UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 8, 2015

Navient Corporation (Exact name of registrant as specified in its charter)

Delaware (State or other jurisdiction of incorporation) 001-36228 (Commission File Number)

46-4054283 (I.R.S. Employer Identification No.)

123 Justison Street, Wilmington, Delaware (Address of principal executive offices)

19801 (Zip Code)

Registrant's telephone number, including area code: (302) 283-8000

(Former name or former address, if changed since last report)

Checl	he appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:			
	Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)			
	Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)			
	Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))			
	Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))			

ITEM 7.01 REGULATION FD DISCLOSURE.

Navient Corporation (the "Company") frequently provides relevant information to its investors via posting to its corporate website. On October 8, 2015, a presentation entitled "Navient FFELP Student Loan Repayment Data Package", and a corresponding spreadsheet titled "FFELP Student Loan Repayment Data Package Supplement" (which contains detailed data corresponding to individual slides included in the presentation), were made available on the Company's website at https://www.navient.com/about/investors/webcasts/.

The presentation is being furnished herewith as Exhibit 99.1 and the spreadsheet is being furnished herewith as Exhibit 99.2. The Company also made available at the same location an audio recording containing a summary of the information contained in the presentation.

The information contained herein, or incorporated into, this Item 7.01, including Exhibit 99.1 and Exhibit 99.2 attached hereto, is being furnished and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

ITEM 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit

umber Description

99.1* Navient FFELP Student Loan Repayment Data Package.

99.2* FFELP Student Loan Repayment Data Package Supplement.

* * *

This Current Report on Form 8-K (including without limitation the Exhibits hereto), and the audio recording referenced above, contain "forward-looking statements" and information based on management's current expectations as of the date of this report. Statements that are not historical facts, including statements about the Company's beliefs, opinions or expectations and statements that assume or are dependent upon future events, are forward-looking statements. Forward-looking statements are subject to risks, uncertainties, assumptions and other factors that may cause actual results to be materially different from those reflected in such forward-looking statements. These factors include, among others, the risks and uncertainties set forth in Item 1A "Risk Factors" and elsewhere in Navient's Annual Report on Form 10-K for the year ended Dec. 31, 2014 and subsequent fillings with the Securities and Exchange Commission; increases in financing costs; limits on liquidity; increases in costs associated with compliance with laws and regulations; changes in accounting standards and the impact of related changes in significant accounting estimates; any adverse outcomes in any significant litigation to which the Company is a party; credit risk associated with the Company's exposure to third parties, including counterparties to the Company's derivative transactions; risks inherent in the government contracting environment, including the possible loss of government contracts and potential civil and criminal penalties as a result of governmental investigations or audits; and changes in the terms of student loans and the educational credit marketplace (including changes resulting from new laws and the implementation of existing laws). The Company could also be affected by, among other things: changes in its funding costs and availability; reductions to its credit ratings or the credit ratings of the United States of America; failures of its operating systems or infrastructure, or those of third-party vendors; risks related t

^{*} Furnished herewith.

customer information; damage to its reputation; failures to successfully implement cost-cutting initiatives and adverse effects of such initiatives on its business; failures or delays in the planned conversion to our servicing platform of the recently acquired Wells Fargo portfolio of FFELP loans or any other FFELP or private education loan portfolio acquisitions; risks associated with restructuring initiatives; risk associated with the April 30, 2014 separation of Navient and SLM Corporation into two distinct, publicly traded companies, including failure to achieve the expected benefits of the separation; changes in the demand for educational financing or in financing preferences of lenders, educational institutions, students and their families; changes in law and regulations with respect to the student lending business and financial institutions generally; increased competition from other loan servicers; the creditworthiness of its customers; changes in the general interest rate environment, including the rate relationships among relevant money-market instruments and those of its earning assets versus its funding arrangements; changes in general economic conditions; the Company's ability to successfully effectuate any acquisitions and other strategic initiatives; and changes in the demand for debt management services. The preparation of the Company's consolidated financial statements also requires management to make certain estimates and assumptions including estimates and assumptions about future events. These estimates or assumptions may prove to be incorrect. All forward-looking statements contained in this report are qualified by these cautionary statements and are made only as of the date of this report. The Company does not undertake any obligation to update or revise these forward-looking statements to conform the statement to actual results or changes in its expectations.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

NAVIENT CORPORATION

Date: October 8, 2015

By: /s/ Mark L. Heleen

Mark L. Heleen

Executive Vice President, Chief Legal Officer and Secretary

EXHIBIT INDEX

Exhibit Number

Number Descriptio

99.1* Navient FFELP Student Loan Repayment Data Package Presentation

99.2* FFELP Student Loan Repayment Data Package Supplement.

^{*} Furnished herewith.

Navient FFELP Student Loan Repayment Data Package

October 7, 2015



Forward-Looking Statements

The following information is current as of October 7, 2015 (unless otherwise noted). This presentation contains forward-looking statements and information based on management's current expectations as of the date of this presentation. Statements that are not historical facts, including statements about the company's beliefs, opinions or expectations and statements that assume or are dependent upon future events, are forward-looking statements. Forward-looking statements are subject to risks, uncertainties, assumptions and other factors that may cause actual results to be materially different from those reflected in such forward-looking statements. These factors include, among others, the risks and uncertainties set forth in Item 1A "Risk Factors" and elsewhere in Navient Corporation's ("Navient") Annual Report on Form 10-K for the year ended December 31, 2014, filed with the Securities and Exchange Commission ("SEC") and subsequent filings with the SEC; increases in financing costs; limits on liquidity; increases in costs associated with compliance with laws and regulations; changes in accounting standards and the impact of related changes in significant accounting estimates; any adverse outcomes in any significant litigation to which the company is a party; credit risk associated with the company's exposure to third parties, including counterparties to the company's derivative transactions; risks inherent in the government contracting environment, including the possible loss of government contracts and potential civil and criminal penalties as a result of governmental investigations or audits; and changes in the terms of student loans and the educational credit marketplace (including changes resulting from new laws and the implementation of existing laws). The company could also be affected by, among other things: changes in its funding costs and availability; reductions to its credit ratings of the United States of America; failures of its operating systems or infrastructure, or those of third-party vendors;



Overview

As the largest issuer of student loan-backed securities, we take our leadership role seriously. We have created this data package to help investors and market participants better understand the performance of our FFELP loan assets and recent, improving performance trends in deferment, forbearance, defaults and prepayments, recent performance trends relating to income-driven repayment plans.

The data that follows will address:

- Vintage Pool Factor Performance
- · Deferment and Forbearance
- · Income-Driven Repayment
- Loan Forgiveness
- · Consolidation and Prepayments
- · Additional Considerations



Methodology

- Unless otherwise noted, the data presented reflect Navient-serviced FFELP loans that are
 owned by Navient or by a securitization trust. The data are presented as of June 30, 2015. The
 data do not include Navient-owned FFELP loans that are serviced by third parties, even where
 Navient acts as the master servicer with respect to such FFELP loan in connection with a
 securitization transaction
 - These loans were originated prior to the end of the FFELP program on June 30, 2010, and most were originated prior to June 2008.
 - Since July 1, 2010, all federal student loans are made directly by the Department of Education and serviced by companies including Navient; loans serviced under the Department of Education contract are **not** included in this data
- Vintage-based amortization analysis is limited to loans that were present in the portfolio for their full repayment lives, and excludes loans that were acquired by Navient after initially entering repayment
- Each securitization trust is backed by a discrete pool of FFELP loans. The data set forth in this
 presentation may not necessarily be reflective of the performance of the FFELP loans owned by
 a particular securitization trust
- The description of loan statuses and payment programs under the FFELP refer to the Common Manual. First published in December 1995, the Common Manual is a cooperative effort of the nation's guarantors that currently participate in the FFELP. The manual is a resource created and maintained by guarantors to simplify and streamline the federal rules and regulations for the FFELP program, and provides a single, standardized policy guidance for schools and lenders



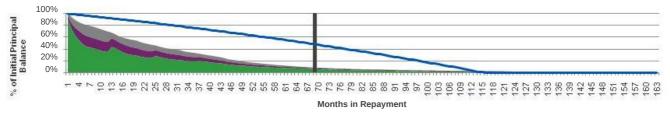
Vintage Pool Factor Performance



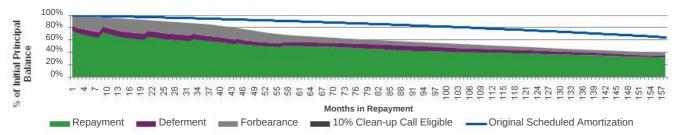
Vintage Pool Factor Performance

- The pool factor represents the aggregate remaining outstanding principal balance of the FFELP student loans in a repayment vintage as a percentage of the aggregate principal balance for such vintage at the beginning of repayment
- While a percentage of loans remain in deferment and forbearance as vintages season, once the pool factor is low, the dollar volume of loans in deferment and forbearance is small

Stafford Loan Vintage Entering Repayment in 2001



Consolidation Loan Vintage Entering Repayment in 2001



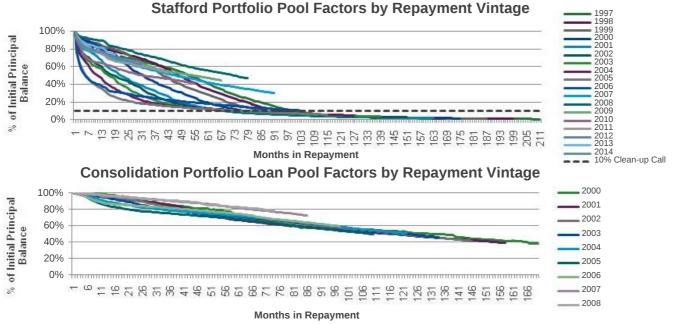
Note: Consolidation loan Months in Repayment begin after 180-day window during which FFELP permits additional loans to be added to the consolidation loan.

The 2001 cohort is selected for presentation because it had robust originations volume for both Stafford and Consolidation loans and shows many years of performance history.



Vintage Pool Factor Performance

- In the Stafford loan portfolio, older vintages that experienced higher prepayment and consolidation activity reached pool factors of less than 10% in the first 6-7 years of repayment. Among more recent Stafford loan vintages with lower consolidation activity, the change in pool factor decreased during the recession and has since increased
- · Among Consolidation loan vintages, the trends in pool factor have been more similar among the vintages



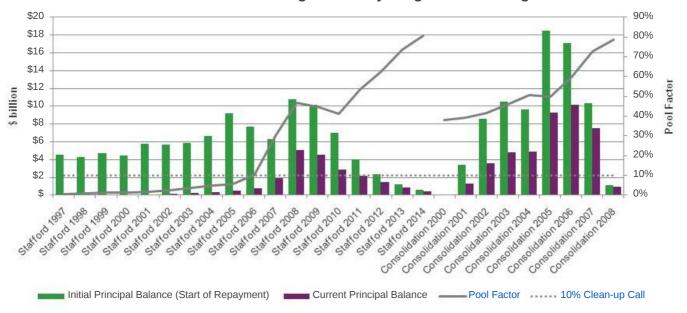
Note: Consolidation loan Months in Repayment begin after 180-day window during which FFELP permits additional loans to be added to the consolidation loan.



Vintage Initial and Current Principal Distribution

• If all of the loans in each vintage had been pooled into a separate securitization trust, Stafford loan vintages prior to 2006 would be eligible for redemption under the 10% optional servicer clean-up call. Each of our actual securitization trusts contains loans from multiple underlying repayment vintages

Initial and Outstanding Volume by Program and Vintage



Note: Consolidation loan Initial Balance is set after the 180-day window during which FFELP permits additional loans to be added to the consolidation loan.



Deferment and Forbearance



Deferment

- Deferment is a tool available to borrowers to help them meet their loan repayment obligations. Once the repayment period has begun, the borrower is entitled to defer payments on a FFELP loan when applicable eligibility criteria are met
- Deferments are entitlements. Generally, if a borrower demonstrates eligibility for a deferment and provides the servicer with the necessary documentation required to establish eligibility, the borrower may not be denied the deferment
- · Qualifying conditions include:
 - Enrolled in school at least half-time
 - Enrolled in an approved graduate fellowship program or rehabilitation program
 - Seeking, but unable to find, full-time employment
 - Economic hardship
 - Active or post-active duty military service
- Time limit for deferments depends on the deferment type
 - There is no time limit for school or military service deferments
 - Public service, unemployment and economic hardship deferments are limited to 3 years of cumulative usage

^{*} Note, a complete description of FFELP deferment rules can be found in the Common Manual at http://commonmanual.org/doc/ECMarchive/ECM2015.pdf



Forbearance

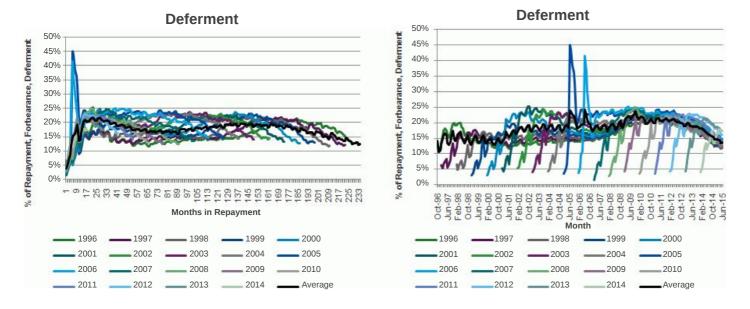
- Forbearance is a tool servicers can use to assist borrowers in meeting their loan repayment obligations. By granting forbearance, a servicer permits a temporary cessation of payments, allows an extension of time for making payments, or temporarily accepts smaller payments than were previously scheduled
- Servicers are encouraged to grant a forbearance to prevent the borrower from defaulting on the repayment obligation or to permit the borrower to resume honoring the loan obligation after default
- Today, forbearance is most often given when deferment and Income-Driven Repayment (IDR) plans are not available to the borrower, hardship is considered to be temporary, or when IDR payments still pose a financial hardship
- There are four types of forbearance available to borrowers:
 - Administrative forbearance examples: bankruptcy filing, closed school or false certification, identity theft, or to cover periods of delinquency before or after an authorized deferment or forbearance
 - Discretionary forbearance given where the obligor intends to repay the loans, but cannot make payments in the short-term for economic hardship, health, or other acceptable reasons – given at the discretion of the servicer
 - Mandatory administrative forbearance examples: national emergency, military mobilization, designated disaster area – does not require borrower's request
 - Mandatory forbearance examples: medical or dental internship/residency, active military state duty as a member of the National Guard, Dept. of Defense Student Loan Repayment Program servicer must grant the forbearance upon borrower's request
- Time limit for forbearance depends on the forbearance type
 - There is no time limit for discretionary and most mandatory forbearances
 - Most types of administrative forbearances vary between 60 and 120 days in duration; some, like internship and residency forbearance, extend over the duration of the eligible condition

* Note, a complete description of FFELP forbearance rules can be found in the Common Manual at http://commonmanual.org/doc/ECMarchive/ECM2015.pdf



Deferment Usage by Vintage: Stafford Loans

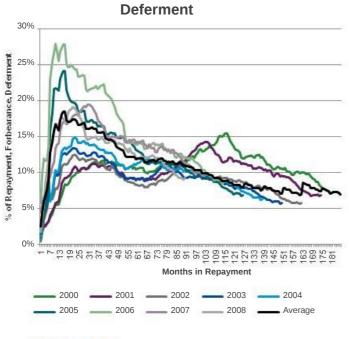
- · Deferment usage increased during the Great Recession and has since declined
- School deferment usage was higher in 2005 and 2006 when borrowers were allowed to consolidate during school; during that time, their Stafford loans were placed in school deferment while the consolidation was being processed

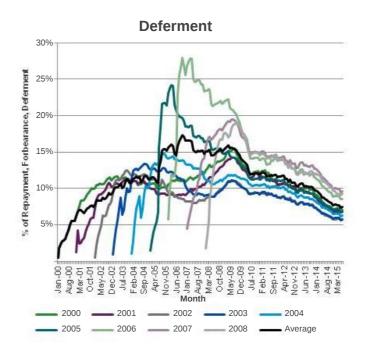




Deferment Usage by Vintage: Consolidation Loans

- Consolidation loan deferment was higher in 2005 and 2006 when borrowers were allowed to consolidate during school and defer their loans while they completed school
- Deferment usage among Consolidation loan borrowers has since declined

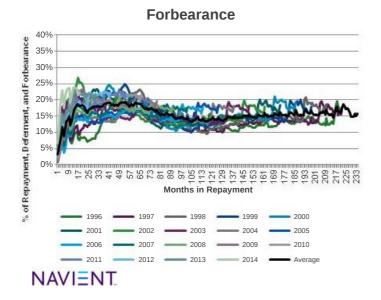


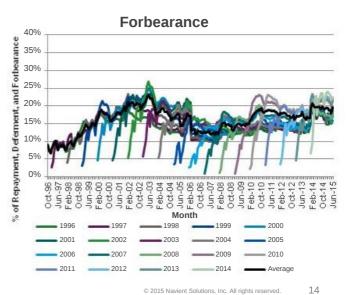


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Forbearance Usage by Vintage: Stafford Loans

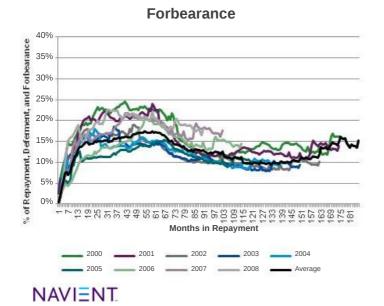
- Forbearance provides short-term relief to borrowers who cannot make their payments due to temporary hardship, including some borrowers in the reduced payment phase of Income-Driven Repayment plans
- Forbearance is higher in earlier repayment periods as borrowers transition from school to repayment or between repayment programs
- While forbearance increased during the Great Recession, this additional forbearance usage was not as high as the levels experienced across all vintages in early stages of repayment
- Servicers are permitted to grant short-term administrative forbearance ("FORM") while borrowers apply and submit
 documentation to change repayment plans. Beginning in 2014, the use of this type of forbearance increased, to assist
 borrowers who need extra time to enroll in IDR or deferment

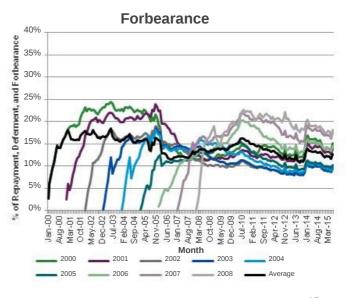




Forbearance Usage by Vintage: Consolidation Loans

- Forbearance provides short-term relief to borrowers who cannot make their payments due to temporary hardship, including some borrowers in the reduced payment phase of Income-Driven Repayment plans
- Forbearance is higher in earlier repayment periods
- While forbearance increased during the Great Recession, just as in Stafford loans, this additional forbearance usage was not as high as the levels experienced across all vintages in early stages of repayment
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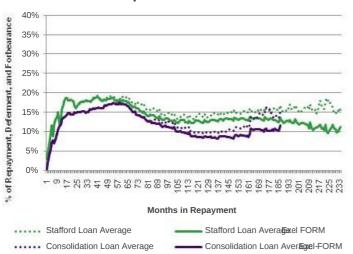
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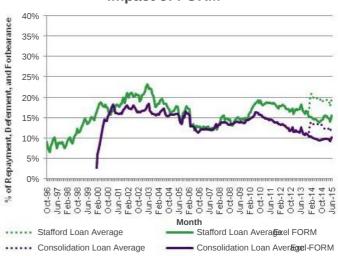
Forbearance Usage: Impact of Forbearance Used for Repayment Plan Changes

- Excluding the use of short-term forbearances that facilitate a borrower's repayment plan change, forbearance has been declining
- Forbearance among Consolidation loans appears to increase in the later months of repayment, because better performing vintages have not seasoned as far; considered individually, Consolidation loan forbearance is decreasing in each vintage

Forbearance by Loan Seasoning Impact of FORM



Forbearance by Date Impact of FORM



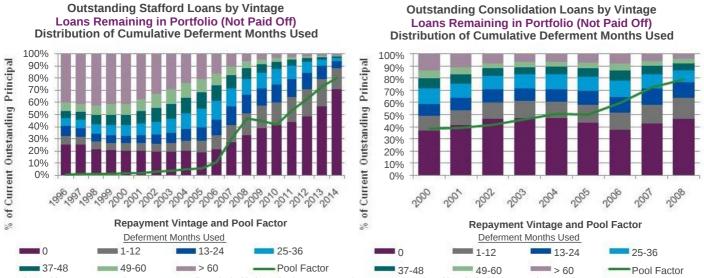


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Deferment: Cumulative Usage to Date Portfolio Loans Still Outstanding

- Among the Stafford loans, more seasoned loans generally have used more combined school and hardship deferment than less seasoned loans have used
- Consolidation loan borrowers are less likely to have used deferment than Stafford loans, and usage is more stable across vintages
- With the introduction of Income-Based Repayment in 2009, borrowers in newer vintages may have repayment options other than hardship deferment and forbearance



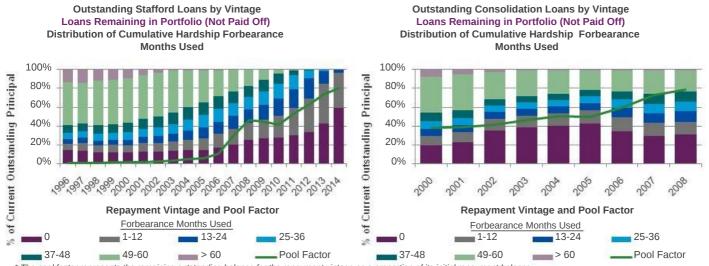
^{*} The pool factor represents the current outstanding principal balance for the repayment vintage as a proportion of its principal balance at the start of repayment.

The cumulative months of deferment shown on this page includes months spent in both school and hardship deferment, including the anticipated duration of the current deferment for loans in deferment as of June 2015.



