Reserve Fund (including interest) End of period Reserve Fund (including interest) End of period Reserve Fund relating interest) End of period Reserve Fund relating interest (53) \$8.581294 End of period Reserve Fund selance Reserve Fund Required Amount (0.5% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION End of period Outstanding Receivables Balance End of period Outstanding Receivables Balance Fund of period Note Balance Overcollateralization amount at the end of the Monthly Period Overcollateralization amount at the end of the Monthly Period Overcollateralization amount at the end of the Monthly Period Outstanding Receivables Balance (52) Cutatanding Receivables Balance (54) Weighted awarega Ape (64) Weighted awarega Ape (64) Weighted awarega Ape	At closing \$591,806,734.30 30.43% 5.00 30.00	(56) \$2.959.033.67 (67) \$0.00 5453.445.021.46 \$330.646,005.69 (61) 25.775 Previous Month 11302022 \$482,486.802.02 \$483,445.021.46 \$482,886.802.02 \$483,445.021.46 \$482,886.802.02 \$483,445.021.46 \$482,886.802.02 \$483,445.021.46 \$492.034 20.94
(56) (57) (VI. (58) (59) (60) (61) (VII. (62) (63) (64)	Deposit to Reserve Fund (including interest) 633 \$5.81294 End of period Reserve Fund including interest) End of period Reserve Fund including interest (\$49 \$1.85.81294) End of period Reserve Fund including interest (\$50 \$1.85.81294) End of period Reserve Fund including interest (\$50 \$1.85.81294) End of period Reserve Fund balance from prior period OVERCOLLATERALIZATION End of period Outstanding Receivables Balance End of period Note Balance Overcollateralization amount at the end of the Monthly Period Overcollateralization amount at the end of the Monthly Period Overcollateralization of Coutstanding Receivables Balance at the end of the Monthly Period STATISTICAL DATA Outstanding Receivables Balance (\$60) Weighted average APR (\$61) Weighted average APR (\$63) Weighted average APR (\$64) Weighted average APR (\$65) Weighted average APR (\$66) Weighted average APR (\$66)	At closing \$591,806,734.30 30.43% 5.00 30.00 196,154	(56) \$2,959,033.67 (57) \$50.00 \$453,445.021.46 \$336,046,056.03 (61) \$116,598,955.78 (61) \$25,71% Previous Month 1100,0022 \$492,858,802.02 \$453,454,021.46 28,95% 28,95% 28,97% 940 10,33 20,94 26,35 172,469 164,569
(56) (57) VI. (58) (59) (60) (61) VII. (62) (63) (64) (65) (66)	Deposit to Reserve Fund (including interest) 633 \$5.612.94 85.612.94 864 \$5.612.95 End of period Reserve Fund (including interest) 865 \$5.612.95 End of period Reserve Fund sharines Reserve Fund Required Annount (5.50% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION Find of period Collaterang Receivables Balance End of period Note Balance End of period Collaterang Receivables Balance End of period Collaterang Receivables Balance For overcollateralization in sof Outstanding Receivables Balance at the end of the Monthly Period Overcollateralization in sof Outstanding Receivables Balance at the end of the Monthly Period Overcollateralization in sof Outstanding Receivables Balance (\$50) Weighted average Remaining from (\$60) Cash Option Receivables (\$60)	At closing \$591,806,734.30 30.43% 5.00 30.00 196,154 At closing	(66) \$2,959,033.67 (67) \$0.00 \$453,445,021.46 \$339,846,065.66 (61) \$25,71% Previous Menth 110,07902 \$462,808,602.02 \$453,445,021.46 \$462,808,602.02 \$453,445,021.46 \$462,808,608,600.02 \$453,445,021.46 \$462,808,608,608,608,608,608,608,608,608,608
(56) (57) (71. (58) (59) (60) (61) (71. (62) (63) (64) (65) (66) (67) (68) (69)	Deposit to Reserve Fund (including interest) 633 \$5.61294 Release from Revenue Fund (including interest) 645 \$5.61294 End of period Reserve Fund tolarine Reserve Fund Required Amount (0.50% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION End of period Cutstanding Receivables Balance Find of period Cutstanding Receivables Balance Find of period Cutstanding Receivables Balance Find of period Cutstanding Receivables Balance For object Receivables STATISTICAL DATA Unitstanding Receivables Balance (40) Weighted average APR (43) Weighted average APR (45) Weighted average APR (45) Weighted average Remaining Term (46) Weighted average Remaining Term (46) Weighted average Remaining Term (47) Cath Option Receivables Number of Cath Option Receivables Accounts the exercised Cath Option during current Monthly Period (47) Cath Option Receivables Number of Cath Option Receivables (48)	At closing \$591,806,734.30 30.433 5.00 30.00 196,154 At closing 0 \$0.00 \$334,471,572.79	(66) \$2,959,033.67 (87) \$0.00 \$453,445,021.46 \$336,846,065.69 (61) \$2,718 Previous Month 11/30/2622 \$462,866,802.22 \$452,4552,146 9.04 0.278, 9.04 0.278, 9.04 1.281,178,178,178,178,178,178,178,178,178,1
(56) (57) VI. (58) (59) (60) (61) VII. (62) (63) (64) (65) (66) (67) (68) (69) (70)	Disposit for Reserve Fund (including interest) 83 3 85.81294 End of period Reserve Fund (including interest) 84 1 85.81294 End of period Reserve Fund (including interest) 85 85.81294 End of period Reserve Fund (including interest) 86 85.81294 End of period Reserve Fund balance from prior period 87 85 85 85 85 85 85 85 85 85 85 85 85 85	At closing \$591,806,734.30 30.00 196,154 At closing 0 80.00 \$334,471,572.79 113,636 56,52%	(56) \$2.959.033.67 (67) \$0.00 5453.445.021.46 \$336.846,056.69 \$116.598.955.78 (80) \$116.598.955.78 \$402.958.602.02 \$453.445.021.46 \$25.775. \$402.958.602.02 \$453.445.021.46 \$0.00 \$0.0
