

Loss/Liquidation Analysis

Measures the pace (using dollars) of losses in your portfolio DURING its economic life.



What is Loss to Liquidation Analysis?

	Inception		Performance Since Inception				
Origination Month	Units Booked Per Period	Dollars Booked	Dollars Liquidated	Loss Units Per Period	Loss Dollars Per Period	Losses to Liquidation	Remaining Balance
1/2005	76	\$623,527	\$552,962	64	\$227,064	41.06%	\$70,565
2/2005	74	\$563,609	\$474,006	60	\$219,811	46.37%	\$89,603
3/2005	53	\$395,740	\$339,392	45	\$146,868	43.27%	\$56,348
4/2005	38	\$326,029	\$223,563	25	\$109,257	48.87%	\$102,466
5/2005	61	\$534,163	\$346,766	36	\$139,954	40.36%	\$187,397
6/2005	68	\$571,195	\$395,739	44	\$148,404	37.50%	\$175,456
7/2005	72	\$648,549	\$394,014	40	\$145,273	36.87%	\$254,535
8/2005	49	\$392,917	\$190,010	20	\$64,395	33.89%	\$202,907
9/2005	50	\$435,502	\$194,001	19	\$40,044	20.64%	\$241,501
10/2005	77	\$652,717	\$289,244	29	\$62,836	21.72%	\$363,473
11/2005	48	\$422,052	\$171,872	16	\$21,267	12.37%	\$250,180
12/2005	76	\$761,749	\$188,680	15	\$51,310	27.19%	\$573,069
Total for Year	742	\$6,327,749	\$3,760,251	413	\$1,376,483	36.61%	\$2,567,498
Formula - Loss Dollars / Dollars Liquidated							

NABD BHPH Loss Statistics: 2013-2015

<u>Average Dollar Losses (Dollars)</u>	2015 Mid Year	2014	2013
<i>Average Gross Dollar Loss</i>	\$8,323	\$8,408	\$8,381
<i>Average Net Dollar Loss</i>	\$5,947	\$5,749	\$5,410
<i>Average Recovery Percent</i>	28.60%	31.60%	35.40%
 <u>Average Dollar Loss Rates (%)</u>			
<i>Average Gross Dollar Loss Rate</i>	38.08%	38.57%	37.75%
<i>Average Net Dollar Loss Rate</i>	27.20%	26.37%	24.37%