Forbearance: Cumulative Usage to Date Portfolio Loans Still Outstanding

- Among the Stafford loans, more seasoned loans have used the most hardship forbearance
- When compared to Stafford loan borrowers, Consolidation loan borrowers are less likely to have used forbearance, and usage is more stable across vintages
- With the introduction of Income-Based Repayment in 2009, borrowers in newer vintages may have repayment options other than hardship deferment and forbearance



* The pool factor represents the remaining outstanding balance for the repayment vintage as a proportion of its initial repayment balance.

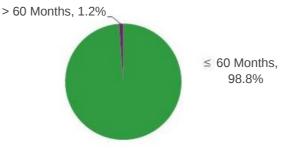
The cumulative months of forbearance shown on this page includes prior months spent in hardship forbearance only, including the anticipated duration of the current forbearance for loans in forbearance as of June 2015.



Discretionary Forbearance

- Except as set forth below, Navient's policy limits cumulative discretionary forbearance usage to 60 months
- While the average duration is approximately three months, FFELP rules allow forbearance to be given in variable increments up to 12 months
- In some cases, where a borrower began with forbearance near the 60 month policy limit, the last forbearance given may cause their total usage to exceed the limit by up to 12 months
- Only about 1.2% of the **portfolio that remains outstanding** reflects some forbearance usage in excess of 60 months
- Nearly 60% of forbearance given over 60 months extends only one month past the policy limit
- About 97% of forbearance given over 60 months extends no more than one year past the policy limit

Cumulative Forbearance Distribution Loans Remaining in Portfolio (Not Paid Off)





Repeat Usage of Deferment and Forbearance

- · Methodology:
 - Determine prior deferment and forbearance usage as of June 2010
 - Identify the same loan population in June 2015, and determine whether they used additional deferment or forbearance
- Borrowers who have not used deferment or forbearance in the past generally are less likely to do so in the future
- Borrowers with forbearance usage approaching the policy limit generally are also less likely to use additional forbearance

Stafford Loan Deferment				
Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years		
0	40%	60%		
1-12	68%	32%		
13-24	68%	32%		
25-36	68%	32%		
37-48	70%	30%		
49-60	72%	28%		

Consolidation Loan Deferment			
Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years	
0	16%	84%	
1-12	44%	56% K	
13-24	48%	52%	
25-36	42%	58%	
37-48	49%	51%	
49-60	54%	46%	

Example: 84% of Consolidation loans that never used deferment as of June 2010, had still not used deferment as of June 2015.

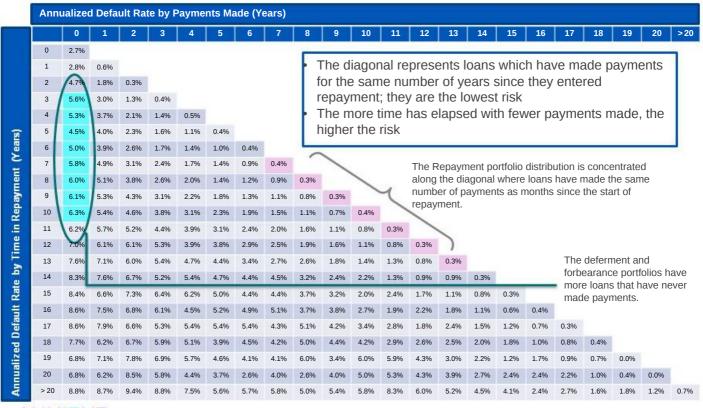
Stafford Loan Forbearance			
Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years	
0	47%	53%	
1-12	81%	19%	
13-24	89%	11%	
25-36	89%	11%	
37-48	81%	19%	
49-60	40%	60%	

Consolidation Loan Forbearance				
Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years		
0	15%	85%		
1-12	57%	43%		
13-24	75%	25%		
25-36	82%	18%		
37-48	71%	29%		
49-60	32%	68%		



Risk Profile of Loans in Deferment and Forbearance

· Default risk is higher for older loans that have made fewer payments



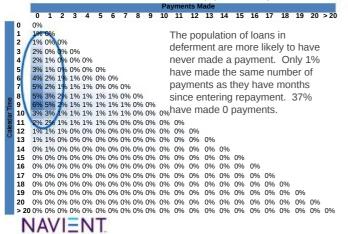
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Risk Distribution of Loans in Deferment and

Forbearance

- Loans in deferment and forbearance are more likely to have made fewer payments since they entered repayment, resulting in increased risk expectations
- Weighted average implied annualized default performance by status:
 - Repayment 2.2%
 - Deferment 3.7%
 - Forbearance 3.8%

Distribution of Loans in Deferment, Time in Repayment vs. Payments Made



Distribution of Loans in Repayment, Time in Repayment vs. Payments Made Payments Made
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 > 20 0% 0% 0% 0% 0% The population of loans in repayment 0% 0% 0% 0% 1% 0% 0% 0% 1% 1% 1% 0% 0% 0% 0% 1% has more payments made per time in repayment. 24% have made the same 1% 1% 1% 1% 0% 1% 1% 1% 1% 1% 1% 1% 1% 1% number of payments as they have months since entering repayment. 1% 2% 1% 1% 1% 1% 1% Only 9% have made 0 payments. 1% 2% 1% 1% 1% 1% 1% 1% 29 1% 1% 1% 1% 1% 1% 1% 1% 18 0% 1% 1% 1% 1% 1% 1% 1% 1% 1 0% 1% 0% 0% 0% 0% 1% 1% 0% 1% 1% 0% 0% 0% 0% 0% 0% 0% 1% 1% 0% 1% 1% 0% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% Distribution of Loans in Forbearance, Time in Repayment vs. Payments Made 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 >2 0% 1% 0% The population of loans in forbearance are more likely to have 2% 0% 0% 0% 0% 2% 1% 0% 0% 0% 0% 3% 1% 0% 0% 0% 0% 4% 2% 1% 0% 0% 0% 0% 0% 4% 3% 1% 1% 0% 0% 0% 0% 0% never made a payment. Only 1% have made the same number of payments as they have months since entering repayment. 37% have made 0 payments. 0% 0% 0% 0% 0%

Income-Driven Repayment



Income-Driven Repayment Programs

- There are two income-related programs available in the FFELP: Income-Sensitive Repayment and Income-Based Repayment
- · Income-Sensitive Repayment
 - Available to borrowers since July 1, 1995
 - Borrowers are eligible if the servicer determines that the borrower's documented income is insufficient to repay their loan over the maximum repayment period
 - Payment is based on a percentage of the borrower's monthly income between 4% and 25%
 - The borrower designates a payment amount within this range
 - The payment must cover monthly interest due, except during periods of reduced payment forbearance
 - If the payment will not amortize the loan over the maximum repayment period, the servicer may grant up to 5 years of mandatory administrative forbearance, during which time reduced payments are made
 - The borrower must recertify their income annually to remain eligible for the program
 - No associated loan forgiveness
 - Represents about 5% of current IDR usage
- Income-Based Repayment
 - Available to borrowers since July 1, 2009
 - Payment is capped based on the borrower's income
 - See page 25 for detailed program mechanics
 - Represents about 95% of current IDR usage



Income-Based Repayment Program Structure

Partial Financial Hardship (PFH)

Eligibility: If the calculated IBR Payment is lower than the loan's regular payment, a Partial Financial Hardship exists. Borrower must recertify eligibility every 12 months. Parent PLUS loans are ineligible.

Payment Determination:

15% x [AGI – (1.5 x HHS Poverty Guideline for Family Size and State)] / 12

Term: The remaining term is set as the end date for the current PFH status plus 120 months.

Subsidy: Available for subsidized loans; if the PFH payment does not cover accrued interest, subsidy available for first 3 years of PFH enrollment (excluding time spent in economic hardship deferment).

Capitalization: If applicable, at transition out of PFH to Permanent Standard or Expedited Standard.

Forgiveness Eligible

Permanent Standard

Eligibility: This is the default repayment plan once a borrower is no longer eligible for PFH .

Payment Determination: 120 month payment based on balance that originally entered PFH.

Term: The remaining term is set as the number of months it will take to amortize the loan based on the Permanent Standard payment amount.

Subsidy: Same as non-IBR loans: available to subsidized loans in deferment.

Capitalization: Same as non-IBR loans: occurs upon transition from non-payment status into repayment

Forgiveness Eligible

Expedited Standard

Eligibility: A borrower may elect to exit the IBR program entirely, which is known as Expedited Standard.

Payment Determination: Based on balance at the time of entry into Expedited Standard. May opt to enter other repayment programs available under the FFELP, after making at least one payment.

Term: The loan's original statutory term minus payments made to date, including PFH and Permanent Standard payments.

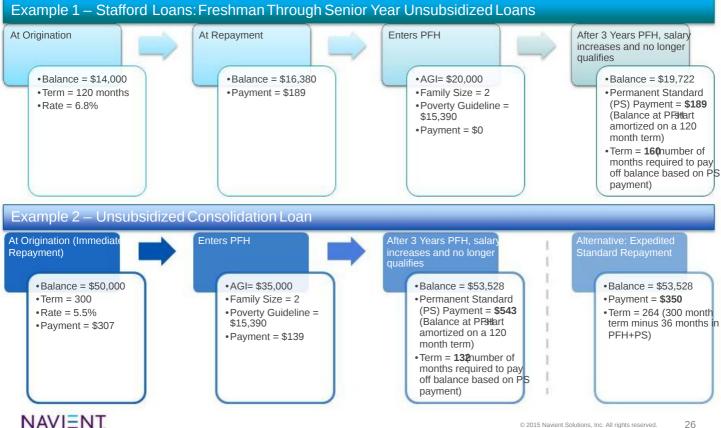
Subsidy: Same as non-IBR loans: available to subsidized loans in deferment.

Capitalization: Same as non-IBR loans: occurs upon transition from non-payment status into repayment

Forgiveness Unlikely

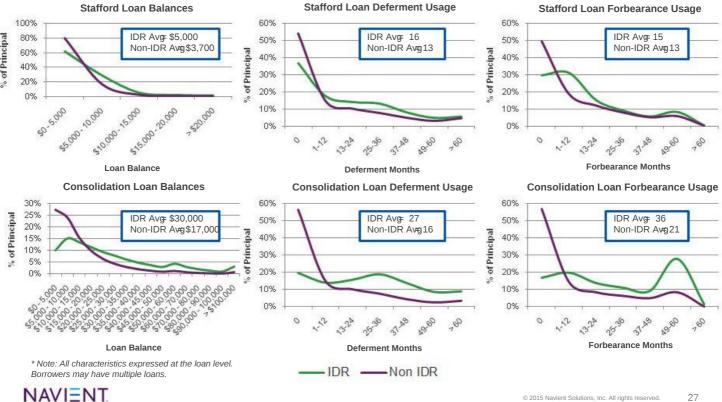


Income-Based Repayment Calculation Examples: IBR Program With 15% of Discretionary Income



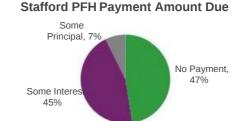
Characteristics of Loans Using Income-Driven Repayment

• Loans in IDR* generally have higher balances and are more likely to have used deferment and forbearance in the past

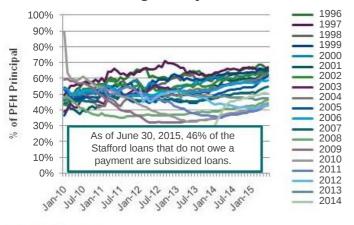


Income-Driven Payment Amount Distribution: Stafford Loans

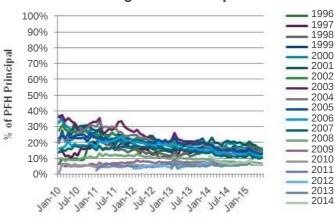
- Among Stafford loans by principal balance, 47% of IBR loans in Partial Financial Hardship (PFH) do not owe a payment, 45% owe some interest, and 7% owe full interest or full interest and some principal
- While the number of loans owing some principal has fallen over time across vintages, older vintages remain more likely to owe some principal and are less likely to owe no payment at all



Proportion of PFH Loans Owing No Payment



Proportion of PFH Loans Owing Some Principal



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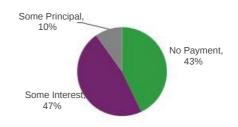
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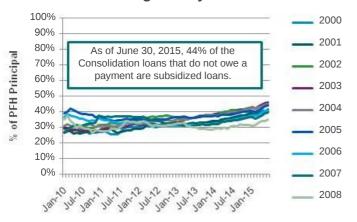
Income-Driven Payment Amount Distribution: Consolidation Loans

- Among Consolidation loans by principal balance, 43% of IBR loans in Partial Financial Hardship (PFH) do not owe a payment, 47% owe some interest, and 10% owe full interest or full interest and some principal
- The number of loans owing some principal has been relatively consistent over time
- The 2003-2006 vintages are most likely to owe some principal

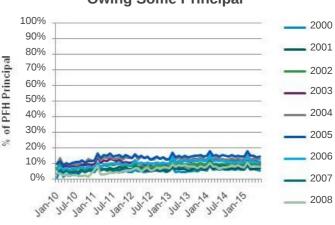
Consolidation PFH Payment Amount Due



Proportion of PFH Loans Owing No Payment



Proportion of PFH Loans Owing Some Principal



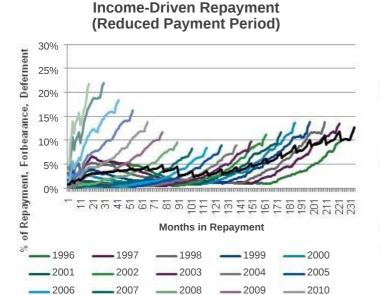
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Income-Driven Repayment Usage by Vintage: Stafford Loans

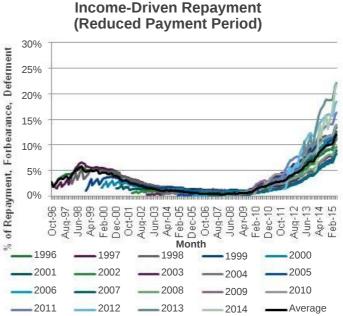
- Usage of Income-Driven Repayment programs has increased since IBR was introduced in 2009
- Newer vintages show higher early usage of IDR as they transition from school to repayment



2013

2014

Average





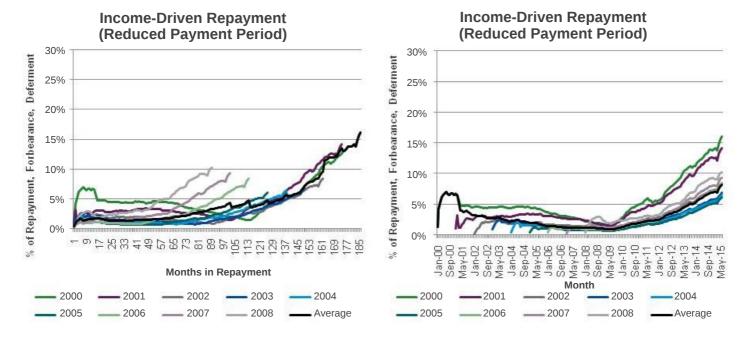
2012

2011

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Income-Driven Repayment Usage by Vintage: Consolidation Loans

 Usage of Income-Driven Repayment programs has increased since IBR was introduced in 2009





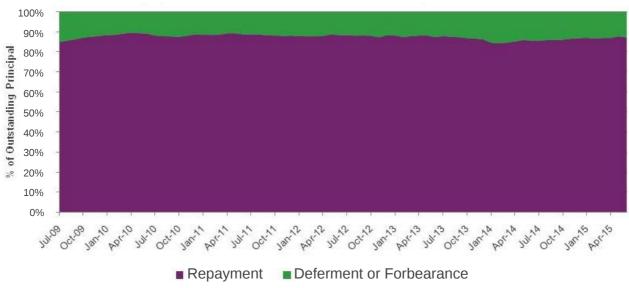
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Income-Driven Repayment Overlap With Deferment and Forbearance

- Loans in Income-Driven Repayment may be in repayment, deferment, or forbearance status
- On average, 13% of loans in Income-Driven Repayment are also in deferment or forbearance

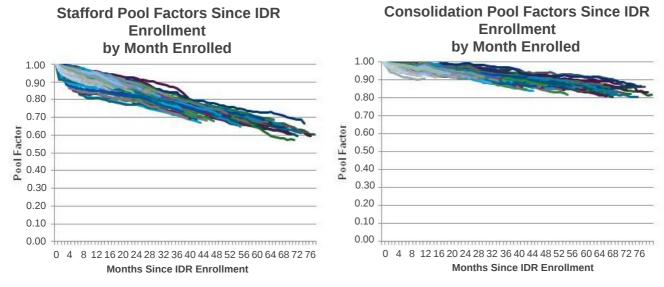






Income-Driven Repayment Amortization

- · IDR loans amortize over time
 - Stafford loan pool factors for loans after entering IDR are between 0.6 and 0.7, five years after entering the reduced payment period
 - Consolidation loan pool factors for loans after entering IDR are between 0.8 and 0.9, five years after entering the reduced payment period
- IDR loans amortize because, while they may not owe monthly payments, some borrowers make payments, primarily in the form of voluntary prepayments or through consolidation



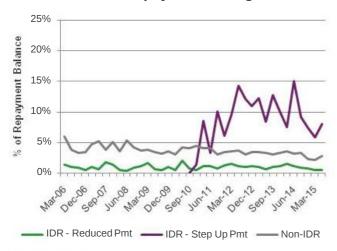
Note: Each line on the chart represents a monthly vintage of loans entering an IDR plan.



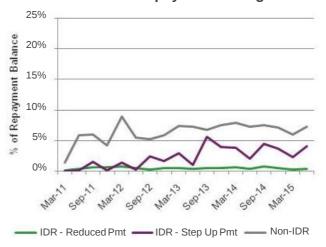
Default Performance of Loans in Income-Driven Repayment

- Defaults during the reduced payment period are low due to the decreased payment and the fact that some loans have no payment due under Partial Financial Hardship
- Older loans that continue to use IDR more than 8-10 years into repayment are more likely to struggle to make payments if they no longer qualify for reduced payments
- Loans that are newer to repayment perform better than the rest of the vintage whether they are making reduced payments or have stepped up to higher payments

Annualized Default Rate, IDR Statuses vs. Rest of Vintage 2004 Repayment Vintage



Annualized Default Rate, IDR Statuses vs. Rest of Vintage 2010 Repayment Vintage



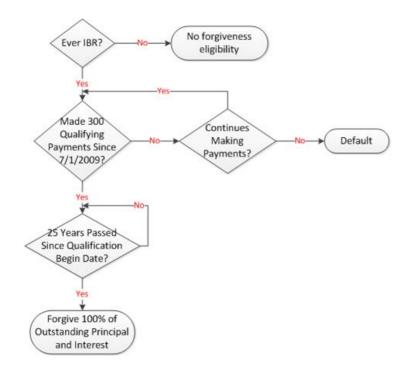


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IBR Loan Forgiveness



Loan Forgiveness Under the Income-Based Repayment Plan



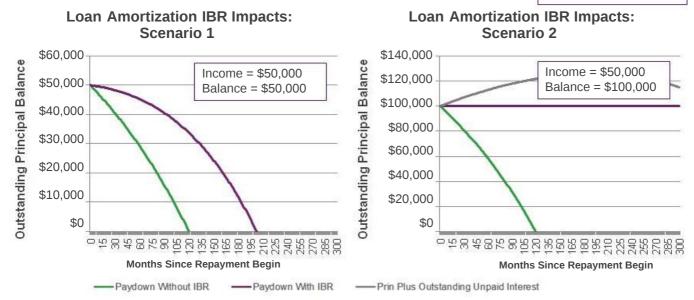
- · Qualifying payments include:
 - PFH payments, including \$0 payments
 - Permanent standard payments
 - Any other payments made under a 10year repayment term (or any payments not less than this amount)
 - Months of economic hardship deferment
- The qualification date for measuring whether 25 years has passed is:
 - The first payment (based on 120 month payment) or economic hardship date since July 1, 2009
 - For loans with no payments or deferments, the first IBR date
- The borrower does not have to request the forgiveness for it to be granted
- When a loan is forgiven, the servicer receives reimbursement of 100% of principal and interest



Loan Forgiveness Mechanics

- Where debt and income are similar or income exceeds debt, it is more likely that loans will amortize or default before they are forgiven
- Where the debt level exceeds income, loan forgiveness is more likely to occur

Assumptions:
Stafford loan
6.8% fixed interest rate
Starts PFH immediately
3% annual income increase
2.25% inflation
Family size = 2
Repayment after 7/1/2009



Note: Schedules are created consistent with the methodology used in the Repayment Estimator published by the Department of Education.



