Quarterly Report as at and for the Six Months Ended June 30, 2006

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2006 (In Canadian Dollars) (Unaudited)

Series 2005-1

Total monthly collections		\$ 59,225,497
Total principal outstanding on fixed and variable notes		\$ 231,439,830
Class A-1 notes -	beginning of period end of period	139,000,000
Class A-2 notes -	beginning of period ending of period	102,000,000 102,000,000
Class B notes -	beginning of period end of period	9,000,000 9,000,000
Class VPN notes -	beginning of period end of period	43,475,565 120,439,830
Total interest paid on fixed and variable notes		\$ 5,463,083
Class A-1 notes Class A-2 notes Class B notes Class VPN notes		2,421,223 1,982,914 217,867 841,079
Total accrued interest on fixed and variable notes		\$ 1,287,124
Number of retail installment and finance lease contracts at end of period		6,702
Net losses		\$ 97,412
Total delinquencies -	30 to 59 days 60 days or more	\$ 476,332 780,123

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2006 (In Canadian Dollars) (Unaudited)

Series 2004-1

Total monthly collections		\$ 34,934,990
Total principal outstanding on fixed and variable notes		\$ 106,960,000
Class A-2 notes -	beginning of period ending of period	95,900,000 95,900,000
Class B notes -	beginning of period end of period	11,060,000 11,060,000
Class VPN notes -	beginning of period end of period	29,411,198
Total interest paid on fixed and variable notes		\$ 2,228,879
Class A-2 notes Class B notes Class VPN notes		1,675,394 269,730 283,755
Total accrued interest on fixed and variable notes		\$ 677,032
Number of retail installment contracts at end of period		4,553
Net losses		\$ 193,600
Total delinquencies -	30 to 59 days 60 days or more	\$ 204,426 532,304

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2006 (In Canadian Dollars) (Unaudited)

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Series	: 2003-1

Total monthly collections		\$ 31,272,804
Total principal outstanding on fixed and variable notes		\$ 73,110,616
Class B notes -	beginning of period end of period	12,750,000 12,750,000
Class VPN notes -	beginning of period end of period	88,930,207 60,360,616
Total interest paid on fixed and variable notes		\$ 2,010,489
Class B notes Class VPN notes		399,521 1,610,968
Total accrued interest on fixed and variable notes		\$ 390,133
Number of retail installment contracts at end of period		4,301
Net losses		\$ 366,109
Total delinquencies -	30 to 59 days 60 days or more	\$ 326,959 558,690

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2006 (In Canadian Dollars) (Unaudited)

Series 2002-1

Total monthly collections		\$ 37,162,255
Total principal outstanding on fixed notes and variable loan		\$
Class B notes -	beginning of period end of period	14,600,000
Class A loan -	beginning of period end of period	31,800,121
Total interest paid on fixed notes and variable loan		\$ 947,919
Class B notes Class A loan		507,350 440,569
Total accrued interest on fixed notes and variable loan		\$
Number of retail installment contracts at end of period		
Net losses		\$ 16,596
Total delinquencies -	30 to 59 days 60 days or more	\$