(56) (57) (71. (58) (59) (60) (61) (71. (62) (63) (64) (65) (66) (67) (68) (69) (70)	Deposit to Reserve Fund (including interest) 633 35.612.94 83.612.94 End of period Reserve Fund (including interest) 643 85.612.94 End of period Reserve Fund including interest (949 85.612.94) End of period Reserve Fund stations of the Cut-Off Date) Change in Reserve Fund basines from prior period OVERCOLLATERALIZATION OVERCOLLATERALIZATION Fund of period Oxiderating Receivables Balance End of period Oxiderating Receivables Balance End of period Oxiderating Receivables Balance Chercollateralization % of Oxiderating Receivables Balance at the end of the Monthly Period Overcollateralization % of Oxiderating Receivables Balance at the end of the Monthly Period Oxiderating Receivables Balance Oxiderating Receivables Balance (45) Weighted average APR (46) Weighted average Apra (47) Aggregate previous Earned Finance Charges of sexectised Cash Option during current Monthly Period (47) Aggregate previous Earned Finance Charges of sexectised Cash Option Receivables (47) Aggregate previous Earned Finance Charges of sexectised Cash Option Receivables (47) Aggregate previous Earned Finance Charges of sexectised Cash Option Receivables (47)	At closing \$591,806,734.30 30.40 30.00 196,154 At closing \$0.00 \$334,471,572.79 113,836	(56) \$2,959,033.67 (97) \$50.00 \$453,445.021.46 \$336,046,056.00 \$116,598,955.78 (61) Previous Month 1100/2022 \$49,345.021.46 \$28,95% 28,97% 940 10,33 72,959 40,103 \$172,756,045 40,550 \$2,269,429.42 \$172,756,450 \$172,756,450 \$172,756,450 \$172,756,450 \$142,112,259,726.53 \$172,756,450 \$142,112,259,726.53 \$142,112,259,726.53
(56) (57) (71. (58) (59) (60) (60) (61) (63) (63) (64) (65) (66) (67) (68) (69) (70) (71) (71)	Deposit to Reserve Fund (including interest) 83 3 56.1234 85.81239 End of period Reserve Fund (including interest) 84 58.81239 End of period Reserve Fund sharines Reserve Fund Required Annount (5.50% of the Pool Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCOLLATERALIZATION Find of period Collatering Receivables Balance End of period Collatering Receivables Balance End of period Collatering Receivables Balance For of period Collatering Receivables Balance For of period Collatering Receivables Balance For office of the State of the State of the Monthly Period Overcollaterization % of Cutstanding Receivables Balance at the end of the Monthly Period Overcollaterization in % of Cutstanding Receivables Balance at the end of the Monthly Period Overcollaterization % of Cutstanding Receivables Balance (85) Weighted average Remaining Fund (86) Weighted average Remaining Fund (87) Weighted average Remaining Fund (87) Weighted average Remaining Fund (87) Weighted average APR (87) Weighted Avera	At closing \$591,806,734.30 \$0.43% 5.00 30.00 196,154 At closing 0 0 0 \$334,471,572.79 115,636 56.52% 5.00	(66) \$2,959,033.67 (67) \$0.00 \$453,445,021.46 \$336,046,005.69 \$116,598,955.78 (61)
(56) (57) (VI. (58) (59) (60) (61) (61) (62) (63) (63) (66) (66) (67) (68) (69) (69) (70) (71) (72) (73)	Disposits for Reserve Fund (including interest) 83 3 58.51294 Reserve Fund (including interest) 84 3 58.51294 End of period Reserve Fund thalance Reserve Fund Required Amount (6.55% of the Pod Balance as of the Cut-Off Date) Change in Reserve Fund balance from prior period OVERCULATERALIZATION End of period Clustrading Receivables Balance Find of period Coultstanding Receivables Balance Find of period Coultstanding Receivables Balance For of period Coultstanding Receivables Balance For of period Coultstanding Receivables Balance at the end of the Monthly Period Overculateralization % of Outstanding Receivables Balance at the end of the Monthly Period Coverculateralization % of Outstanding Receivables Balance at the end of the Monthly Period Coverculateralization % of Outstanding Receivables Balance (40) Weighted average APR (43) Weighted average APR (45) Weighted average Remaining Term Weighted average Remaining Term (2000 Counts the exercised Cash Option Receivables Weighted average Remaining Term (2000 Counts the exercised Cash Option Receivables Weighted average Remaining Term (2000 Counts Receivables Weighted	At closing \$591,806,734.30 \$0.43% 5.00 30.00 196,154 At closing 0 0 0 \$334,471,572.79 115,636 56.52% 5.00	(66) \$2,959,033.67 (67) \$0.00 \$453,445,021.46 \$336,046,000.50 \$16,508,000.57 (61) Previous Month 1100,0002 \$45,86,87 (20 \$453,445,021.46 28,98% 28,97% 9.40 10.33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,33 29,94 26,35 29,94 26,35 29,94 26,35 29,94 26,35 29,94 26,35 29,94 26,35 29,94 26,35 20,94 36,37 (20,95) 20,95 31,245 (20,95) 20,95 31
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Name: George Bchara