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Loan Forgiveness Expectations

Balances

76%

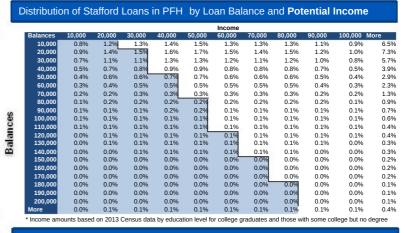
- Based on the distribution of loans by aggregate balance, we expect between \$\frac{9}{22\%}\$ and 76\% of loans that have used IBR to become eligible for loan forgiveness

 - If borrowers' incomes rise to their potential income based on their educational attainment, we would expect:
 - - · 22% of loans currently in PFH will become eligible for forgiveness
 - · Represents less than 2% of the total Stafford loan portfolio
 - If borrowers' incomes do not improve from current levels at all, we would Eligible for Forgiveness expect:
 - 76% of loans currently in PFH will become eligible for loan forgiveness
 - · Represents less than 7% of the total Stafford loan portfolio

Assumptions:

- 6.8% fixed interest rate 2.25% inflation
- Starts PFInmediately • Family size = 2
- 3% annual income increase Repayment after 7/1/2009





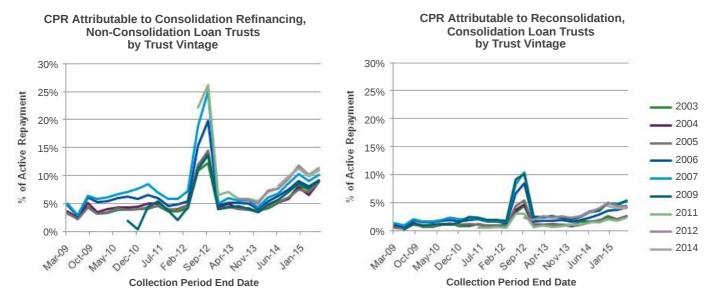
Balances	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	More
10,000	7.9%	3.3%	3.3%	2.1%	1.0%	0.5%	0.2%	0.1%	0.1%	0.0%	0.1%
20,000	8.9%	3.4%	3.8%	2.5%	1.3%	0.6%	0.3%	0.1%	0.1%	0.0%	0.1%
30,000	6.7%	2.4%	2.9%	2.2%	1.1%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
40,000	4.5%	1.5%	1.9%	1.6%	0.9%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
50,000	3.3%	1.1%	1.4%	1.2%	0.7%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
60,000	2.6%	0.8%	1.1%	1.0%	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%
70,000	1.5%	0.4%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
80,000	1.1%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
90,000	0.8%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
100,000	0.7%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
110,000	0.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
120,000	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
130,000	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
140,000	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
150,000	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
160,000	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
170,000	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
180,000	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
190,000	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
200,000	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
More	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%

Prepayments



Consolidation Refinancing: Securitized Portfolio

- · Securitization trust consolidation refinancing activity has increased within the last 18 months
- In 2012, the availability of the Special Direction Consolidation Loan program drove significant refinancing activity
- · This data consists of Navient-serviced FFELP loans that are owned by securitization trusts



^{*} Securitized Non-Consolidation population includes transactions with both Stafford and Consolidation loan volume.



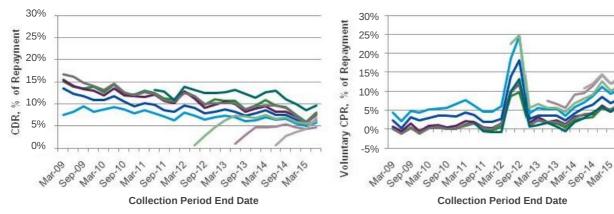
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Prepayment Components: Securitized Non-Consolidation Loans

- The Constant Prepayment rate equals the annualized amount by which actual pool amortization exceeds expected pool amortization, as a percent of loans in repayment
- The Constant Default Rate is the portion of the Constant Prepayment Rate related to defaults
- · Voluntary prepayments have increased, while defaults have declined
- · This data consists of Navient-serviced FFELP loans that are owned by securitization trusts

Non-Consolidation Loan Trust Constant Default Rates

Non-Consolidation Loan Trust Voluntary Constant Prepayment Rates*



^{*} Excludes optional servicer purchased amounts.

^{**} Securitized Non-Consolidation population includes transactions with both Stafford and Consolidation loan volume.



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2004

2005

2006

2007

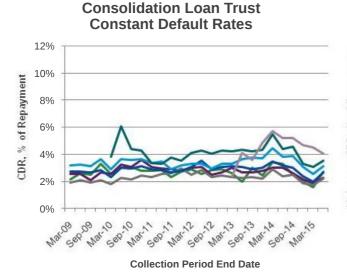
2008

2010

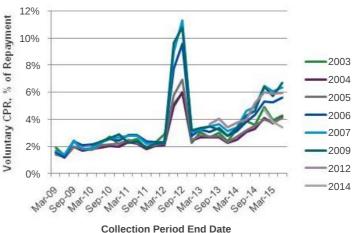
2012

Prepayment Components: Securitized Consolidation Loans

- The Constant Prepayment rate equals the annualized amount by which actual pool amortization exceeds expected pool amortization, as a percent of loans in repayment
- The Constant Default Rate is the portion of the Constant Prepayment Rate related to defaults
- · Voluntary prepayments have increased, while defaults have declined
- This data consists of Navient-serviced FFELP loans that are owned by securitization trusts



Consolidation Loan Trust Voluntary Constant Prepayment Rates





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Additional Considerations



Structural Limits on Portfolio Extension: Stafford Loan Program

• Loan forgiveness, policy limits on hardship deferment and forbearance, and portfolio performance dynamics mean that every status has an end point

Stafford Loan Final Payoff Dates Given Repayment Program Usage

Hardship Deferment	Forb	IBR	Rpmt Option	Longest Date (ex Forgiveness)	Forgiveness Date	End Date
None	None	None	Extended Term	11/1/2040	n/a	11/1/2040
36 Months	60 Months	None	Extended Term	11/1/2048	n/a	11/1/2048
None	None	PFH	Perm Std Term	**	7/1/2034	7/1/2034
36 Months	60 Months	PFH	Perm Std Term	**	7/1/2039	7/1/2039
None	None	PFH	Exp Std w/ Term Ext	11/1/2040	n/a	11/1/2040
36 Months	60 Months	PFH	Exp Std w/ Term Ext	11/1/2048	n/a	11/1/2048

- · Additional considerations:
 - The usage of school deferment is not limited under the FFELP, but is low and declining
 - About 5.4% of securitized FFELP loans are currently using school deferment
 - Usage of school deferment has declined by 10% over the past year and is down to about half the peak levels
 experienced at the end of 2006
 - The dates denoted with ** depend on the duration of the PFH period and the number of terms required to amortize the loans based on the standard payment, but in no case will be longer than the forgiveness period
 - Loans that entered repayment after 2009 may have additional time before the forgiveness dates in 2034 (without forbearance) or 2039 (with forbearance); 99% of Stafford loans will have entered repayment by the end of 2015



Structural Limits on Portfolio Extension: Consolidation Loan Portfolio

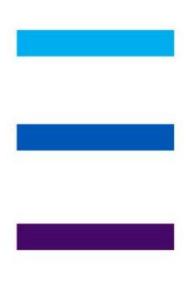
 Loan forgiveness, policy limits on hardship deferment and forbearance, and portfolio performance dynamics mean that every status has an end point

Consolidation Loan Final Payoff Dates Given Repayment Program Usage

Hardship Deferment	Forb	IBR	Rpmt Option	Longest Date (ex Forgiveness)	Forgiveness Date	End Date
None	None	None	None Max Term (360 months) 1/1/2038		n/a	1/1/2038
36 Months	60 Months	None	Max Term (360 months)	1/1/2046	n/a	1/1/2046
None	None	PFH	Perm Std Term	**	++	++
36 Months	60 Months	PFH	Perm Std Term	**	++	++
None	None	PFH	Exp Std w/ Max Term	1/1/2038	n/a	1/1/2038
36 Months	60 Months	PFH	Exp Std w/ Max Term	1/1/2046	n/a	1/1/2046

- · Additional considerations:
 - The usage of school deferment is not limited under the FFELP, but is low and declining
 - The dates denoted with ** depend on the duration of the PFH period and the number of terms required to amortize the loans based on the standard payment, but in no case will be longer than the forgiveness period
 - The dates denoted with ++ depend on the enrollment date into PFH (or economic hardship deferment) for Consolidation loans with original terms longer than 120 months
 - · For loans with longer terms, only payments after the enrollment/deferment date will count towards forgiveness
 - We believe that the step up to Permanent Standard may cause many Consolidation borrowers to opt for Expedited Standard repayment, or, if their remaining terms under Expedited Standard are low, they may be at risk for default
 - · Further, income and amortization trends mitigate against significant IBR usage among deeply seasoned loans
 - If loans are amortizing, it is likely that their balances are affordable under their income as borrowers age and the loans season
 - If the loans are not amortizing through deferment or forbearance, they are likely to use IBR in the near term; if they have not used it by later in the loans' repayment life, borrowers are most likely ineligible or unlikely to enroll







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84	4.6%	1.3%	0.8%	34.0%
85	4.5%	1.3%	0.8%	33.1%
86	4.4%	1.3%	0.8%	32.1%
87	4.3%	1.3%	0.7%	31.1%
88 89	4.2% 4.1%	1.3%	0.7% 0.7%	30.1%
90	4.1%	1.3% 1.3%	0.7%	29.1% 28.1%
91	3.9%	1.3%	0.7%	27.1%
92	3.8%	1.2%	0.7%	26.1%
93	3.8%	1.2%	0.7%	25.0%
94	3.7%	1.2%	0.6%	24.0%
95	3.6%	1.2%	0.6%	23.0%
96	3.5%	1.2%	0.6%	21.9%
97	3.5%	1.2%	0.6%	20.9%
98	3.4%	1.1%	0.6%	19.9%
99	3.3%	1.1%	0.6%	18.8%
100	3.2%	1.1%	0.6%	17.7%
101	3.1%	1.1%	0.6%	16.7%
102	3.1%	1.1%	0.6%	15.6%
103	3.0%	1.1%	0.6%	14.5%
104	3.0%	1.0%	0.6%	13.4%
105	2.9%	1.0%	0.6%	12.4%
106	2.8%	1.0%	0.5%	11.3%
107	2.8%	1.0%	0.6%	10.2%
108	2.7%	1.0%	0.5%	9.1%
109	2.6%	1.0%	0.5%	8.0%
110	2.6%	0.9%	0.5%	6.8%
111	2.6%	0.9%	0.5%	5.7%
112	2.5%	0.9%	0.5%	4.6%
113	2.4%	0.9%	0.5%	3.4%
114	2.4%	0.9%	0.5%	2.3%
115	2.4%	0.9%	0.5%	1.2%
116	2.3%	0.9%	0.4%	0.0%
117	2.2%	0.8%	0.4%	
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120	2.1%	0.8%	0.4%	
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129	1.8%	0.7%	0.3%	
130	1.8%	0.7%	0.3%	
131	1.8%	0.6%	0.3%	
132	1.8%	0.6%	0.3%	
133	1.8%	0.6%	0.3%	
134	1.7%	0.6%	0.3%	
135 136	1.7% 1.7%	0.6% 0.6%	0.3% 0.3%	
137				
138	1.6% 1.6%	0.6% 0.5%	0.3% 0.3%	
139	1.6%	0.5% 0.5%	0.3%	
139	1.6%	0.5% 0.5%	0.3%	
140	1.6%	0.5%	0.3%	
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143	1.6%	0.5%	0.3%	
144	1.5%	0.5%	0.3%	
145	1.5%	0.5%	0.3%	
146	1.5%	0.5%	0.3%	
147	1.4%	0.4%	0.3%	
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156	1.3%	0.3%	0.3%	
157	1.3%	0.3%	0.3%	
158	1.3%	0.3%	0.3%	
159	1.2%	0.3%	0.3%	
160	1.2%	0.3%	0.3%	
161	1.2%	0.3%	0.3%	
162	1.2%	0.3%	0.3%	
163	1.2%	0.3%	0.3%	

ayment Year	Repayment 7.4 CO/	Deferment	Forbearance	Original Scheduled Amortizatio
1	74.6%	8.0%	17.4%	99.
2	71.9%	8.5%	19.3%	99.
3	70.3%	8.8%	20.4%	99.
4	68.7%	9.0%	21.4%	99.
5	67.2%	9.2%	22.3%	99.
6	65.7%	9.4%	23.1%	99.
7	64.2%	9.6%	23.8%	99.
8	63.7%	9.4%	24.1%	98.
9	71.9%	9.6%	15.5%	98.
10	71.1%	9.0%	16.4%	98.
11	69.1%	9.5%	17.5%	98.
12	67.4%	9.7%	18.5%	98.
13	65.6%	9.8%	19.8%	98.
14	64.2%	9.9%	20.7%	98.
15	63.7%	9.9%	21.0%	97.
16	62.7%	10.0%	21.4%	97.
17	62.1%	10.0%	21.6%	97.
18	61.3%	10.2%	21.8%	97.
19	60.7%	10.2%	21.9%	97.
20	60.6%	10.2%	21.8%	97.
21	65.1%	10.0%	17.1%	96.
22	64.6%	9.6%	17.6%	96.
23	63.6%	9.7%	18.0%	96.
24	62.7%	9.8%	18.4%	96.
25	61.6%	9.8%	19.0%	96.
26	61.0%	9.8%	19.3%	96.
27	60.6%	9.8%	19.3%	96.
28	60.0%	9.8%	19.6%	95.
29	59.4%	9.8%	19.6%	95.
30				
	58.9%	9.7%	19.8%	95.
31	58.5%	9.7%	19.8%	95.
32	58.3%	9.4%	19.9%	95.
33	61.1%	9.2%	17.0%	95.
34	60.6%	8.8%	17.5%	94.
35	59.5%	8.8%	18.0%	94.
36	58.8%	8.7%	18.4%	94.
37	58.1%	8.6%	18.7%	94.
38	57.4%	8.4%	18.9%	94.
39	57.0%	8.2%	18.7%	94.
40	56.4%	8.1%	18.7%	93.
41	55.8%	7.9%	18.7%	93.
42	55.0%	7.8%	18.9%	93.
43	53.9%	7.6%	19.3%	93.
44	53.1%	7.5%	19.4%	93.
45	54.2%	7.3%	17.5%	92.
46	53.1%	7.1%	17.9%	92.
47	52.2%	7.0%	17.9%	92.
48	51.8%	6.9%	17.5%	92.
49	51.2%	6.8%	17.2%	92.
50	50.5%	6.6%	17.0%	92
51	50.2%	6.6%	16.4%	91
52	49.6%	6.5%	16.1%	91
53				
	49.2%	6.5%	15.8%	91
54	48.9%	6.3%	15.5%	91
55	48.6%	6.3%	15.1%	91
56	48.4%	6.1%	14.8%	90
57	50.8%	6.1%	12.0%	90
58	50.5%	6.1%	11.7%	90
59	50.1%	6.2%	11.5%	90
60	49.8%	6.3%	11.1%	90
61	49.9%	6.3%	10.7%	89
62	49.8%	6.4%	10.4%	89
63	49.7%	6.5%	10.0%	89
64	49.5%	6.5%	9.9%	89
65	49.5%	6.5%	9.6%	89
66	49.3%	6.6%	9.3%	88
67	49.0%	6.6%	9.2%	88
68	48.8%	6.7%	9.0%	88
69	49.1%	6.7%	8.4%	88
70	49.1%	6.6%	8.1%	88
71	48.6%	6.6%	8.1%	87
72	48.2%	6.7%	8.1%	87
73	40.2% 47.7%	6.9%	8.0%	
			0.0%	87
74	47.5%	7.0%	7.9%	87
75 76	47.3%	7.0%	7.6%	87
76	46.8%	7.2%	7.6%	86
77	46.5%	7.3%	7.5%	86
78	46.1%	7.5%	7.5%	86
79	45.8%	7.7%	7.3%	86
80	45.5%	7.7%	7.2%	86
81	45.5%	7.8%	6.8%	85
82	45.3%	7.7%	6.8%	85
83	44.9%	7.9%	6.8%	85
			6.5%	
84	44.6%	8.1%	D 7%	85.

86	43.5%	8.3%	6.7%	84.6%
87	43.3%	8.3%	6.6%	84.4%
88	42.8%	8.5%	6.8%	84.2%
89	42.5%	8.5%	6.8%	83.9%
90	42.3%	8.3%	6.8%	83.7%
91	42.0%	8.4%	6.8%	83.5%
92	41.9%	8.3%	6.7%	83.2%
93	42.0%	8.1%	6.5%	83.0%
		0.1%		
94	42.0%	7.9%	6.5%	82.8%
95	41.6%	7.9%	6.6%	82.5%
96	41.5%	7.7%	6.6%	82.3%
97	41.4%	7.6%	6.6%	82.0%
98	41.2%	7.5%	6.6%	81.8%
99	41.0%	7.2%	6.8%	81.5%
100	40.8%	7.1%	6.9%	81.3%
101	40.5%	7.0%	7.0%	81.0%
102	40.3%	6.8%	7.1%	80.8%
103	40.2%	6.7%	7.1%	80.5%
104	40.1%	6.5%	7.1%	80.3%
105	40.1%	6.5%	6.8%	80.0%
106	40.0%	6.4%	6.7%	79.8%
107	39.9%	6.3%	6.6%	79.5%
108	39.6%	6.3%	6.5%	79.3%
109	39.5%	6.2%	6.4%	79.0%
110	39.3%	6.3%	6.3%	78.7%
111	39.2%	6.2%	6.2%	78.5%
112	38.9%	6.1%	6.2%	78.2%
113	38.8%	6.0%	6.2%	78.0%
114	38.7%	5.9%	6.1%	77.7%
115	38.6%	5.9%	6.0%	77.4%
116	38.5%	5.8%	5.9%	77.1%
117	38.4%	5.9%	5.8%	76.9%
118	38.2%	5.8%	5.8%	76.6%
119	38.2%	5.7%	5.7%	76.3%
120	38.1%	5.6%	5.6%	76.0%
121	38.1%	5.5%	5.4%	75.8%
122	37.9%	5.5%	5.3%	75.5%
123	37.8%	5.4%	5.3%	75.2%
124	37.3%	5.5%	5.3%	74.9%
125	37.3%	5.4%	5.1%	74.6%
126	36.9%	5.4%	5.1%	74.3%
127	36.7%	5.3%	5.1%	74.1%
128	36.5%	5.3%	5.1%	73.8%
129	36.4%	5.2%	4.9%	73.5%
130	36.5%	5.0%	4.8%	73.2%
131	36.2%	4.9%	4.8%	72.9%
132	36.1%	4.8%	4.8%	72.6%
133	35.9%	4.7%	4.7%	72.3%
134	35.7%	4.7%	4.8%	72.0%
135	35.5%	4.6%	4.7%	71.7%
136	35.4%	4.6%	4.7%	71.4%
137	35.3%	4.5%	4.6%	71.1%
138	35.3%	4.4%	4.5%	70.8%
139	35.1%	4.4%	4.5%	70.5%
140	34.9%	4.4%	4.5%	70.1%
141	34.7%	4.3%	4.6%	69.8%
142	34.3%	4.2%	4.9%	69.5%
		4.470		
143	34.0%	4.1%	5.0%	69.2%
144	33.9%	4.0%	5.0%	68.9%
145	33.7%	3.9%	5.0%	68.6%
146	33.4%	3.8%	5.2%	68.2%
147	33.1%	3.6%	5.4%	67.9%
148	32.7%	3.6%	5.6%	67.6%
149	32.6%	3.5%	5.6%	67.2%
150	32.3%	3.4%	5.7%	66.9%
151	32.2%	3.2%	5.6%	66.6%
152	32.2%	3.1%	5.5%	66.2%
153	32.2%	3.0%	5.3%	65.9%
154	32.1%	3.0%	5.2%	65.6%
155	31.9%	3.0%	5.1%	65.2%
156	31.8%	3.0%	5.0%	64.9%
157	31.7%	3.0%	4.9%	64.5%
158	31.6%	2.9%	4.8%	64.2%

1		1998 100.0%	1999 100.0%	2000 100.0%	2001 100.0%	2002 100.0%	2003 100.0%	2004 100.0%	2005 100.0%	2006 100.0%	2007 100.0%	2008 100.0%	2009 100.0%	2010 100.0%	2011 100.0%	2012 100.0%	2013 100.0%	2014 100.0%
2	95.4% 92.9%	96.5% 90.0%	96.9% 95.1%	96.1% 93.4%	93.2% 88.3%	88.0% 81.6%	83.2% 76.6%	83.3% 76.5%	75.9% 66.2%	76.7% 65.0%	90.8% 85.0%	97.0% 95.2%	94.1% 90.9%	90.3% 84.6%	95.2% 91.8%	93.0% 88.9%	94.7% 91.1%	93.3% 89.1%
4	91.0%	84.0%	93.1%	91.7%	85.0%	77.3%	72.9%	72.0%	59.0%	56.7%	81.9%	94.1%	87.3%	80.0%	89.6%	85.6%	88.9%	86.1%
5	89.3%	89.8%	91.5%	90.3%	82.4%	74.2%	70.2%	68.3%	53.7%	52.0%	80.0%	93.3%	82.7%	73.0%	87.7%	83.2%	87.4%	83.9%
6 7	88.1% 87.5%	88.3% 87.6%	90.4% 89.6%	89.2% 88.2%	80.3% 78.7%	72.1% 70.5%	68.3% 66.9%	65.1% 62.3%	49.9% 46.7%	48.8% 46.3%	78.8% 78.0%	92.7% 92.1%	81.0% 79.7%	70.7% 68.8%	86.0% 84.3%	81.5% 80.3%	86.4% 85.5%	82.3% 80.6%
8	86.8%	85.9%	88.9%	87.4%	77.5%	68.9%	65.2%	58.7%	44.1%	44.3%	77.5%	91.6%	78.6%	67.4%	82.1%	79.7%	84.7%	00.070
9	86.0%	81.1%	88.1%	86.5%	75.4%	66.2%	62.5%	54.9%	41.8%	42.8%	77.0%	91.1%	77.9%	66.4%	79.3%	79.0%	84.0%	
10 11	84.5% 81.9%	84.1% 82.7%	87.3% 86.6%	85.6% 84.5%	73.4% 71.4%	64.3% 62.7%	61.1% 59.8%	52.8% 50.7%	39.9% 38.3%	41.5% 40.4%	76.6% 76.3%	90.6%	77.2% 76.2%	65.6% 64.9%	77.9% 76.2%	78.4% 77.6%	83.2% 82.6%	
12	80.4%	81.2%	85.6%	83.0%	69.4%	61.4%	58.6%	49.0%	36.9%	39.6%	76.2%	89.7%	75.7%	64.5%	75.1%	77.1%	81.9%	
13	79.7%	79.6%	84.5%	81.4%	67.7%	60.3%	57.5%	47.2%	35.4%	38.7%	76.1%	89.3%	75.4%	64.2%	74.4%	76.8%	81.2%	
14 15	79.1% 74.7%	79.8% 79.9%	83.3% 82.4%	79.3% 76.8%	65.0% 61.8%	57.6% 54.9%	55.2% 52.6%	44.9% 42.0%	33.8% 31.8%	37.7% 36.3%	76.0% 74.8%	89.1% 88.0%	75.2% 74.2%	64.0% 63.2%	73.2% 71.9%	76.4% 75.3%	80.5% 79.0%	
16	70.4%	79.3%	81.7%	75.2%	59.5%	52.9%	50.5%	39.6%	29.1%	33.7%	70.8%	85.1%	72.2%	61.6%	69.5%	73.2%	76.6%	
17	75.7%	78.7%	81.1%	73.9%	57.8%	51.8%	49.1%	38.1%	27.7%	32.4%	68.9%	83.7%	71.3%	60.8%	68.2%	72.2%	75.3%	
18 19	74.5% 74.0%	78.1% 77.5%	80.4% 79.7%	72.5% 71.3%	56.4% 55.3%	50.8% 49.9%	47.7% 46.2%	36.7% 35.5%	26.7% 25.8%	31.9% 31.5%	68.5% 68.0%	83.2% 82.6%	70.8% 70.4%	60.3% 59.6%	67.3% 66.6%	71.6% 71.0%	74.4% 73.5%	
20	72.7%	76.9%	79.0%	70.2%	54.2%	48.9%	43.9%	34.1%	24.9%	31.1%	67.4%	82.0%	69.9%	58.5%	66.1%	70.5%	75.570	
21	69.5%	76.2%	78.3%	68.3%	51.7%	47.0%	41.3%	32.7%	24.2%	30.8%	66.8%	81.5%	69.4%	57.2%	65.6%	69.8%		
22 23	71.8% 71.2%	75.5% 74.9%	77.4% 76.3%	66.4% 64.7%	50.1% 48.7%	46.0% 45.1%	39.7% 38.3%	31.4% 30.3%	23.4% 22.7%	30.4% 29.9%	66.1% 65.5%	80.8% 80.0%	68.9% 68.4%	56.5% 55.8%	65.0% 64.5%	69.1% 68.5%		
24	70.2%	74.2%	75.0%	62.9%	47.5%	44.3%	37.0%	29.3%	22.0%	29.6%	64.9%	79.4%	67.9%	55.2%	64.0%	67.8%		
25	69.1%	73.4%	73.6%	61.3%	46.5%	43.5%	35.5%	28.4%	21.4%	29.2%	64.3%	78.9%	67.5%	54.6%	63.7%	67.2%		
26 27	69.1% 69.2%	72.7% 72.0%	72.1% 70.4%	59.2% 57.2%	44.6% 43.0%	42.0% 40.5%	33.8% 32.4%	27.2% 25.9%	20.9% 20.4%	28.9% 28.5%	63.8% 63.0%	78.4% 77.6%	67.1% 66.6%	53.7% 53.0%	63.2% 62.7%	66.5% 65.7%		
28	68.6%	71.4%	69.1%	55.5%	41.8%	39.3%	31.0%	24.9%	19.6%	27.6%	61.6%	76.3%	65.8%	52.2%	62.1%	64.9%		
29	67.9%	70.8%	67.9%	54.0%	40.8%	38.2%	29.9%	24.0%	19.1%	27.1%	60.7%	75.5%	65.2%	51.5%	61.6%	64.2%		
30 31	67.3% 66.7%	70.0% 69.3%	66.6% 65.5%	52.6% 51.6%	40.0% 39.2%	37.0% 35.8%	28.8% 27.8%	23.1% 22.3%	18.7% 18.4%	26.8% 26.5%	60.0% 59.4%	74.9% 74.3%	64.6% 63.9%	50.8% 50.4%	61.1% 60.6%	63.4% 62.6%		
32	66.1%	68.6%	64.5%	50.5%	38.3%	34.0%	26.7%	21.6%	18.1%	26.1%	58.8%	73.7%	62.9%	50.0%	60.2%			
33	65.4%	67.9%	62.7%	48.1%	36.4%	31.9%	25.6%	21.0%	17.8%	25.8%	58.2%	73.1%	61.6%	49.7%	59.7%			
34 35	64.6% 64.0%	66.9% 66.0%	60.9% 59.4%	46.5% 45.2%	35.4% 34.6%	30.7% 29.6%	24.6% 23.8%	20.3% 19.7%	17.5% 17.2%	25.5% 25.1%	57.4% 56.8%	72.4% 71.8%	60.8% 60.0%	49.3% 48.9%	59.1% 58.6%			
36	63.3%	64.8%	57.9%	44.1%	33.8%	28.5%	23.0%	19.1%	16.9%	24.8%	56.2%	71.2%	59.3%	48.6%	58.0%			
37	62.7%	63.7%	56.5%	43.1%	32.9%	27.3%	22.2%	18.6%	16.6%	24.4%	55.6%	70.7%	58.7%	48.3%	57.4%			
38 39	62.1% 61.5%	62.6% 61.3%	54.8% 53.1%	41.5% 40.1%	31.6% 30.6%	26.0% 25.0%	21.4% 20.5%	18.1% 17.6%	16.4% 16.1%	24.1% 23.8%	55.1% 54.4%	70.2% 69.5%	57.8% 57.2%	48.0% 47.6%	56.7% 56.0%			
40	60.9%	60.2%	51.5%	39.1%	29.7%	24.1%	19.7%	17.2%	15.8%	23.4%	53.6%	68.8%	56.4%	47.2%	55.4%			
41 42	60.3% 59.7%	59.1% 57.9%	50.2% 48.8%	38.2% 37.3%	28.8% 27.8%	23.2% 22.4%	19.1% 18.4%	16.8% 16.5%	15.6% 15.4%	23.0% 22.7%	53.0% 52.4%	68.1% 67.5%	55.8% 55.1%	46.9% 46.5%	54.7% 54.0%			
43	59.7%	56.9%	47.9%	36.6%	26.8%	21.6%	17.8%	16.2%	15.2%	22.7%	51.8%	66.8%	54.7%	46.2%	53.4%			
44	58.4%	56.0%	46.8%	35.6%	25.3%	20.8%	17.3%	15.9%	15.0%	22.2%	51.3%	66.0%	54.2%	45.8%				
45 46	57.6% 56.8%	54.4% 52.9%	44.6% 43.1%	34.0% 33.1%	23.6% 22.7%	19.9% 19.2%	16.8% 16.2%	15.7% 15.4%	14.7% 14.6%	21.9% 21.6%	50.8% 50.2%	65.1% 64.3%	53.8% 53.4%	45.5% 45.1%				
47	55.9%	51.5%	41.8%	32.3%	21.8%	18.5%	15.8%	15.2%	14.4%	21.3%	49.8%	63.6%	53.1%	44.7%				
48	54.8%	50.1%	40.8%	31.6%	20.9%	18.0%	15.4%	14.9%	14.2%	21.1%	49.3%	62.9%	52.7%	44.3%				
49 50	53.9% 53.0%	49.0% 47.5%	39.9% 38.4%	30.9% 29.7%	20.0% 19.0%	17.4% 16.7%	15.0% 14.7%	14.8% 14.6%	14.0% 13.8%	20.8%	48.8% 48.4%	62.3% 61.6%	52.3% 51.9%	43.9% 43.5%				
51	52.0%	46.3%	37.3%	28.8%	18.4%	16.2%	14.3%	14.3%	13.6%	20.3%	47.9%	61.0%	51.5%	43.1%				
52	51.0%	44.9%	36.3%	28.0%	17.7%	15.6%	14.0%	14.1%	13.4%	20.1%	47.4%	60.3%	51.1%	42.7%				
53 54	50.0% 48.9%	43.8% 42.7%	35.4% 34.7%	27.1% 26.2%	17.1% 16.5%	15.1% 14.6%	13.7% 13.5%	13.9% 13.8%	13.3% 13.1%	19.8% 19.6%	46.9% 46.4%	59.7% 59.1%	50.7% 50.3%	42.2% 41.8%				
55	48.1%	41.8%	34.0%	25.3%	16.0%	14.2%	13.3%	13.6%	12.9%	19.4%	45.8%	58.6%	50.0%	41.3%				
56	47.3%	40.8%	33.1%	24.0%	15.4%	13.8%	13.0%	13.4%	12.8%	19.1%	45.1%	58.1%	49.6%					
57 58	45.9% 44.6%	39.1% 37.8%	31.7% 30.8%	22.5% 21.7%	14.7% 14.2%	13.4% 13.0%	12.8% 12.6%	13.2% 13.0%	12.6% 12.5%	18.9% 18.7%	44.4% 43.8%	57.6% 57.1%	49.2% 48.8%					
59	43.4%	36.8%	30.1%	20.9%	13.7%	12.6%	12.5%	12.9%	12.3%	18.5%	43.3%	56.7%	48.4%					
60 61	42.3%	35.8%	29.4%	20.1%	13.2%	12.3%	12.3%	12.7%	12.2%	18.3%	42.7%	56.2%	48.0%					
61 62	41.2% 40.0%	35.0% 33.7%	28.7% 27.6%	19.3% 18.4%	12.8% 12.3%	12.0% 11.7%	12.1% 12.0%	12.5% 12.4%	12.0% 11.9%	18.1% 17.9%	42.2% 41.7%	55.7% 55.3%	47.5% 47.1%					
63	38.9%	32.7%	26.7%	17.8%	11.9%	11.4%	11.8%	12.2%	11.7%	17.7%	41.2%	54.8%	46.6%					
64 65	37.8% 36.7%	31.9%	26.0%	17.2% 16.5%	11.5%	11.2%	11.6%	12.1%	11.6%	17.5%	40.8%	54.4% 53.0%	46.2% 45.7%					
65 66	36.7% 35.7%	31.0% 30.3%	25.1% 24.2%	16.5% 15.9%	11.1% 10.7%	10.9% 10.7%	11.4% 11.3%	11.9% 11.7%	11.5% 11.3%	17.3% 17.1%	40.3% 39.8%	53.9% 53.5%	45.7% 45.2%					
67	35.0%	29.6%	23.2%	15.3%	10.3%	10.5%	11.1%	11.6%	11.2%	16.8%	39.4%	53.0%	44.7%					
68 69	34.1% 32.5%	28.7% 27.3%	22.0% 20.6%	14.7% 14.1%	10.0% 9.7%	10.3% 10.2%	11.0% 10.8%	11.4% 11.3%	11.1% 10.9%	16.6% 16.3%	39.0% 38.6%	52.6% 52.1%						
70	32.5%	26.5%	19.8%	13.5%	9.7%	10.2%	10.8%	11.3%	10.9%	16.3%	38.5%	52.1%						
71	30.4%	25.9%	19.1%	13.0%	9.1%	9.8%	10.5%	11.0%	10.7%	15.8%	37.9%	51.1%						
72 73	29.6% 28.8%	25.2% 24.5%	18.4% 17.6%	12.6% 12.2%	8.9% 8.6%	9.7% 9.5%	10.3% 10.2%	10.8% 10.7%	10.5% 10.4%	15.6% 15.4%	37.5% 37.1%	50.6% 50.1%						
74	27.8%	23.5%	16.8%	11.7%	8.4%	9.5%	10.2%	10.7%	10.4%	15.4%	36.7%	49.5%						
75	27.0%	22.7%	16.2%	11.3%	8.2%	9.1%	9.8%	10.3%	10.1%	14.9%	36.3%	49.0%						
76 77	26.1% 25.4%	21.9% 21.2%	15.6% 15.0%	10.8%	8.0% 7.8%	9.0%	9.6% 9.5%	10.2% 10.0%	10.0% 9.8%	14.7% 14.4%	35.9% 35.5%	48.4% 47.8%						
// 78	25.4%	21.2%	15.0%	10.4% 10.0%	7.8% 7.6%	8.8% 8.6%	9.5%	9.9%	9.8%	14.4%	35.5%	47.8% 47.3%						
79	24.1%	19.5%	13.8%	9.7%	7.4%	8.5%	9.2%	9.7%	9.5%	14.1%	34.7%	46.8%						
80 91	23.4%	18.5%	13.2%	9.4%	7.3%	8.3%	9.1%	9.6%	9.4%	13.9%	34.3%							
81 82	22.2% 21.5%	17.4% 16.7%	12.6% 12.1%	9.0% 8.7%	7.1% 7.0%	8.2% 8.0%	8.9% 8.8%	9.5% 9.3%	9.2% 9.1%	13.7% 13.6%	34.0% 33.5%							
83	20.9%	16.0%	11.6%	8.4%	6.8%	7.9%	8.7%	9.2%	9.0%	13.4%	33.1%							
84	20.3%	15.4% 14.7%	11.2% 10.7%	8.2% 7.9%	6.7% 6.6%	7.8% 7.6%	8.5%	9.1%	8.8%	13.2%	32.8%							
35	19.7%			/ 40%	n h%	/ h%	8.4%	9.0%	8.7%	13.1%	32.4%							

86	18.9%	13.9%	10.3%	7.7%	6.5%	7.5%	8.3%	8.8%	8.5%	12.9%	32.0%	
87 88	18.3% 17.6%	13.4% 12.9%	9.9% 9.5%	7.5% 7.2%	6.3% 6.2%	7.3% 7.2%	8.1% 8.0%	8.7% 8.6%	8.4% 8.3%	12.8% 12.6%	31.6% 31.2%	
89	17.0%	12.9%	9.5%	7.2%	6.1%	7.2%	7.9%	8.4%	8.2%	12.6%	30.8%	
90	16.3%	11.9%	8.7%	6.9%	6.0%	7.0%	7.8%	8.3%	8.0%	12.3%	30.4%	
91	15.6%	11.4%	8.4%	6.7%	5.9%	6.9%	7.6%	8.2%	7.9%	12.2%	30.1%	
92 93	14.7% 13.9%	10.9% 10.3%	8.1% 7.8%	6.5% 6.4%	5.8% 5.6%	6.7% 6.6%	7.5% 7.4%	8.1% 7.9%	7.8% 7.7%	12.0% 11.9%		
94	13.3%	9.9%	7.5%	6.2%	5.5%	6.5%	7.3%	7.8%	7.6%	11.7%		
95	12.7%	9.5%	7.2%	6.1%	5.4%	6.4%	7.2%	7.7%	7.5%	11.6%		
96 97	12.1% 11.5%	9.1% 8.7%	7.0% 6.7%	6.0% 5.8%	5.3% 5.2%	6.3% 6.2%	7.1% 7.0%	7.5% 7.4%	7.4% 7.4%	11.4% 11.3%		
98	11.0%	8.3%	6.5%	5.7%	5.1%	6.1%	6.9%	7.3%	7.3%	11.1%		
99	10.6%	8.0%	6.3%	5.6%	5.0%	6.0%	6.8%	7.2%	7.2%	11.0%		
100 101	10.2% 9.7%	7.6% 7.3%	6.1% 5.9%	5.4% 5.3%	4.9% 4.8%	5.9% 5.8%	6.6% 6.5%	7.1% 7.0%	7.1% 7.0%	10.9% 10.7%		
102	9.3%	7.0%	5.7%	5.2%	4.7%	5.7%	6.4%	6.9%	6.9%	10.6%		
103	8.9%	6.7%	5.6%	5.0%	4.6%	5.6%	6.3%	6.8%	6.8%	10.4%		
104 105	8.5% 8.0%	6.4% 6.2%	5.4% 5.3%	4.9% 4.8%	4.6% 4.5%	5.5% 5.4%	6.2% 6.1%	6.7% 6.6%	6.7% 6.7%			
106	7.6%	5.9%	5.1%	4.7%	4.4%	5.3%	6.0%	6.5%	6.6%			
107	7.3%	5.7%	5.0%	4.6%	4.3%	5.2%	5.9%	6.4%	6.5%			
108 109	6.9% 6.6%	5.5% 5.3%	4.9% 4.8%	4.5% 4.4%	4.2% 4.1%	5.1% 5.0%	5.8% 5.7%	6.3% 6.2%	6.4% 6.3%			
110	6.3%	5.1%	4.6%	4.3%	4.1%	4.9%	5.6%	6.1%	6.2%			
111	6.0%	4.9%	4.5%	4.2%	4.0%	4.9%	5.5%	6.0%	6.2%			
112 113	5.7% 5.4%	4.7% 4.5%	4.4% 4.3%	4.1% 4.0%	3.9% 3.8%	4.8% 4.7%	5.4% 5.3%	6.0% 5.9%	6.1% 6.0%			
113	5.1%	4.5%	4.3%	3.9%	3.7%	4.7%	5.2%	5.8%	5.9%			
115	4.9%	4.2%	4.1%	3.8%	3.7%	4.5%	5.1%	5.7%	5.8%			
116 117	4.7% 4.4%	4.1% 3.9%	4.0% 3.9%	3.8% 3.7%	3.6% 3.5%	4.5% 4.4%	5.0% 5.0%	5.6% 5.6%				
117	4.4%	3.8%	3.9%	3.7%	3.5%	4.4%	4.9%	5.5%				
119	4.0%	3.7%	3.7%	3.5%	3.4%	4.2%	4.8%	5.4%				
120 121	3.9% 3.7%	3.6% 3.5%	3.6% 3.5%	3.4% 3.4%	3.3% 3.3%	4.1% 4.1%	4.8% 4.7%	5.3% 5.3%				
121	3.6%	3.4%	3.4%	3.4%	3.2%	4.1%	4.7%	5.2%				
123	3.4%	3.3%	3.4%	3.2%	3.2%	3.9%	4.6%	5.1%				
124	3.3%	3.2%	3.3%	3.2%	3.1%	3.9%	4.5%	5.1%				
125 126	3.2% 3.1%	3.2% 3.1%	3.2% 3.2%	3.1% 3.1%	3.1% 3.0%	3.8% 3.7%	4.5% 4.4%	5.0% 5.0%				
127	3.0%	3.0%	3.1%	3.0%	3.0%	3.7%	4.3%	4.9%				
128	2.9%	3.0%	3.1%	3.0%	2.9%	3.6%	4.3%					
129 130	2.9% 2.8%	2.9% 2.8%	3.0% 3.0%	2.9% 2.9%	2.9% 2.8%	3.6% 3.5%	4.2% 4.2%					
131	2.7%	2.8%	2.9%	2.8%	2.8%	3.5%	4.1%					
132	2.7%	2.7%	2.9%	2.8%	2.7%	3.4%	4.1%					
133 134	2.6% 2.6%	2.7% 2.6%	2.8% 2.8%	2.7% 2.7%	2.7% 2.6%	3.4% 3.4%	4.0% 4.0%					
135	2.5%	2.6%	2.7%	2.7%	2.6%	3.3%	3.9%					
136	2.4%	2.5%	2.7%	2.6%	2.5%	3.3%	3.9%					
137 138	2.4% 2.3%	2.5% 2.4%	2.6% 2.6%	2.6% 2.5%	2.5% 2.5%	3.2% 3.2%	3.8% 3.8%					
139	2.3%	2.4%	2.6%	2.5%	2.4%	3.2%	3.7%					
140	2.2%	2.3%	2.5%	2.5%	2.4%	3.1%						
141 142	2.2% 2.1%	2.3% 2.3%	2.5% 2.4%	2.4% 2.4%	2.4% 2.3%	3.1% 3.0%						
143	2.1%	2.2%	2.4%	2.3%	2.3%	3.0%						
144	2.1%	2.2%	2.4%	2.3%	2.3%	3.0%						
145 146	2.0% 2.0%	2.1% 2.1%	2.3% 2.3%	2.3% 2.2%	2.3% 2.2%	2.9% 2.9%						
140	1.9%	2.1%	2.3%	2.2%	2.2%	2.9%						
148	1.9%	2.0%	2.2%	2.2%	2.2%	2.8%						
149 150	1.9% 1.8%	2.0% 2.0%	2.2% 2.1%	2.1% 2.1%	2.1% 2.1%	2.8% 2.8%						
151	1.8%	1.9%	2.1%	2.1%	2.1%	2.7%						
152	1.8%	1.9%	2.1%	2.0%	2.1%							
153	1.7%	1.9%	2.0%	2.0%	2.0%							
154 155	1.7% 1.7%	1.8% 1.8%	2.0% 2.0%	2.0%	2.0% 2.0%							
156	1.6%	1.8%	1.9%	1.9%	1.9%							
157	1.6%	1.7%	1.9%	1.9%	1.9%							
158	1.6%	1.7%	1.9%	1.9%	1.9%							
159 160	1.6% 1.5%	1.7% 1.7%	1.8% 1.8%	1.9% 1.8%	1.9% 1.8%							
161	1.5%	1.7%	1.8%	1.8%	1.8%							
162	1.5%	1.6%	1.8%	1.8%	1.8%							
163	1.4%	1.6%	1.7%	1.8%	1.8%							
164 165	1.4% 1.4%	1.6% 1.5%	1.7% 1.7%	1.8% 1.7%								
166	1.4%	1.5%	1.7%	1.7%								
167	1.3%	1.5%	1.6%	1.7%								
168 169	1.3% 1.3%	1.5% 1.4%	1.6% 1.6%	1.7% 1.7%								
170	1.3%	1.4%	1.6%	1.6%								
171	1.3%	1.4%	1.6%	1.6%								
172 173	1.2% 1.2%	1.4% 1.3%	1.6% 1.5%	1.6% 1.6%								
_, 3	-1-70	2.070	2.070	_,,,,								

174	1.2%	1.3%	1.5%	1.6%
175	1.2%	1.3%	1.5%	1.5%
176	1.2%	1.3%	1.5%	
177	1.1%	1.3%	1.5%	
178	1.1%	1.2%	1.4%	
179	1.1%	1.2%	1.4%	
180	1.1%	1.2%	1.4%	
181	1.1%	1.2%	1.4%	
182	1.0%	1.2%	1.4%	
183	1.0%	1.2%	1.4%	
184	1.0%	1.1%	1.3%	
185	1.0%	1.1%	1.3%	
186	1.0%	1.1%	1.3%	
187	1.0%	1.1%	1.3%	
188	0.9%	1.1%	1.0,0	
189	0.9%	1.1%		
190	0.9%	1.0%		
191	0.9%	1.0%		
192	0.9%	1.0%		
193	0.9%	1.0%		
194	0.9%	1.0%		
195	0.9%	1.0%		
196	0.9%	1.0%		
196	0.9%	1.0%		
198	0.8%	1.0%		
199	0.8%	0.9%		
200	0.8%			
201	0.8%			
202	0.8%			
203	0.8%			
204	0.8%			
205	0.8%			
206	0.7%			
207	0.7%			
208	0.7%			
209	0.7%			
210	0.7%			
211	0.7%			

	2000	2001	2002	2003	2004	2005	2006	2007	2008
1	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.09
2	99.8%	99.7%	99.7%	99.7%	99.6%	99.5%	99.3%	99.6%	99.99
3 4	99.8% 100.1%	99.5% 99.1%	99.4% 99.0%	99.3% 98.9%	98.8% 98.0%	98.7% 97.7%	98.4%	99.2% 98.8%	99.79 99.79
4 5	99.9%	98.7%	98.6%	98.5%	98.0% 97.2%	96.5%	97.3% 96.2%	98.5%	99.79
6	99.7%	98.2%	98.2%	98.1%	96.4%	95.0%	94.9%	98.3%	99.39
7	100.4%	97.6%	97.7%	97.5%	95.4%	93.0%	93.5%	97.9%	99.29
3	100.2%	97.2%	97.1%	96.7%	94.1%	90.9%	91.9%	97.5%	99.09
9	100.1%	96.9%	96.8%	96.2%	93.3%	89.4%	90.7%	97.2%	98.89
)	99.9%	96.5%	96.4%	95.8%	92.5%	88.2%	89.6%	97.0%	98.69
1	99.4%	96.0%	95.9%	95.3%	91.6%	87.0%	88.5%	96.5%	98.09
2	98.0%	95.6%	95.5%	94.7%	90.8%	85.8%	87.7%	95.9%	97.39
3	98.0%	95.2%	95.1%	94.7%	89.9%	84.9%	87.3%	95.7%	97.09
4	97.6%	94.9%	94.7%	93.7%	89.2%	84.2%	86.9%	95.5%	96.79
+ 5	97.2%	94.5%	94.7%	93.1%	88.7%	83.6%	86.6%	95.3%	96.59
6	97.1%	94.1%	94.4%	92.5%	88.1%	83.0%	86.3%	95.1%	96.39
7	96.7%	93.7%	93.6%	91.9%	87.5%	82.4%	86.1%	95.0%	96.19
8	95.9%	93.7%	93.2%	91.9%	86.8%	81.8%	85.8%	94.8%	95.99
9	96.1%	92.9%	92.8%	90.5%	86.2%	81.2%	85.6%	94.5%	95.89
0	94.4%	92.5%	92.4%	89.6%	85.7%	80.6%	85.4%	94.4%	95.59
1	93.2%	92.5%	92.4%	89.1%	85.2%	80.0%	85.2%	94.4%	95.39
2	93.4%			88.6%	84.6%		85.0%		95.09
3	90.4%	91.8%	91.6%			79.5%		94.0%	
		91.3%	91.1%	87.8%	84.1%	79.0%	84.7%	93.7%	94.69
4 5	90.7%	90.8%	90.6%	87.0%	83.5%	78.6%	84.5%	93.4%	94.29
	90.9%	90.4%	90.1%	86.3%	83.1%	78.2%	84.2%	93.2%	94.09
5 7	90.3%	90.1%	89.5%	85.5%	82.6%	77.9%	84.0%	93.0%	93.79
	90.1%	89.7%	88.8%	84.9%	82.2%	77.6%	83.8%	92.8%	93.39
})	89.5%	89.3%	88.0%	84.2%	81.8%	77.3%	83.5%	92.5%	93.19
	89.0%	88.8%	87.3%	83.5%	81.4%	77.0%	83.3%	92.3%	92.99
	88.8%	88.4%	86.6%	82.8%	81.1%	76.8%	83.1%	92.1%	92.59
	88.6%	88.0%	85.7%	82.2%	80.7%	76.5%	82.9%	91.8%	92.39
	86.2%	87.6%	85.0%	81.6%	80.3%	76.2%	82.7%	91.6%	92.19
3	86.1%	87.2%	84.3%	81.1%	79.9%	76.0%	82.5%	91.4%	91.89
	85.7%	86.8%	83.6%	80.6%	79.6%	75.7%	82.2%	91.1%	91.49
	84.9%	86.3%	82.7%	80.1%	79.2%	75.4%	82.0%	90.8%	91.2
	84.6%	85.8%	81.9%	79.5%	78.9%	75.2%	81.7%	90.5%	90.9
'	84.5%	85.4%	81.1%	79.1%	78.6%	74.9%	81.4%	90.2%	90.7
	84.5%	84.8%	80.4%	78.7%	78.3%	74.6%	81.2%	89.9%	90.5
1	84.2%	83.9%	79.7%	78.3%	78.1%	74.4%	80.9%	89.6%	90.39
)	83.9%	83.1%	79.0%	77.9%	77.8%	74.1%	80.7%	89.3%	90.19
	83.8%	82.4%	78.3%	77.5%	77.5%	73.8%	80.4%	89.1%	89.99
!	83.1%	81.7%	77.7%	77.1%	77.2%	73.6%	80.2%	88.9%	89.69
	83.2%	80.8%	77.0%	76.7%	77.0%	73.3%	79.9%	88.6%	89.49
	82.5%	80.0%	76.5%	76.3%	76.7%	73.0%	79.6%	88.4%	89.2
	81.2%	79.1%	75.9%	76.0%	76.5%	72.8%	79.3%	88.2%	88.9
,	81.5%	78.1%	75.4%	75.7%	76.2%	72.5%	79.0%	87.9%	88.69
,	81.3%	77.1%	74.8%	75.3%	75.9%	72.2%	78.7%	87.7%	87.89
3	81.1%	76.2%	74.3%	75.0%	75.7%	71.9%	78.4%	87.4%	86.9
)	80.9%	75.2%	73.9%	74.7%	75.4%	71.6%	78.1%	87.1%	86.2
	80.9%	74.2%	73.5%	74.4%	75.2%	71.3%	77.8%	86.8%	85.4
	79.8%	73.2%	73.1%	74.1%	74.9%	71.1%	77.5%	86.5%	85.1
	79.9%	72.3%	72.7%	73.8%	74.7%	70.7%	77.2%	86.1%	84.9
1	79.1%	71.5%	72.4%	73.5%	74.4%	70.5%	76.9%	85.6%	84.6
	79.0%	70.7%	72.0%	73.3%	74.2%	70.2%	76.6%	85.1%	84.4
,	79.0%	70.0%	71.6%	73.0%	74.0%	69.9%	76.3%	84.6%	84.3
	77.7%	69.4%	71.3%	72.7%	73.7%	69.6%	76.1%	84.1%	84.1
	77.3%	68.9%	71.0%	72.5%	73.4%	69.3%	75.8%	83.6%	83.8
	77.1%	68.3%	70.6%	72.2%	73.2%	69.0%	75.5%	83.1%	83.6
	75.5%	67.7%	70.3%	71.9%	72.9%	68.6%	75.2%	82.7%	83.3
	73.5%	67.3%	70.0%	71.6%	72.6%	68.3%	74.9%	82.1%	83.0
	73.2%	66.9%	69.6%	71.3%	72.3%	68.0%	74.6%	81.7%	82.8
	72.9%	66.6%	69.3%	71.1%	72.0%	67.7%	74.2%	81.2%	82.5
	69.4%	66.2%	69.0%	70.8%	71.7%	67.3%	73.8%	80.9%	82.2
	68.7%	65.8%	68.7%	70.5%	71.4%	67.0%	73.4%	80.6%	82.0
	68.6%	65.5%	68.5%	70.2%	71.1%	66.7%	72.9%	80.3%	81.7
	65.4%	65.2%	68.2%	69.9%	70.8%	66.3%	72.2%	80.0%	81.5
	65.4%	64.8%	67.9%	69.6%	70.5%	66.0%	71.7%	79.7%	81.2
	65.2%	64.5%	67.6%	69.3%	70.1%	65.7%	71.0%	79.4%	80.8
	65.1%	64.2%	67.3%	69.0%	69.8%	65.3%	70.4%	79.1%	80.6
	63.6%	63.8%	67.0%	68.7%	69.5%	65.0%	70.0%	78.8%	80.2
	62.8%	63.4%	66.6%	68.3%	69.0%	64.6%	69.5%	78.4%	79.8
	62.0%	63.0%	66.3%	68.0%	68.6%	64.2%	69.0%	78.0%	79.4
	62.1%	62.6%	65.9%	67.6%	68.3%	63.8%	68.7%	77.6%	79.0
	61.8%	62.3%	65.6%	67.3%	67.9%	63.5%	68.3%	77.3%	78.7
	61.6%	62.0%	65.3%	67.0%	67.6%	63.0%	67.9%	76.9%	
	61.6%	61.6%	64.9%	66.6%	67.2%	62.5%	67.6%	76.6%	
	61.0%	61.3%	64.6%	66.3%	66.8%	62.1%	67.3%	76.2%	
	60.8%	61.0%	64.3%	66.0%	66.5%	61.6%	66.9%	75.9%	
	60.1%	60.7%	64.0%	65.7%	66.2%	61.2%	66.6%	75.5%	
	59.8%	60.4%	63.6%	65.3%	65.8%	60.7%	66.3%	75.1%	
	59.8% 60.0%	60.4%	63.3%	65.0%	65.5%	60.2%	65.9%	75.1% 74.7%	
	60.0% 59.9%								
	50 0%	59.8%	63.0%	64.6%	65.1%	59.8%	65.6%	74.3%	
2					C 4 OO/	EO 20/	CE 20/	72.00/	
<u>2</u> 3	58.7% 58.0%	59.5% 59.2%	62.7% 62.3%	64.2% 63.9%	64.8% 64.4%	59.3% 58.9%	65.3% 64.9%	73.9% 73.5%	

	F7 00/	EQ 60/	C1 70/	62.20/	62.70/	E0 20/	64.20/	70.60/
86 87	57.9%	58.6%	61.7%	63.2%	63.7%	58.2%	64.2% 63.8%	72.6%
88	57.9% 57.8%	58.3% 58.0%	61.4% 61.1%	62.8% 62.5%	63.2% 62.8%	57.8% 57.5%	63.5%	
89	57.6%	57.8%	60.7%	62.1%	62.4%	57.1%	63.1%	
90	57.6%	57.5%	60.4%	61.8%	61.9%	56.8%	62.7%	
91	57.6%	57.2%	60.1%	61.4%	61.5%	56.5%	62.3%	
92	57.5%	56.9%	59.7%	61.1%	61.0%	56.1%	62.0%	
93	57.5%	56.7%	59.4%	60.7%	60.6%	55.8%	61.5%	
94	57.8%	56.4%	59.0%	60.4%	60.2%	55.5%	61.2%	
95	57.7%	56.1%	58.7%	60.0%	59.9%	55.1%	60.8%	
96	57.6%	55.8%	58.3%	59.7%	59.4%	54.8%	60.4%	
97	57.3%	55.5%	58.0%	59.3%	59.1%	54.5%	60.0%	
98	57.3%	55.3%	57.7%	59.0%	58.7%	54.1%	59.6%	
99	56.6%	55.0%	57.3%	58.5%	58.3%	53.8%		
100	56.6%	54.8%	57.0%	58.1%	58.0%	53.5%		
101	56.4%	54.5%	56.6%	57.7%	57.6%	53.1%		
102	56.3%	54.2%	56.3%	57.3%	57.3%	52.8%		
103	55.3%			56.9%		52.4%		
		53.9%	56.0%		57.0%			
104	55.2%	53.6%	55.7%	56.4%	56.6%	52.1%		
105	55.2%	53.4%	55.3%	56.0%	56.3%	51.7%		
106	55.3%	53.1%	55.0%	55.6%	56.0%	51.4%		
107	55.2%	52.8%	54.7%	55.2%	55.7%	51.0%		
108	55.2%	52.4%	54.3%	54.8%	55.3%	50.7%		
109	55.4%	52.1%	54.0%	54.5%	55.0%	50.3%		
110	55.3%	51.8%	53.6%	54.1%	54.7%	49.9%		
111	54.8%	51.5%	53.2%	53.7%	54.4%			
112	54.4%	51.2%	52.8%	53.4%	54.0%			
113	54.2%	51.0%	52.4%	53.1%	53.6%			
114	54.1%	50.8%	52.0%	52.8%	53.3%			
115	54.1%	50.5%	51.7%	52.5%	53.0%			
116	54.0%	50.2%	51.3%	52.1%	52.6%			
117	53.8%	50.0%	50.9%	51.7%	52.3%			
118	53.8%	49.8%	50.6%	51.4%	52.0%			
119	53.7%	49.6%	50.2%	51.1%	51.6%			
120	53.1%	49.3%	49.9%	50.8%	51.3%			
121	53.6%	49.0%	49.5%	50.4%	51.0%			
122	52.7%	48.7%	49.2%	50.1%	50.6%			
123	52.2%	48.4%	48.8%	49.8%				
124	51.5%	48.1%	48.5%	49.4%				
125	51.1%	47.7%	48.2%	49.1%				
126	50.9%	47.4%	47.9%	48.8%				
127	51.0%	47.1%	47.6%	48.4%				
128	50.9%	46.8%	47.3%	48.1%				
129	50.5%	46.5%	47.0%	47.7%				
130	50.5%	46.2%	46.7%	47.4%				
131	50.0%	45.9%	46.4%	47.0%				
132	49.9%	45.6%	46.1%	46.7%				
133	49.9%	45.3%	45.8%	46.4%				
134	49.7%	45.1%	45.5%	46.1%				
135	49.5%	44.9%	45.2%					
136	49.6%	44.7%	44.8%					
137	49.3%	44.4%	44.5%					
138	49.2%	44.2%	44.2%					
139	48.8%	44.0%	43.9%					
140	47.2%	43.8%	43.6%					
141	46.0%	43.5%	43.2%					
142	45.9%	43.3%	42.9%					
143	45.8%	43.1%	42.6%					
144	45.6%	42.9%	42.3%					
145	45.6%	42.6%	42.0%					
145	44.1%	42.4%	41.7%					
			41./70					
147	44.0%	42.1%						
148	44.0%	41.9%						
149	43.9%	41.7%						
150	43.3%	41.4%						
151	43.4%	41.1%						
152	43.3%	40.9%						
153	43.2%	40.6%						
154	43.2%	40.3%						
155	42.1%	40.1%						
156	42.6%	39.8%						
157	41.9%	39.5%						
158	41.7%	39.3%						
159	41.4%	22.2.0						
160	41.7%							
161	41.7%							
162	41.3%							
163	41.3%							
164	40.9%							
165	40.5%							
166	40.5%							
	38.3%							
167								
167 168	38.2%							
168	38.2%							

Initial and Outstanding Volume by Program and Vintage

	Initial Principal	Balance (Start of Repayment)	Current Pr	incipal Balance	Pool Factor
Stafford 1997	\$	4.57	\$.03	1%
Stafford 1998	\$	4.32	\$.04	1%
Stafford 1999	\$	4.71	\$.06	1%
Stafford 2000	\$	4.48	\$.07	2%
Stafford 2001	\$	5.81	\$.10	2%
Stafford 2002	\$	5.70	\$.16	3%
Stafford 2003	\$	5.83	\$.22	4%
Stafford 2004	\$	6.67	\$.33	5%
Stafford 2005	\$	9.18	\$.54	6%
Stafford 2006	\$	7.76	\$.81	10%
Stafford 2007	\$	6.30	\$	1.90	30%
Stafford 2008	\$	10.81	\$	5.06	47%
Stafford 2009	\$	10.20	\$	4.56	45%
Stafford 2010	\$	7.03	\$	2.91	41%
Stafford 2011	\$	4.03	\$	2.15	53%
Stafford 2012	\$	2.38	\$	1.49	63%
Stafford 2013	\$	1.23	\$.90	74%
Stafford 2014	\$.59	\$.47	81%
Consolidation 2000	\$.01	\$.00	38%
Consolidation 2001	\$	3.39	\$	1.33	39%
Consolidation 2002	\$	8.63	\$	3.60	42%
Consolidation 2003	\$	10.49	\$	4.83	46%
Consolidation 2004	\$	9.68	\$	4.90	51%
Consolidation 2005	\$	18.53	\$	9.25	50%
Consolidation 2006	\$	17.11	\$	10.20	60%
Consolidation 2007	\$	10.35	\$	7.52	73%
Consolidation 2008	\$	1.17	\$.92	79%

Repayment																				
Year 1	1996	1997 6.3%	1998 6.6%	1999 3.1%	2000 3.1%	2001 5.4%	2002 5.4%	2003 4.2%	2004 4.3%	2005 3.6%	2006 3.7%	2007 1.5%	2008 2.9%	2009 4.3%	2010 3.6%	2011 3.5%	2012 4.2%	2013 4.4%	2014 4.1%	Average 3.9%
2		5.4% 6.5%	4.9% 6.3%	3.8% 5.9%	3.7% 5.5%	4.4% 6.3%	5.8% 7.5%	5.1% 6.7%	5.1% 6.9%	4.0% 5.3%	5.6% 9.6%	2.7% 4.3%	3.6% 5.3%	5.4% 8.2%	4.5% 6.7%	5.1% 8.0%	4.8% 8.6%	5.6% 9.7%	5.0% 8.1%	4.7% 6.9%
4		7.6% 8.2%	7.3% 7.8%	7.1% 7.8%	6.6% 7.5%	8.0% 9.4%	9.1% 10.6%	8.6% 9.7%	8.4% 9.5%	6.6% 13.9%	11.0% 26.3%	6.3% 7.4%	7.6% 9.2%	11.4% 13.4%	9.5% 10.8%	11.0% 13.6%	12.2% 14.8%	12.2% 14.9%	11.3% 13.4%	8.9% 12.0%
6		5.5%	5.3%	5.3%	5.1%	6.7%	7.4%	6.8%	7.0%	45.0%	41.4%	6.0%	7.3%	11.5%	8.7%	11.5%	12.3%	12.1%	11.4%	15.2%
8		6.6% 8.0%	6.4% 7.9%	6.9% 8.5%	6.4% 8.6%	8.9% 11.8%	10.1% 12.5%	9.9% 12.3%	9.8% 12.0%	43.9% 38.5%	36.4% 30.5%	7.7% 11.6%	9.9% 12.8%	13.7% 16.1%	10.6% 12.7%	13.8% 16.6%	14.6% 17.5%	14.5% 17.0%	12.8% 14.1%	15.4% 16.1%
9 10	14.1%	10.9% 13.4%	10.8% 13.0%	12.3% 14.5%	12.0% 14.5%	14.6% 17.5%	16.1% 18.3%	16.4% 18.4%	15.6% 17.5%	36.2% 32.9%	24.4% 22.7%	14.4% 16.1%	16.2% 17.7%	19.4% 21.7%	15.3% 20.2%	20.6% 21.7%	20.8% 21.0%	19.7% 21.2%	16.0% 17.3%	18.0% 19.2%
11 12	10.7% 11.2%	9.4% 10.3%	8.8% 9.5%	9.2% 9.9%	9.9% 11.0%	13.2% 15.1%	12.8% 14.5%	12.8% 14.3%	12.2% 13.2%	21.8% 19.4%	16.7% 15.4%	11.5% 11.2%	13.5% 14.3%	16.2% 15.9%	15.0% 15.0%	15.9% 15.9%	16.1% 15.8%	16.4% 16.1%	13.4% 13.5%	13.5% 13.8%
13 14	13.5% 15.8%	12.1% 14.2%	10.9% 14.0%	11.5% 14.1%	12.9% 14.9%	18.1% 21.4%	17.1% 20.8%	17.1% 20.3%	16.1% 19.7%	21.0% 23.1%	18.1% 21.0%	15.9% 19.2%	18.2% 21.4%	18.5% 20.7%	17.1% 20.4%	18.6% 20.9%	18.7% 21.7%	18.8% 20.4%	15.5% 16.9%	16.4% 19.3%
15 16	17.3% 18.2%	15.6% 16.3%	16.0% 16.6%	15.5% 15.7%	17.7% 21.1%	22.7% 23.3%	22.1% 22.6%	21.8% 22.1%	21.0% 21.3%	24.2% 24.3%	22.3% 22.7%	20.4% 20.8%	22.7% 23.4%	21.2% 21.2%	21.3% 21.7%	22.1% 22.7%	22.7% 23.0%	21.2% 21.4%	17.7% 18.0%	20.5% 21.1%
17 18	17.3% 16.5%	15.2% 14.6%	15.7% 15.4%	15.0% 14.6%	20.7%	22.9% 22.5%	21.9% 21.6%	21.5% 21.4%	20.5%	22.9% 23.0%	21.7% 22.1%	20.2%	23.2%	20.6%	21.2% 21.4%	22.5% 22.4%	22.5% 22.6%	20.9% 21.3%	17.4% 17.3%	20.4% 20.3%
19	15.4%	14.1%	15.1%	14.5%	20.4%	22.8%	22.2%	21.6%	20.3%	22.7%	22.4%	21.0%	23.8%	20.3%	21.1%	22.3%	22.3%	20.8%	17.570	20.3%
20 21	16.5% 17.9%	14.6% 15.7%	15.7% 16.8%	15.4% 16.4%	21.8% 22.5%	23.9% 25.1%	23.0% 24.1%	22.1% 23.2%	20.6%	22.7% 22.6%	23.1% 23.6%	21.5% 22.4%	24.1% 25.0%	20.5%	21.4% 21.7%	22.6% 22.4%	22.6% 22.4%	20.5% 20.1%		20.8% 21.6%
22 23	19.6% 19.8%	16.3% 16.8%	17.1% 16.9%	16.9% 16.7%	23.0% 22.7%	25.3% 23.9%	24.3% 23.5%	23.1% 22.4%	20.9% 20.6%	23.0% 22.9%	23.5% 23.8%	22.8% 23.0%	24.9% 24.2%	21.4% 21.2%	22.1% 22.1%	22.4% 22.6%	22.6% 22.3%	19.8% 19.4%		21.8% 21.6%
24 25	19.0% 19.1%	16.0% 15.8%	16.0% 15.9%	15.8% 16.0%	21.4% 21.9%	22.6% 23.2%	22.5% 22.8%	21.6% 22.1%	19.8% 20.2%	22.0% 22.6%	22.8% 23.2%	22.3% 22.6%	23.1% 22.5%	20.5% 20.1%	21.4% 21.7%	21.6% 21.7%	21.7% 21.9%	18.5% 18.6%		20.7% 20.7%
26 27	19.6% 19.8%	17.5% 17.6%	16.4% 16.5%	16.6% 17.6%	23.0% 23.3%	24.2% 24.6%	23.3% 23.7%	22.6% 23.0%	20.5% 21.1%	22.8% 23.6%	23.8% 24.3%	23.2% 23.8%	22.6% 22.5%	21.2% 21.2%	21.9% 22.1%	22.2% 22.5%	21.7% 21.7%	18.6% 18.4%		21.4% 21.6%
28 29	20.0% 18.8%	17.8% 16.8%	16.5% 15.6%	20.0% 19.0%	23.6% 23.0%	24.7% 23.7%	23.7% 22.8%	23.2% 22.1%	21.1% 20.1%	23.7% 22.4%	24.3% 23.1%	24.0% 23.5%	22.3% 20.9%	21.1% 20.4%	22.2% 21.9%	22.2% 21.7%	21.7% 20.7%	18.2% 17.3%		21.7% 20.8%
30 31	18.1% 15.9%	16.5% 15.5%	15.3% 14.8%	18.8% 18.4%	22.5% 22.1%	23.4% 23.4%	22.7% 22.5%	21.4% 21.6%	20.3%	22.6% 22.9%	23.0% 23.3%	23.8%	20.3%	20.5%	21.8% 21.6%	21.7%	20.8%	17.4%		20.6% 20.3%
32	16.1%	16.0%	15.4%	19.3%	22.7%	23.8%	22.8%	21.7%	20.2%	23.4%	23.5%	24.3% 24.7%	20.4%	20.5%	21.8%	21.4%	19.9%			20.6%
33 34	16.7% 17.0%	16.6% 16.5%	16.1% 16.1%	19.6% 19.7%	23.4%	24.3% 24.0%	23.3%	21.4% 21.3%	20.0%	23.5% 23.2%	23.6%	24.6%	20.7%	20.4%	21.1% 21.0%	21.1%	19.6% 19.3%			20.8% 20.8%
35 36	16.4% 13.6%	16.0% 14.3%	15.7% 14.3%	19.2% 17.7%	22.0% 20.6%	23.2% 22.3%	22.5% 21.8%	21.1% 20.3%	20.1% 19.3%	23.5% 22.6%	24.3% 23.5%	24.4% 23.7%	20.8% 20.2%	20.7% 20.1%	21.1% 20.2%	21.0% 20.3%	19.1% 18.2%			20.5% 19.5%
37 38	13.3% 13.9%	14.0% 14.3%	14.2% 14.6%	17.8% 18.3%	20.6% 21.1%	22.3% 22.5%	21.9% 22.2%	20.2% 20.1%	19.7% 19.9%	22.8% 22.9%	24.0% 24.5%	23.6% 23.8%	19.8% 20.8%	20.3% 20.3%	20.2% 20.6%	20.5% 20.2%	18.2% 17.8%			19.5% 19.9%
39 40	14.6% 14.7%	14.3% 14.3%	15.0% 16.3%	18.5% 18.7%	21.4% 21.5%	22.8% 22.8%	22.6% 22.7%	20.5% 20.6%	20.4% 20.5%	23.4% 23.3%	24.9% 25.1%	23.7% 23.5%	20.8% 20.7%	20.4% 20.4%	20.7% 20.6%	20.0% 19.8%	17.6% 17.3%			20.0% 20.0%
41 42	13.6% 13.3%	13.3% 12.9%	15.2% 14.8%	17.9% 17.6%	20.3% 20.0%	21.5% 21.3%	21.4% 20.5%	19.3% 19.4%	19.5% 19.9%	22.2% 22.2%	24.2% 24.3%	22.1% 21.8%	19.8% 20.0%	19.6% 19.5%	19.8% 19.8%	19.0% 18.9%	16.3% 16.2%			19.0% 18.8%
43 44	13.4% 13.7%	12.9% 13.3%	15.1% 15.9%	17.9% 18.5%	20.4%	21.1% 21.3%	20.8%	19.3% 19.2%	20.0%	22.5% 22.6%	24.4% 24.7%	21.9% 21.9%	19.9% 20.2%	19.4% 19.5%	19.5% 19.6%	18.6% 18.2%	10.270			18.9% 19.1%
45	14.2%	13.9%	16.1%	18.8%	21.1%	21.7%	20.3%	18.7%	20.6%	22.7%	24.9%	22.1%	20.2%	19.0%	19.3%	17.7%				19.2%
46 47	14.1% 14.1%	13.8% 13.8%	16.1% 16.2%	18.7% 18.2%	20.8%	21.1% 20.5%	19.9% 19.8%	18.7% 18.5%	20.4%	22.9% 23.3%	24.9% 24.7%	22.1% 22.1%	20.6%	18.9% 18.9%	19.4% 19.3%	17.4% 17.0%				19.1% 19.1%
48 49	13.4% 13.2%	13.1% 13.1%	15.4% 15.2%	17.1% 16.9%	19.0% 18.8%	19.3% 19.3%	18.8% 18.7%	18.0% 18.2%	19.6% 19.9%	22.6% 23.1%	24.3% 24.3%	21.4% 21.0%	19.9% 20.1%	18.0% 18.0%	18.6% 18.4%	16.0% 15.9%				18.2% 18.2%
50 51	13.5% 13.4%	13.4% 13.5%	15.5% 15.6%	17.2% 17.4%	18.9% 19.0%	19.6% 19.9%	18.6% 18.9%	18.3% 18.9%	20.1% 20.6%	23.3% 23.8%	24.6% 24.6%	22.4% 22.4%	20.1% 20.1%	18.5% 18.6%	18.1% 18.1%	15.8% 15.4%				18.4% 18.5%
52 53	13.4% 12.4%	14.0% 12.8%	15.8% 15.0%	17.5% 16.4%	19.0% 17.7%	20.0% 18.6%	19.0% 17.7%	18.9% 18.2%	20.6% 19.4%	24.0% 23.3%	24.4% 23.1%	22.3% 21.2%	20.0% 19.2%	18.4% 17.6%	17.8% 16.9%	15.2% 14.3%				18.5% 17.4%
54 55	12.0% 11.9%	12.4% 12.6%	14.6% 15.1%	16.0% 16.6%	17.3% 17.7%	18.0% 18.5%	17.7% 17.8%	18.4% 18.7%	19.3% 19.7%	23.5%	23.0%	21.3%	19.0% 18.7%	17.6% 17.5%	16.9% 16.6%	14.2%				17.3% 17.5%
56 57	12.4% 12.8%	13.3% 13.5%	15.6% 16.0%	17.1% 17.4%	18.0% 18.4%	18.4% 18.1%	17.7% 17.3%	19.2% 19.1%	19.9% 20.1%	23.8%	22.9% 23.1%	21.7% 21.6%	18.9% 18.3%	17.5% 17.3%	16.4% 15.9%					17.7% 17.7%
58	12.7%	13.6%	15.9%	17.3%	17.9%	17.9%	17.3%	19.0%	20.5%	24.0%	23.2%	22.0%	18.3%	17.5%	15.6%					17.7%
59 60	12.9% 12.5%	14.1% 13.7%	16.0% 15.6%	17.4% 17.0%	18.1% 17.6%	17.9% 17.3%	17.3% 16.7%	19.3% 18.4%	21.0% 20.3%	24.0% 23.5%	23.3% 22.5%	22.0% 21.3%	18.4% 17.5%	17.4% 16.8%	15.4% 14.6%					17.8% 17.1%
61 62	12.5% 12.8%	13.9% 14.3%	15.7% 16.2%	17.1% 17.3%	17.7% 17.8%	17.3% 17.3%	17.0% 17.0%	18.7% 18.9%	20.8% 21.0%	23.5% 23.6%	22.1% 23.5%	21.5% 21.7%	17.4% 18.0%	16.9% 16.7%	14.5% 14.3%					17.2% 17.5%
63 64	12.8% 13.2%	14.4% 14.7%	16.4% 16.5%	17.5% 17.5%	18.4% 18.4%	17.7% 17.8%	17.7% 18.0%	19.2% 19.3%	21.4% 21.6%	23.7% 23.5%	23.7% 23.4%	21.8% 21.9%	18.1% 18.0%	16.7% 16.5%	14.2% 14.0%					17.6% 17.5%
65 66	12.0% 11.6%	13.7% 13.4%	15.3% 15.1%	16.4% 16.2%	17.2% 16.9%	16.6% 16.7%	17.0% 17.2%	18.4% 18.4%	21.2% 21.5%	22.3% 22.5%	22.2% 22.4%	20.9% 20.7%	17.1% 17.1%	15.8% 15.7%	13.1% 13.1%					16.6% 16.5%
67 68	11.6% 12.3%	13.5% 14.1%	15.5% 15.9%	16.4% 16.7%	17.1% 17.1%	16.7% 16.7%	17.2% 17.9%	18.8% 19.0%	21.6% 21.9%	22.4% 22.5%	22.3% 22.7%	20.3%	17.0% 17.1%	15.3% 15.1%	10.170					16.8% 17.0%
69 70	12.5% 12.6%	14.5% 14.4%	16.1%	17.1% 16.8%	16.8% 16.6%	16.3% 16.4%	17.9% 17.7%	19.3% 19.6%	22.2% 22.3%	22.8% 22.9%	22.7% 22.9%	19.8% 19.7%	16.9% 17.1%	14.8% 14.6%						16.9% 16.9%
71	13.0%	14.6%	15.9% 16.2%	17.0%	16.8%	16.6%	18.1%	20.1%	22.5%	23.2%	23.0%	19.8%	17.1%	14.4%						17.1%
72 73	12.7% 12.9%	14.4% 14.5%	15.9% 16.1%	16.5% 16.8%	16.3% 16.3%	16.2% 16.4%	17.4% 18.0%	19.8% 20.5%	22.1% 22.4%	22.6% 22.8%	22.4% 22.6%	18.9% 19.0%	16.6% 16.8%	13.6% 13.6%						16.5% 16.7%
74 75	13.3% 13.5%	14.9% 15.1%	16.3% 16.6%	17.0% 17.4%	16.5% 17.0%	16.6% 17.3%	18.3% 18.6%	21.1% 21.7%	22.9% 23.1%	23.9% 24.1%	23.0% 23.3%	19.7% 19.8%	16.6% 16.5%	13.6% 13.4%						16.9% 17.1%
76 77	13.7% 13.0%	15.3% 14.3%	16.7% 15.7%	17.6% 16.4%	17.2% 16.2%	17.5% 16.8%	18.9% 18.1%	22.2% 21.9%	23.1% 22.0%	24.1% 23.1%	23.3% 22.3%	19.8% 19.0%	16.3% 15.5%	13.2% 12.5%						17.1% 16.2%
78 79	12.7% 12.6%	14.1% 14.2%	15.7% 15.4%	16.1% 16.0%	16.3% 16.0%	16.8% 16.8%	18.1% 18.4%	22.2% 22.3%	22.0% 21.9%	23.4% 23.2%	22.2% 21.9%	19.0% 18.8%	15.5% 15.0%	12.6%						16.2% 16.8%
80 81	13.0% 13.2%	14.4% 14.7%	15.6% 15.9%	16.1% 16.1%	16.0% 15.6%	17.2% 17.3%	19.0% 19.4%	22.5% 22.7%	22.2% 22.6%	23.5% 23.2%	21.9% 21.1%	18.8% 18.6%	14.7% 14.4%							16.9% 16.8%
82 83	13.2% 13.4%	14.6% 14.7%	15.4% 15.7%	15.9% 16.0%	15.5% 15.6%	17.1% 17.6%	19.9% 20.3%	22.7% 22.8%	22.6% 22.9%	23.6%	21.1% 21.3%	18.9% 18.9%	14.1% 14.0%							16.8% 16.9%
84	13.1%	14.5%	15.4%	15.6%	15.2%	17.2%	19.9%	22.4%	22.5%	23.1%	20.3%	18.4%	13.3%							16.4%
85 86	13.3% 13.6%	14.8% 15.0%	15.5% 15.6%	15.8% 15.8%	15.5% 15.7%	17.5% 17.8%	20.5%	22.5%	22.8%	23.2%	20.4%	18.4% 18.3%	13.4% 13.4%							16.5% 16.7%
87 88	13.9% 14.1%	15.4% 15.5%	16.1% 16.3%	16.3% 16.4%	16.1% 16.3%	18.3% 18.6%	21.6% 22.0%	22.9% 22.8%	23.9% 23.8%	23.7% 23.9%	21.3% 21.1%	18.2% 17.9%	13.3% 13.2%							16.9% 16.9%
89 90	13.2% 13.0%	14.6% 14.5%	15.3% 15.1%	15.4% 15.5%	15.6% 15.9%	17.9% 17.9%	21.7% 22.0%	21.9% 21.9%	22.7% 22.9%	22.9% 22.9%	20.2% 20.3%	17.0% 16.9%	12.5% 12.5%							16.0% 16.0%
91 92	13.2% 13.6%	14.5% 14.6%	15.1% 15.2%	15.3% 15.3%	16.0% 16.4%	18.2% 18.5%	22.2% 22.5%	21.7% 21.9%	22.6% 22.9%	22.4% 22.7%	20.2% 20.3%	16.5% 16.1%								17.5% 17.6%
93 94	14.0% 13.9%	14.9% 14.5%	15.2% 15.1%	15.0% 15.1%	16.6% 16.5%	18.9% 19.2%	22.7% 22.8%	22.4% 22.8%	22.5% 22.7%	21.9% 21.7%	20.1%	15.6% 15.4%								17.6% 17.6%
95 96	14.0% 13.8%	14.9% 14.7%	15.1% 14.9%	15.1% 14.8%	16.7% 16.2%	19.7% 19.4%	22.8% 22.5%	23.1% 22.5%	22.8% 22.5%	21.8%	20.3% 19.7%	15.2% 14.4%								17.7% 17.2%
97	14.0%	14.8%	15.0%	15.1%	16.8%	20.0%	22.4%	22.9%	22.5% 22.7% 22.9%	21.1%	19.9%	14.6%								17.4%
98 99	14.1% 14.3%	15.0% 15.2%	15.0% 15.3%	15.3% 15.5%	17.2% 17.6%	20.3%	22.8%	23.3%	23.3%	21.8%	19.7% 19.6%	14.6% 14.5%								17.6% 17.8%
100 101	14.5% 13.6%	15.5% 14.5%	15.4% 14.6%	15.7% 15.1%	18.1% 17.5%	21.4% 21.0%	22.8% 21.6%	23.5% 22.5%	23.4% 22.4%	22.1% 21.2%	19.3% 18.3%	14.3% 13.6%								17.8% 17.0%
102 103	13.6% 13.7%	14.5% 14.5%	14.7% 14.9%	15.4% 15.4%	17.6% 18.2%	21.2% 21.4%	21.7% 21.9%	22.8% 22.4%	22.4% 22.0%	21.3% 21.0%	18.1% 17.7%	13.7%								17.1% 18.0%
104 105	14.0% 14.3%	14.6% 14.4%	14.9% 14.4%	15.8% 16.0%	18.5% 18.7%	21.6% 21.6%	22.3% 22.6%	22.7% 22.6%	22.3% 21.3%	21.1%	17.5% 16.9%									18.2% 18.1%
106 107	13.9% 14.1%	14.4% 14.7%	14.6% 14.8%	15.7% 16.0%	19.0% 19.4%	21.5% 21.9%	22.8% 23.0%	22.8% 23.0%	21.2% 21.3%	21.1% 20.9%	16.7% 16.3%									18.1% 18.2%
108	13.9%	14.4%	14.3%	15.7%	19.0%	21.6%	22.3%	22.5%	20.4%	20.2%	15.4%									17.7%
109 110	14.1% 14.2%	14.5% 14.8%	14.5% 14.7%	16.2% 16.4%	19.5% 20.0%	21.7% 22.1%	22.5% 22.9%	22.9%	20.5%	20.4%	15.5% 15.6%									17.9% 18.1%
111 112	14.5% 14.7%	15.1% 15.2%	15.0% 15.2%	17.0% 17.4%	20.4% 20.8%	22.1% 22.0%	23.3% 23.3%	23.4% 23.4%	21.6% 21.5%	19.9% 19.4%	15.6% 15.5%									18.4% 18.4%
113 114	13.9% 14.1%	14.3% 14.7%	14.7% 15.0%	17.0% 17.3%	20.5% 20.7%	21.2% 21.2%	22.4% 22.7%	22.1% 21.8%	20.6% 20.4%	18.5% 18.3%	14.7% 14.8%									17.6% 17.7%
115 116	14.2% 14.4%	14.6% 14.4%	15.3% 15.6%	18.0% 18.3%	21.2% 21.6%	21.5% 21.9%	22.6% 22.7%	21.8% 21.9%	20.4%	18.0% 17.6%										18.5% 18.6%
117 118	14.1% 14.0%	14.3% 14.5%	15.6% 15.8%	18.5% 19.0%	21.7% 21.7% 22.1%	22.2% 22.4%	22.1% 22.3%	21.1% 21.2%	20.0%	17.0% 17.0% 16.8%										18.4% 18.5%
119	14.2%	14.7%	16.3%	19.3%	21.9%	22.4%	22.4%	21.6%	20.5%	16.5%										18.7%
120 121	13.8% 14.1%	14.3% 14.5%	16.1% 16.7%	19.1% 19.8%	21.4%	21.9% 22.3%	21.8% 21.9%	20.5%	19.8% 20.0%	15.6% 15.8%										18.1% 18.4%
122	14.0%	14.9%	17.4%	20.3%	21.9%	22.6%	22.4%	21.5%	19.9%	15.9%										18.7%

123 124	14.6% 14.8%	15.3% 15.5%	17.9% 18.5%	20.8% 21.5%	22.3% 22.0%	23.0% 22.9%	23.0% 23.1%	21.7% 21.6%	19.7% 19.0%	15.9% 15.6%	19.	0.0%
125 126	14.2% 14.4%	14.8% 15.2%	17.8% 17.7%	21.1% 21.3%	21.2% 21.1%	22.3% 22.4%	22.3% 21.9%	20.8% 20.9%	18.1% 18.0%	14.6% 14.6%		1.3% 1.3%
127 128	14.5% 14.7%	15.5% 16.0%	18.6% 19.0%	21.6% 21.8%	21.2% 21.7%	22.2% 22.6%	21.6% 21.9%	20.9% 20.9%	17.6% 17.3%		19.	.2% .4%
129	14.3%	16.3%	19.0%	22.5%	21.9%	21.9%	21.2%	20.6%	16.7%		19.	.2%
130 131	14.4% 14.4%	16.1% 16.6%	19.1% 19.7%	22.4% 22.5%	22.4% 22.7%	22.2% 22.3%	21.2% 21.5%	20.9% 20.6%	16.4% 16.3%		19.	.3% .5%
132 133	14.3% 14.5%	16.2% 16.7%	19.6% 20.1%	21.9% 21.9%	22.3% 22.7%	21.6% 21.7%	20.7% 20.3%	20.0% 19.8%	15.5% 15.8%			.9% .1%
134 135	14.6% 15.2%	16.8% 17.2%	20.5% 21.1%	22.3% 22.6%	23.1% 23.6%	22.1% 22.3%	21.0% 21.3%	19.6% 19.4%	15.9% 15.5%			0.3% 0.5%
136 137	15.2% 14.7%	17.5% 17.1%	21.5%	22.4% 21.2%	23.4%	22.6%	21.1%	19.1%	15.3% 14.4%		19.	.5%
138	14.8%	17.1%	21.5% 21.6%	21.3%	22.7% 23.0%	21.7% 21.4%	20.0% 20.1%	18.2% 17.7%	14.4%		18.	1.7% 1.7%
139 140	15.1% 15.1%	17.6% 17.9%	22.1% 22.0%	21.4% 21.6%	22.7% 23.0%	21.1% 21.1%	20.0% 20.4%	17.4% 16.8%			19.	0.6% 0.7%
141 142	15.6% 15.5%	17.9% 18.6%	21.8% 21.6%	22.1% 22.0%	22.5% 22.8%	20.4% 20.2%	20.3% 20.4%	16.6% 16.1%				0.6% 0.6%
143 144	15.9% 15.5%	18.9% 18.5%	21.5% 21.2%	22.5% 22.1%	22.5% 22.0%	20.2% 19.6%	20.0% 19.0%	16.0% 14.8%			19.	.6% 3.9%
145 146	15.9% 16.2%	19.1% 19.3%	21.1% 21.4%	22.4% 23.0%	22.0% 22.1%	19.3% 20.0%	18.9% 18.9%	15.2% 15.3%			19.	0.1%
147	16.5%	20.0%	21.5%	22.8%	22.7%	20.3%	18.7%	15.1%			19.	.5%
148 149	16.7% 16.2%	20.4% 19.9%	21.4% 20.2%	23.2% 22.5%	22.5% 21.7%	20.4% 19.3%	18.0% 17.1%	15.1% 14.0%				.4% 3.6%
150 151	16.3% 16.8%	20.0% 20.8%	20.3% 20.4%	22.4% 22.5%	21.2% 20.6%	19.1% 18.7%	17.0% 16.5%	14.1%				3.5% 3.4%
152 153	17.0% 17.2%	20.8% 21.3%	20.6% 20.8%	22.9% 22.1%	21.1% 20.5%	19.0% 18.6%	16.3% 15.7%					0.6% 0.3%
154 155	17.6% 18.1%	20.9% 21.0%	21.2% 21.6%	21.9% 22.3%	20.4% 20.5%	18.7% 18.6%	15.5% 15.2%				19.	.3% .4%
156	17.7%	21.1%	21.3%	21.8%	19.3%	18.0%	14.4%				18.	.8%
157 158	18.4% 18.7%	20.9% 21.1%	21.7% 21.6%	21.3% 21.0%	19.3% 19.8%	18.1% 17.8%	14.9% 14.7%				19.	.9% .0%
159 160	19.3% 19.3%	20.9% 21.0%	21.9% 21.8%	21.6% 22.1%	20.1% 20.0%	17.5% 17.3%	14.9% 14.7%				19.	0.1% 0.1%
161 162	19.0% 18.8%	20.0% 19.7%	20.8% 21.0%	21.3% 21.5%	19.3% 19.4%	16.1% 16.1%	14.1% 14.4%					1.3% 1.4%
163 164	19.1% 19.6%	19.9% 20.4%	21.2% 21.2%	21.1% 21.1%	19.1% 19.6%	15.8% 15.8%					19.	0.2% 0.5%
165 166	19.9% 20.2%	20.8%	20.5% 20.7%	19.7% 19.8%	19.1% 19.4%	15.2% 15.3%					19.	0.0%
167	19.9%	21.3%	20.7%	19.9%	19.0%	15.1%					19.	.1%
168 169	19.6% 19.9%	21.1% 21.5%	20.5% 20.7%	19.1% 19.2%	18.5% 18.6%	14.5% 14.2%					18.	3.6% 3.7%
170 171	20.4% 20.5%	21.4% 21.7%	20.8% 21.4%	19.7% 20.3%	17.8% 17.7%	14.5% 14.4%						5.7% 5.9%
172 173	20.2% 19.5%	21.7% 20.8%	21.3% 20.4%	20.1% 19.3%	17.2% 16.1%	14.2% 13.2%						.7% '.8%
174 175	19.7% 19.8%	21.3% 20.9%	20.1% 19.5%	19.4% 19.4%	15.9% 15.5%	13.3%					17.	.8% 3.8%
176	20.5%	21.3%	19.9%	19.2%	15.3%						18.	.9%
177 178	20.5% 20.8%	20.5% 20.8%	19.4% 19.1%	18.7% 19.3%	14.9% 14.8%						18.	.5% .6%
179 180	20.9% 20.5%	21.1% 20.6%	19.0% 17.7%	19.3% 18.5%	14.4% 13.4%						17.	3.6% 7.7%
181 182	20.3% 20.9%	20.9% 20.8%	17.4% 18.4%	18.4% 18.0%	13.8% 14.0%							.8% .0%
183 184	21.3% 21.6%	21.1% 20.9%	18.6% 18.4%	17.5% 17.0%	13.7% 13.2%							'.9% '.6%
185 186	20.8% 20.6%	19.7% 19.9%	17.9% 18.3%	16.1% 15.8%	12.8% 12.7%						16.	.9% .9%
187 188	20.6% 20.6%	19.1% 19.1%	18.5% 18.5%	15.5% 15.3%	12.770						18.	3.1% 3.0%
189	20.3%	18.5%	18.3%	14.4%							17.	'.5%
190 191	20.2% 20.2%	18.3% 18.4%	18.2% 17.8%	13.9% 13.9%							17.	'.3% '.2%
192 193	19.8% 19.6%	17.5% 17.9%	16.6% 16.8%	12.9% 12.7%								.3% .3%
194 195	19.2% 19.8%	19.1% 19.4%	16.5% 16.0%	13.3% 13.3%								5.6% 5.6%
196 197	19.9% 19.2%	19.5% 18.4%	15.8% 15.0%	13.7% 13.2%							16.	.7% i.9%
198 199	19.0% 19.3%	18.0% 18.0%	15.2% 14.7%	13.0%							15.	.8% '.0%
200	19.9%	17.9%	14.4%								17.	.0%
201 202	19.6% 19.5%	17.8% 17.6%	13.9% 13.7%								16.	.7% .4%
203 204	19.8% 18.3%	17.2% 16.4%	13.7% 12.5%								15.	.4% .3%
205 206	18.2% 18.8%	15.8% 15.9%	12.6% 12.5%								15.	.0% 5.2%
207 208	18.8% 18.7%	16.1% 15.8%	12.4% 12.1%									.3% .0%
209 210	18.1% 18.1%	14.8% 15.0%	11.5% 11.8%								14.	.2%
211 212	17.9% 18.2%	15.0% 14.9%									16.	i.3%
213 214	18.1%	14.1%									15.	.8%
215	17.9% 17.2%	13.7%									14.	.5% .8%
216 217	16.4% 16.7%	12.4% 12.9%									14.	.1% .5%
218 219	16.8% 16.5%	12.6% 12.6%									14.	.4% .2%
220 221	16.4% 15.6%	12.6% 11.9%										.2% 5.5%
222 223	15.2% 14.5%	12.2%									13.	.5% .5%
224	14.3%										14.	.3%
225 226	13.7% 13.5%										13.	5.7% 5.5%
227 228	13.2% 12.4%										12.	.2% .4%
229 230	12.8% 12.7%										12.	8% 7%
231 232	13.1% 13.1%										13.	3.1% 3.1%
233 234	12.2% 12.4%										12.	2% 4%
-												

Repayment	1000	1007	1000	1000	2000	2001	2002	2002	2004	2005	2000	2007	2000	2000	2010	2011	2012	2012	2014	A
Year 10/31/1996	1996 14.1%	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average 14.1%
11/30/1996 12/31/1996	10.7% 11.2%																			10.7% 11.2%
1/31/1997 2/28/1997	13.5% 15.8%	6.3% 5.4%																		13.3% 14.8%
3/31/1997 4/30/1997	17.3% 18.2%	6.5% 7.6%																		16.0% 16.7%
5/31/1997 6/30/1997	17.3% 16.5%	8.2% 5.5%																		15.9% 13.5%
7/31/1997	15.4%	6.6%																		12.8%
8/31/1997 9/30/1997	16.5% 17.9%	8.0% 10.9%																		13.9% 15.6%
10/31/1997 11/30/1997	19.6% 19.8%	13.4% 9.4%																		17.4% 14.6%
12/31/1997 1/31/1998	19.0% 19.1%	10.3% 12.1%	6.6%																	14.2% 15.1%
2/28/1998 3/31/1998	19.6% 19.8%	14.2% 15.6%	4.9% 6.3%																	16.0% 16.7%
4/30/1998 5/31/1998	20.0% 18.8%	16.3% 15.2%	7.3% 7.8%																	17.1% 16.0%
6/30/1998 7/31/1998	18.1%	14.6%	5.3%																	14.4%
8/31/1998	15.9% 16.1%	14.1% 14.6%	6.4% 7.9%																	13.4% 13.9%
9/30/1998 10/31/1998	16.7% 17.0%	15.7% 16.3%	10.8% 13.0%																	15.1% 15.8%
11/30/1998 12/31/1998	16.4% 13.6%	16.8% 16.0%	8.8% 9.5%																	13.8% 12.8%
1/31/1999 2/28/1999	13.3% 13.9%	15.8% 17.5%	10.9% 14.0%	3.1% 3.8%																13.1% 14.7%
3/31/1999 4/30/1999	14.6% 14.7%	17.6% 17.8%	16.0% 16.6%	5.9% 7.1%																15.6% 15.9%
5/31/1999 6/30/1999	13.6% 13.3%	16.8% 16.5%	15.7% 15.4%	7.8% 5.3%																15.0% 13.9%
7/31/1999	13.4%	15.5%	15.1%	6.9%																13.7%
8/31/1999 9/30/1999	13.7% 14.2%	16.0% 16.6%	15.7% 16.8%	8.5% 12.3%																14.3% 15.4%
10/31/1999 11/30/1999	14.1% 14.1%	16.5% 16.0%	17.1% 16.9%	14.5% 9.2%																15.8% 14.0%
12/31/1999 1/31/2000	13.4% 13.2%	14.3% 14.0%	16.0% 15.9%	9.9% 11.5%	3.1%															13.3% 13.5%
2/29/2000 3/31/2000	13.5% 13.4%	14.3% 14.3%	16.4% 16.5%	14.1% 15.5%	3.7% 5.5%															14.3% 14.7%
4/30/2000 5/31/2000	13.4% 12.4%	14.3% 13.3%	16.5% 15.6%	15.7% 15.0%	6.6% 7.5%															14.8% 13.9%
6/30/2000 7/31/2000	12.0% 11.9%	12.9% 12.9%	15.3% 14.8%	14.6% 14.5%	5.1% 6.4%															13.1% 13.0%
8/31/2000	12.4%	13.3%	15.4%	15.4%	8.6%															13.7%
9/30/2000 10/31/2000	12.8% 12.7%	13.9% 13.8%	16.1% 16.1%	16.4% 16.9%	12.0% 14.5%															14.7% 15.1%
11/30/2000 12/31/2000	12.9% 12.5%	13.8% 13.1%	15.7% 14.3%	16.7% 15.8%	9.9% 11.0%															13.9% 13.4%
1/31/2001 2/28/2001	12.5% 12.8%	13.1% 13.4%	14.2% 14.6%	16.0% 16.6%	12.9% 14.9%	5.4% 4.4%														13.8% 14.4%
3/31/2001 4/30/2001	12.8% 13.2%	13.5% 14.0%	15.0% 16.3%	17.6% 20.0%	17.7% 21.1%	6.3% 8.0%														15.3% 17.1%
5/31/2001 6/30/2001	12.0% 11.6%	12.8% 12.4%	15.2% 14.8%	19.0% 18.8%	20.7% 20.3%	9.4% 6.7%														16.3% 15.4%
7/31/2001 8/31/2001	11.6% 12.3%	12.6% 13.3%	15.1% 15.9%	18.4% 19.3%	20.4% 21.8%	8.9% 11.8%														15.6% 16.7%
9/30/2001	12.5%	13.5%	16.1%	19.6%	22.5%	14.6%														17.2%
10/31/2001 11/30/2001	12.6% 13.0%	13.6% 14.1%	16.1% 16.2%	19.7% 19.2%	23.0% 22.7%	17.5% 13.2%														17.7% 16.8%
12/31/2001 1/31/2002	12.7% 12.9%	13.7% 13.9%	15.4% 15.2%	17.7% 17.8%	21.4% 21.9%	15.1% 18.1%	5.4%													16.4% 17.1%
2/28/2002 3/31/2002	13.3% 13.5%	14.3% 14.4%	15.5% 15.6%	18.3% 18.5%	23.0% 23.3%	21.4% 22.7%	5.8% 7.5%													18.0% 18.4%
4/30/2002 5/31/2002	13.7% 13.0%	14.7% 13.7%	15.8% 15.0%	18.7% 17.9%	23.6% 23.0%	23.3% 22.9% 22.5%	9.1% 10.6%													18.7% 18.1%
6/30/2002 7/31/2002	12.7% 12.6%	13.4% 13.5%	14.6% 15.1%	17.6% 17.9%	22.5% 22.1%	22.5% 22.8%	7.4% 10.1%													17.1% 17.5%
8/31/2002 9/30/2002	13.0% 13.2%	14.1% 14.5%	15.6% 16.0%	18.5% 18.8%	22.7% 23.4%	23.9% 25.1%	12.5% 16.1%													18.3% 19.1%
10/31/2002 11/30/2002	13.2% 13.4%	14.4% 14.6%	15.9% 16.0%	18.7% 18.2%	23.1% 22.0%	25.3% 23.9%	18.3% 12.8%													19.3% 17.7%
12/31/2002 1/31/2003	13.1% 13.3%	14.4% 14.5%	15.6% 15.7%	17.1% 16.9%	20.6% 20.6%	22.6% 23.2%	14.5% 17.1%	4.2%												17.3% 17.8%
2/28/2003	13.6%	14.9%	16.2%	17.2%	21.1%	24.2%	20.8% 22.1%	5.1%												18.7%
3/31/2003 4/30/2003	13.9% 14.1%	15.1% 15.3%	16.4% 16.5%	17.4% 17.5%	21.4% 21.5%	24.6% 24.7%	22.6%	6.7% 8.6%												19.1% 19.3%
5/31/2003 6/30/2003	13.2% 13.0%	14.3% 14.1%	15.3% 15.1%	16.4% 16.0%	20.3% 20.0%	23.7% 23.4%	21.9% 21.6%	9.7% 6.8%												18.3% 17.3%
7/31/2003 8/31/2003	13.2% 13.6%	14.2% 14.4%	15.5% 15.9%	16.6% 17.1%	20.4% 20.8%	23.4% 23.8%	22.2% 23.0%	9.9% 12.3%												17.9% 18.6%
9/30/2003 10/31/2003	14.0% 13.9%	14.7% 14.6%	16.1% 15.9%	17.4% 17.3%	21.1% 20.8%	24.3% 24.0%	24.1% 24.3%	16.4% 18.4%												19.4% 19.5%
11/30/2003 12/31/2003	14.0% 13.8%	14.7% 14.5%	16.2% 15.9%	17.4% 17.0%	20.3% 19.0%	23.2% 22.3%	23.5% 22.5%	12.8% 14.3%												18.0% 17.7%
1/31/2004 2/29/2004	14.0% 14.1%	14.8% 15.0%	16.1% 16.3%	17.1% 17.3%	18.8% 18.9%	22.3% 22.5%	22.8% 23.3%	17.1% 20.3%	4.3% 5.1%											18.3% 18.9%
3/31/2004 4/30/2004	14.3% 14.5%	15.4% 15.5%	16.6% 16.7%	17.5% 17.5%	19.0% 19.0%	22.8% 22.8%	23.7%	21.8%	6.9% 8.4%											19.3% 19.3%
5/31/2004	13.6%	14.6%	15.7%	16.4%	17.7%	21.5%	22.8% 22.7%	21.5%	9.5% 7.0%											18.4%
6/30/2004 7/31/2004	13.6% 13.7%	14.5% 14.5%	15.7% 15.4%	16.2% 16.4%	17.3% 17.7%	21.3%	22.5%	21.4% 21.6%	9.8%											17.4% 17.8%
8/31/2004 9/30/2004	14.0% 14.3%	14.6% 14.9%	15.6% 15.9%	16.7% 17.1%	18.0% 18.4%	21.3% 21.7%	22.8% 23.3%	22.1% 23.2%	12.0% 15.6%											18.3% 19.1%
10/31/2004 11/30/2004	13.9% 14.1%	14.5% 14.9%	15.4% 15.7%	16.8% 17.0%	17.9% 18.1%	21.1% 20.5%	22.9% 22.5%	23.1% 22.4%	17.5% 12.2%											19.1% 17.6%
12/31/2004 1/31/2005	13.9% 14.1%	14.7% 14.8%	15.4% 15.5%	16.5% 16.8%	17.6% 17.7%	19.3% 19.3%	21.8% 21.9%	21.6% 22.1%	13.2% 16.1%	3.6%										17.3% 17.9%
2/28/2005 3/31/2005	14.2% 14.5%	15.0% 15.2%	15.6% 16.1%	17.0% 17.4%	17.8% 18.4%	19.6% 19.9%	22.2% 22.6%	22.6% 23.0%	19.7% 21.0%	4.0% 5.3%										18.6% 19.1%
4/30/2005 5/31/2005	14.7% 13.9%	15.5% 14.5%	16.3% 15.3%	17.6% 16.4%	18.4% 17.2%	20.0%	22.7% 21.4%	23.2% 22.1%	21.3% 20.5%	6.6% 13.9%										19.2% 18.5%
6/30/2005 7/31/2005	14.1%	14.5% 14.5% 14.5%	15.1% 15.1%	16.1%	16.9% 17.1%	18.0% 18.5%	20.5% 20.8%	21.4% 21.6%	20.3%	45.0% 43.9%										24.0% 23.8%
8/31/2005	14.2% 14.4%	14.6%	15.2%	16.0% 16.1%	17.1%	18.4%	20.7%	21.7%	20.6%	38.5%										22.7%
9/30/2005 10/31/2005	14.1% 14.0%	14.4% 14.4%	15.2% 15.1%	16.1% 15.9%	16.8% 16.6%	18.1% 17.9%	20.3% 19.9%	21.4%	21.0%	36.2% 32.9%										22.3% 21.6%
11/30/2005 12/31/2005	14.2% 13.8%	14.7% 14.4%	15.1% 14.9%	16.0% 15.6%	16.8% 16.3%	17.9% 17.3%	19.8% 18.8%	21.1% 20.3%	20.6% 19.8%	21.8% 19.4%										19.4% 18.2%
1/31/2006 2/28/2006	14.1% 14.0%	14.5% 14.8%	15.0% 15.0%	15.8% 15.8%	16.3% 16.5%	17.3% 17.3%	18.7% 18.6%	20.2% 20.1%	20.2% 20.5%	21.0% 23.1%	3.7% 5.6%									18.5% 18.8%
3/31/2006 4/30/2006	14.6% 14.8%	15.1% 15.2%	15.3% 15.4%	16.3% 16.4%	17.0% 17.2%	17.7% 17.8%	18.9% 19.0%	20.5%	21.1%	24.2% 24.3%	9.6% 11.0%									19.3% 19.3%
5/31/2006 6/30/2006	14.2% 14.4%	14.3% 14.7%	14.6% 14.7%	15.4% 15.5%	16.2% 16.3%	16.6% 16.7%	17.7% 17.7%	19.3% 19.4%	20.1%	22.9% 23.0%	26.3% 41.4%									19.7% 24.1%
7/31/2006 8/31/2006	14.5% 14.7%	14.6% 14.4%	14.9% 14.9%	15.3% 15.3%	16.0% 16.0%	16.7% 16.7%	17.7% 17.8% 17.7%	19.3% 19.2%	20.2%	22.7% 22.7%	36.4% 30.5%									22.7% 21.3%
9/30/2006	14.7% 14.3% 14.4%	14.4% 14.3% 14.5%	14.4% 14.6%	15.0%	15.6%	16.7% 16.3% 16.4%	17.3%	18.7% 18.7%	20.2%	22.6% 23.0%	24.4% 22.7%									19.7% 19.5%
10/31/2006 11/30/2006	14.4%	14.5%	14.6%	15.1% 15.1%	15.5% 15.6%	16.4%	17.3% 17.3%	18.5%	20.2%	22.9%	16.7%									19.5%

12/31/2006 1/31/2007	14.3% 14.5%	14.3% 14.5%	14.3% 14.5%	14.8% 15.1%	15.2% 15.5%	16.2% 16.4%	16.7% 17.0%	18.0% 18.2%	19.3% 19.7%	22.0% 22.6%	15.4% 18.1%	1.5%								17.3% 18.0%
2/28/2007 3/31/2007	14.6% 15.2%	14.9% 15.3%	14.7% 15.0%	15.3% 15.5%	15.7% 16.1%	16.6% 17.3%	17.0% 17.7%	18.3% 18.9%	19.9% 20.4%	22.8% 23.6%	21.0% 22.3%	2.7% 4.3%								18.6% 19.0%
4/30/2007	15.2%	15.5%	15.2%	15.7%	16.3%	17.5%	18.0%	18.9%	20.5%	23.7%	22.7%	6.3%								19.2%
5/31/2007 6/30/2007	14.7% 14.8%	14.8% 15.2%	14.7% 15.0%	15.1% 15.4%	15.6% 15.9%	16.8% 16.8%	17.0% 17.2%	18.2% 18.4%	19.5% 19.9%	22.4% 22.6%	21.7% 22.1%	7.4% 6.0%								18.3% 17.6%
7/31/2007 8/31/2007	15.1% 15.1%	15.5% 16.0%	15.3% 15.6%	15.4% 15.8%	16.0% 16.4%	16.8% 17.2%	17.2% 17.9%	18.7% 19.2%	20.0% 20.4%	22.9% 23.4%	22.4% 23.1%	7.7% 11.6%								17.9% 18.9%
9/30/2007	15.6%	16.3%	15.6%	16.0%	16.6%	17.3%	17.9%	19.1%	20.6%	23.5%	23.6%	14.4%								19.4%
10/31/2007 11/30/2007	15.5% 15.9%	16.1% 16.6%	15.8% 16.3%	15.7% 16.0%	16.5% 16.7%	17.1% 17.6%	17.7% 18.1%	19.0% 19.3%	20.4% 20.6%	23.2% 23.5%	23.5% 23.8%	16.1% 11.5%								19.5% 18.0%
12/31/2007 1/31/2008	15.5% 15.9%	16.2% 16.7%	16.1% 16.7%	15.7% 16.2%	16.2% 16.8%	17.2% 17.5%	17.4% 18.0%	18.4% 18.7%	19.6% 19.9%	22.6% 22.8%	22.8% 23.2%	11.2% 15.9%	2.9%							17.1% 18.5%
2/29/2008	16.2%	16.8%	17.4%	16.4%	17.2%	17.8%	18.3%	18.9%	20.1%	22.9%	23.8%	19.2%	3.6%							19.2%
3/31/2008 4/30/2008	16.5% 16.7%	17.2% 17.5%	17.9% 18.5%	17.0% 17.4%	17.6% 18.1%	18.3% 18.6%	18.6% 18.9%	19.2% 19.3%	20.6% 20.6%	23.4% 23.3%	24.3% 24.3%	20.4% 20.8%	5.3% 7.6%							19.5% 19.6%
5/31/2008 6/30/2008	16.2% 16.3%	17.1% 17.1%	17.8% 17.7%	17.0% 17.3%	17.5% 17.6%	17.9% 17.9%	18.1% 18.1%	18.4% 18.4%	19.4% 19.3%	22.2% 22.2%	23.1% 23.0%	20.2% 20.4%	9.2% 7.3%							18.8% 17.6%
7/31/2008	16.8%	17.6%	18.6%	18.0%	18.2%	18.2%	18.4%	18.8%	19.7%	22.5%	23.3%	21.0%	9.9%							18.3%
8/31/2008 9/30/2008	17.0% 17.2%	17.9% 17.9%	19.0% 19.0%	18.3% 18.5%	18.5% 18.7%	18.5% 18.9%	19.0% 19.4%	19.0% 19.3%	19.9% 20.1%	22.6% 22.7%	23.5% 23.6%	21.5% 22.4%	12.8% 16.2%							19.1% 20.1%
10/31/2008 11/30/2008	17.6% 18.1%	18.6% 18.9%	19.1% 19.7%	19.0% 19.3%	19.0% 19.4%	19.2% 19.7%	19.9% 20.3%	19.6% 20.1%	20.5% 21.0%	22.9% 23.3%	23.8% 24.3%	22.8% 23.0%	17.7% 13.5%							20.6% 18.8%
12/31/2008	17.7%	18.5%	19.6%	19.1%	19.0%	19.4%	19.9%	19.8%	20.3%	22.6%	23.5%	22.3%	14.3%	4.20/						18.5%
1/31/2009 2/28/2009	18.4% 18.7%	19.1% 19.3%	20.1% 20.5%	19.8% 20.3%	19.5% 20.0%	20.0% 20.3%	20.5% 21.1%	20.5% 21.1%	20.8% 21.0%	23.1% 23.3%	24.0% 24.5%	22.6% 23.2%	18.2% 21.4%	4.3% 5.4%						20.1% 21.1%
3/31/2009 4/30/2009	19.3% 19.3%	20.0% 20.4%	21.1% 21.5%	20.8% 21.5%	20.4% 20.8%	20.9% 21.4%	21.6% 22.0%	21.7% 22.2%	21.4% 21.6%	23.8% 24.0%	24.9% 25.1%	23.8% 24.0%	22.7% 23.4%	8.2% 11.4%						21.7% 22.2%
5/31/2009	19.0%	19.9%	21.5%	21.1%	20.5%	21.0%	21.7%	21.9%	21.2%	23.3%	24.2%	23.5%	23.2%	13.4%						21.9%
6/30/2009 7/31/2009	18.8% 19.1%	20.0% 20.8%	21.6% 22.1%	21.3% 21.6%	20.7% 21.2%	21.2% 21.4%	22.0% 22.2%	22.2% 22.3%	21.5% 21.6%	23.5% 23.6%	24.3% 24.4%	23.8% 24.0%	23.6% 23.8%	11.5% 13.7%						21.2% 21.6%
8/31/2009 9/30/2009	19.6% 19.9%	20.8% 21.3%	22.0% 21.8%	21.8% 22.5%	21.6% 21.7%	21.6% 21.6%	22.5% 22.7%	22.5% 22.7%	21.9% 22.2%	23.8% 24.0%	24.7% 24.9%	24.3% 24.7%	24.1% 25.0%	16.1% 19.4%						22.2% 23.2%
10/31/2009	20.2%	20.9%	21.6%	22.4%	22.1%	21.5%	22.8%	22.7%	22.3%	24.0%	24.9%	24.6%	24.9%	21.7%						23.8%
11/30/2009 12/31/2009	19.9% 19.6%	21.0% 21.1%	21.5% 21.2%	22.5% 21.9%	21.9% 21.4%	21.9% 21.6%	22.8% 22.5%	22.8% 22.4%	22.5% 22.1%	24.0% 23.5%	24.7% 24.3%	24.4% 23.7%	24.2% 23.1%	16.2% 15.9%						21.9% 21.1%
1/31/2010 2/28/2010	19.9% 20.4%	20.9% 21.1%	21.1% 21.4%	21.9% 22.3%	21.4% 21.9%	21.7% 22.1%	22.4% 22.8%	22.5% 22.9%	22.4% 22.9%	23.5% 23.6%	24.3% 24.6%	23.6% 23.8%	22.5% 22.6%	18.5% 20.7%	3.6% 4.5%					21.4% 21.9%
3/31/2010	20.5%	20.9%	21.5%	22.6%	22.3%	22.1%	23.0%	22.9%	23.1%	23.7%	24.6%	23.7%	22.5%	21.2%	6.7%					21.9%
4/30/2010 5/31/2010	20.2% 19.5%	21.0% 20.0%	21.4% 20.2%	22.4% 21.2%	22.0% 21.2%	22.0% 21.2%	22.8% 21.6%	22.8% 21.9%	23.1% 22.0%	23.5% 22.3%	24.4% 23.1%	23.5% 22.1%	22.3% 20.9%	21.2% 20.6%	9.5% 10.8%					21.7% 20.6%
6/30/2010 7/31/2010	19.7% 19.8%	19.7% 19.9%	20.3% 20.4%	21.3% 21.4%	21.1% 21.2%	21.2% 21.5%	21.7% 21.9%	21.9% 21.7%	22.0% 21.9%	22.5% 22.4%	23.0% 22.9%	21.8% 21.9%	20.3% 20.3%	20.4% 20.3%	8.7% 10.6%					19.7% 19.8%
8/31/2010	20.5%	20.4%	20.6%	21.6%	21.7%	21.9%	22.3%	21.9%	22.2%	22.5%	22.9%	21.9%	20.4%	20.5%	12.7%					20.1%
9/30/2010 10/31/2010	20.5% 20.8%	20.8% 21.3%	20.8% 21.2%	22.1% 22.0%	21.9% 22.4%	22.2% 22.4%	22.6% 22.8%	22.4% 22.8%	22.6% 22.6%	22.8% 22.9%	23.1% 23.2%	22.1% 22.1%	20.7% 20.8%	21.1% 21.4%	15.3% 20.2%					20.6% 21.5%
11/30/2010 12/31/2010	20.9% 20.5%	21.6% 21.1%	21.6% 21.3%	22.5% 22.1%	22.7% 22.3%	22.4% 21.9%	23.0% 22.3%	23.1% 22.5%	22.9% 22.5%	23.2% 22.6%	23.3% 22.5%	22.1% 21.4%	20.8% 20.2%	21.2% 20.5%	15.0% 15.0%					20.7% 20.0%
1/31/2011 2/28/2011	20.3%	21.5% 21.4%	21.7% 21.6%	22.4% 23.0%	22.7% 23.1%	22.3% 22.6%	22.5% 22.9%	22.9% 23.3%	22.8% 23.5%	22.8% 23.9%	22.1% 23.5%	21.0% 22.4%	19.8% 20.8%	20.1% 21.2%	17.1% 20.4%	3.5% 5.1%				20.0% 21.3%
3/31/2011	21.3%	21.7%	21.9%	22.8%	23.6%	23.0%	23.3%	23.7%	23.9%	24.1%	23.7%	22.4%	20.8%	21.2%	21.3%	8.0%				21.5%
4/30/2011 5/31/2011	21.6% 20.8%	21.7% 20.8%	21.8% 20.8%	23.2% 22.5%	23.4% 22.7%	22.9% 22.3%	23.3% 22.4%	23.5% 22.5%	23.8% 22.7%	24.1% 23.1%	23.4% 22.2%	22.3% 21.2%	20.7% 19.8%	21.1% 20.4%	21.7% 21.2%	11.0% 13.6%				21.5% 20.7%
6/30/2011 7/31/2011	20.6% 20.6%	21.3% 20.9%	21.0% 21.2%	22.4% 22.5%	23.0% 22.7%	22.4% 22.2%	22.7% 22.6%	22.8% 22.4%	22.9% 22.6%	23.4% 23.2%	22.4% 22.3%	21.3% 21.4%	20.0% 19.9%	20.5% 20.3%	21.4% 21.1%	11.5% 13.8%				20.6% 20.5%
8/31/2011	20.6%	21.3%	21.2%	22.9%	23.0%	22.6%	22.7%	22.7%	22.9%	23.5%	22.7%	21.7%	20.2%	20.5%	21.4%	16.6%				20.9%
9/30/2011 10/31/2011	20.3% 20.2%	20.5% 20.8%	20.5% 20.7%	22.1% 21.9%	22.5% 22.8%	21.9% 22.2%	22.1% 22.3%	22.6% 22.8%	22.5% 22.7%	23.2% 23.6%	22.7% 22.9%	21.6% 22.0%	20.2% 20.6%	20.4% 20.7%	21.7% 22.1%	20.6% 21.7%				21.1% 21.5%
11/30/2011 12/31/2011	20.2% 19.8%	21.1% 20.6%	20.7% 20.5%	22.3% 21.8%	22.5% 22.0%	22.3% 21.6%	22.4% 21.8%	23.0% 22.5%	22.8% 22.5%	23.6% 23.1%	23.0% 22.4%	22.0% 21.3%	20.6% 19.9%	20.7% 20.1%	22.1% 21.4%	15.9% 15.9%				20.9% 20.3%
1/31/2012	19.6%	20.9%	20.7%	21.3%	22.0%	21.7%	21.9%	22.9%	22.7%	23.2%	22.6%	21.5%	20.1%	20.3%	21.7%	18.6%	4.2%			20.7%
2/29/2012 3/31/2012	19.2% 19.8%	20.8% 21.1%	20.8% 21.4%	21.0% 21.6%	22.1% 22.7%	22.1% 22.3%	22.4% 23.0%	23.0% 23.4%	22.9% 23.3%	23.5% 23.7%	23.0% 23.3%	21.7% 21.8%	20.1% 20.1%	20.3% 20.4%	21.9% 22.1%	20.9% 22.1%	4.8% 8.6%			20.9% 21.2%
4/30/2012 5/31/2012	19.9% 19.2%	20.9% 19.7%	21.3% 20.4%	22.1% 21.3%	22.5% 21.7%	22.6% 21.7%	23.1% 22.3%	23.4% 22.1%	23.4% 22.4%	23.9% 22.9%	23.3% 22.3%	21.9% 20.9%	20.0% 19.2%	20.4% 19.6%	22.2% 21.9%	22.7% 22.5%	12.2% 14.8%			21.3% 20.6%
6/30/2012	19.0%	19.9%	20.1%	21.5%	21.2%	21.4%	21.9%	21.8%	22.4%	22.9%	22.2%	20.7%	19.0%	19.5%	21.8%	22.4%	12.3%			20.3%
7/31/2012 8/31/2012	19.3% 19.9%	19.1% 19.1%	19.5% 19.9%	21.1% 21.1%	20.6% 21.1%	21.1% 21.1%	21.6% 21.9%	21.8% 21.9%	22.0% 22.3%	22.4% 22.7%	21.9% 21.9%	20.3% 20.4%	18.7% 18.9%	19.4% 19.5%	21.6% 21.8%	22.3% 22.6%	14.6% 17.5%			20.2% 20.4%
9/30/2012 10/31/2012	19.6% 19.5%	18.5% 18.3%	19.4% 19.1%	19.7% 19.8%	20.5% 20.4%	20.4% 20.2%	21.2% 21.2%	21.1% 21.2%	21.3% 21.2%	21.9% 21.7%	21.1% 21.1%	19.8% 19.7%	18.3% 18.3%	19.0% 18.9%	21.1% 21.0%	22.4% 22.4%	20.8% 21.0%			19.9% 19.9%
11/30/2012 12/31/2012	19.8% 18.3%	18.4%	19.0% 17.7%	19.9%	20.5%	20.2%	21.5% 20.7%	21.6%	21.3%	21.8% 20.8%	21.3%	19.8% 18.9%	18.4% 17.5%	18.9% 18.0%	21.1%	22.6%	16.1% 15.8%			19.7% 18.8%
1/31/2013	18.2%	17.5% 17.9%	17.4%	19.1% 19.2%	19.3% 19.3%	19.6% 19.3%	20.3%	20.5% 20.5%	20.4% 20.5%	21.1%	20.3% 20.4%	19.0%	17.4%	18.0%	20.2%	21.6% 21.7%	18.7%	4.4%		19.0%
2/28/2013 3/31/2013	18.8% 18.8%	19.1% 19.4%	18.4% 18.6%	19.7% 20.3%	19.8% 20.1%	20.0% 20.3%	21.0% 21.3%	21.5% 21.7%	21.3% 21.6%	21.8% 22.0%	21.1% 21.3%	19.7% 19.8%	18.0% 18.1%	18.5% 18.6%	20.6% 20.7%	22.2% 22.5%	21.7% 22.7%	5.6% 9.7%		19.6% 19.8%
4/30/2013 5/31/2013	18.7% 18.1%	19.5% 18.4%	18.4% 17.9%	20.1% 19.3%	20.0% 19.3%	20.4% 19.3%	21.1% 20.0%	21.6% 20.8%	21.5% 20.6%	22.1% 21.2%	21.1% 20.2%	19.8% 19.0%	18.0% 17.1%	18.4% 17.6%	20.6% 19.8%	22.2% 21.7%	23.0% 22.5%	12.2% 14.9%		19.7% 18.9%
6/30/2013	18.1%	18.0%	18.3%	19.4%	19.4%	19.1%	20.1%	20.9%	20.4%	21.3%	20.3%	19.0%	17.1%	17.6%	19.8%	21.7%	22.6%	12.1%		18.9%
7/31/2013 8/31/2013	17.9% 18.2%	18.0% 17.9%	18.5% 18.5%	19.4% 19.2%	19.1% 19.6%	18.7% 19.0%	20.0% 20.4%	20.9% 20.9%	20.4% 20.4%	21.0% 21.1%	20.2% 20.3%	18.8% 18.8%	17.0% 17.1%	17.5% 17.5%	19.5% 19.6%	21.4% 21.4%	22.3% 22.6%	14.5% 17.0%		18.7% 18.9%
9/30/2013 10/31/2013	18.1% 17.9%	17.8% 17.6%	18.3% 18.2%	18.7% 19.3%	19.1% 19.4%	18.6% 18.7%	20.3% 20.4%	20.6% 20.9%	20.0% 20.2%	20.8% 21.1%	20.1% 20.4%	18.6% 18.9%	16.9% 17.1%	17.3% 17.5%	19.3% 19.4%	21.1% 21.2%	22.4% 22.6%	19.7% 21.2%		18.7% 18.9%
11/30/2013	17.2%	17.2%	17.8%	19.3%	19.0%	18.6%	20.0%	20.6%	20.5%	20.9%	20.3%	18.9%	17.1%	17.4%	19.3%	21.0%	22.3%	16.4%		18.7%
12/31/2013 1/31/2014	16.4% 16.7%	16.4% 15.8%	16.6% 16.8%	18.5% 18.4%	18.5% 18.6%	18.0% 18.1%	19.0% 18.9%	20.0% 19.8%	19.8% 20.0%	20.2% 20.4%	19.7% 19.9%	18.4% 18.4%	16.6% 16.8%	16.8% 16.9%	18.6% 18.4%	20.3% 20.5%	21.7% 21.9%	16.1% 18.8%	4.1%	18.1% 18.2%
2/28/2014 3/31/2014	16.8% 16.5%	15.9% 16.1%	16.5% 16.0%	18.0% 17.5%	17.8% 17.7%	17.8% 17.5%	18.9% 18.7%	19.6% 19.4%	19.9% 19.7%	20.1% 19.9%	19.7% 19.6%	18.3% 18.2%	16.6% 16.5%	16.7% 16.7%	18.1% 18.1%	20.2% 20.0%	21.7% 21.7%	20.4% 21.2%	5.0% 8.1%	18.0% 18.0%
4/30/2014	16.4%	15.8%	15.8%	17.0%	17.2%	17.3%	18.0%	19.1%	19.0%	19.4%	19.3%	17.9%	16.3%	16.5%	17.8%	19.8%	21.7%	21.4%	11.3%	17.8%
5/31/2014 6/30/2014	15.6% 15.2%	14.8% 15.0%	15.0% 15.2%	16.1% 15.8%	16.1% 15.9%	16.1% 16.1%	17.1% 17.0%	18.2% 17.7%	18.1% 18.0%	18.5% 18.3%	18.3% 18.1%	17.0% 16.9%	15.5% 15.5%	15.8% 15.7%	16.9% 16.9%	19.0% 18.9%	20.7% 20.8%	20.9% 21.3%	13.4% 11.4%	17.0% 16.9%
7/31/2014 8/31/2014	14.5% 14.3%	15.0% 14.9%	14.7% 14.4%	15.5% 15.3%	15.5% 15.3%	15.8% 15.8%	16.5% 16.3%	17.4% 16.8%	17.6% 17.3%	18.0% 17.6%	17.7% 17.5%	16.5% 16.1%	15.0% 14.7%	15.3% 15.1%	16.6% 16.4%	18.6% 18.2%	20.1% 19.9%	20.8% 20.5%	12.8% 14.1%	16.5% 16.2%
9/30/2014	13.7%	14.1%	13.9%	14.4%	14.9%	15.2%	15.7%	16.6%	16.7%	17.0%	16.9%	15.6%	14.4%	14.8%	15.9%	17.7%	19.6%	20.1%	16.0%	15.8%
10/31/2014 11/30/2014	13.5% 13.2%	13.7% 13.0%	13.7% 13.7%	13.9% 13.9%	14.8% 14.4%	15.3% 15.1%	15.5% 15.2%	16.1% 16.0%	16.4% 16.3%	16.8% 16.5%	16.7% 16.3%	15.4% 15.2%	14.1% 14.0%	14.6% 14.4%	15.6% 15.4%	17.4% 17.0%	19.3% 19.1%	19.8% 19.4%	17.3% 13.4%	15.6% 15.3%
12/31/2014 1/31/2015	12.4% 12.8%	12.4% 12.9%	12.5% 12.6%	12.9% 12.7%	13.4% 13.8%	14.5% 14.2%	14.4% 14.9%	14.8% 15.2%	15.5% 15.8%	15.6% 15.8%	15.4% 15.5%	14.4% 14.6%	13.3% 13.4%	13.6% 13.6%	14.6% 14.5%	16.0% 15.9%	18.2% 18.2%	18.5% 18.6%	13.5% 15.5%	14.5% 14.6%
2/28/2015	12.7%	12.6%	12.5%	13.3%	14.0%	14.5%	14.7%	15.3%	15.9%	15.9%	15.6%	14.6%	13.4%	13.6%	14.3%	15.8%	17.8%	18.6%	16.9%	14.6%
3/31/2015 4/30/2015	13.1% 13.1%	12.6% 12.6%	12.4% 12.1%	13.3% 13.7%	13.7% 13.2%	14.4% 14.2%	14.9% 14.7%	15.1% 15.1%	15.5% 15.3%	15.9% 15.6%	15.6% 15.5%	14.5% 14.3%	13.3% 13.2%	13.4% 13.2%	14.2% 14.0%	15.4% 15.2%	17.6% 17.3%	18.4% 18.2%	17.7% 18.0%	14.4% 14.3%
5/31/2015 6/30/2015	12.2% 12.4%	11.9% 12.2%	11.5% 11.8%	13.2% 13.0%	12.8% 12.7%	13.2% 13.3%	14.1% 14.4%	14.0% 14.1%	14.4% 14.4%	14.6% 14.6%	14.7% 14.8%	13.6% 13.7%	12.5% 12.5%	12.5% 12.6%	13.1% 13.1%	14.3% 14.2%	16.3% 16.2%	17.3% 17.4%	17.4% 17.3%	13.5% 13.5%

ment Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	Average
1	0.5%	1.3%	0.5%	1.0%	1.1%	1.5%	5.7%	4.5%	1.8%	2.59
2	1.8%	4.2%	2.2%	2.9%	2.9%	2.8%	9.9%	5.6%	3.6%	4.49
3 4	2.3% 2.7%	2.5% 2.5%	3.4% 4.1%	4.5% 5.6%	5.4% 7.2%	4.0% 4.8%	12.0% 11.7%	6.6% 7.5%	5.7% 8.4%	5.9° 6.8°
5	2.7%	2.5%	4.1%	7.3%	8.0%	5.4%	11.7%	8.6%	10.2%	7.6
6	3.1%	3.1%	6.3%	8.7%	9.0%	6.9%	13.6%	9.0%	11.7%	9.09
7	3.7%	4.1%	6.2%	6.4%	5.9%	15.6%	22.9%	9.5%	13.3%	12.7
8	4.2%	4.6%	6.3%	7.0%	7.1%	18.4%	25.5%	10.9%	14.4%	14.39
9	5.0%	5.1%	7.0%	8.7%	9.2%	21.6%	26.6%	11.4%	15.6%	15.89
10	5.5%	5.8%	7.8%	10.1%	10.4%	21.7%	27.9%	13.4%	16.4%	16.89
11	5.5%	5.9%	7.7%	9.5%	10.0%	21.7%	26.9%	14.0%	16.8%	16.39
12	5.5%	5.9%	8.2%	9.6%	10.2%	21.4%	25.6%	14.1%	16.7%	15.99
13	6.3%	7.2%	9.3%	11.3%	11.7%	23.1%	26.9%	15.7%	17.5%	17.39
14	6.8%	8.4%	10.7%	12.4%	12.9%	23.7%	27.4%	16.6%	17.7%	18.19
15	7.6%	9.0%	11.1%	12.7%	13.3%	24.2%	27.8%	17.0%	17.5%	18.59
16	8.3%	9.2%	11.2%	12.7%	13.4%	24.1%	27.8%	17.1%	17.0%	18.59
17	8.3%	9.2%	11.1%	12.5%	13.3%	21.5%	25.1%	16.7%	17.3%	17.29
18	8.4%	9.4%	11.3%	12.7%	13.5%	20.8%	24.7%	16.9%	18.3%	17.19
19	8.7%	9.6%	11.7%	12.9%	13.6%	20.2%	24.7%	17.2%	18.7%	17.1
20	9.2%	9.9%	12.0%	13.1%	13.7%	19.9%	25.0%	17.5%	18.8%	17.2
21	9.4%	10.4%	12.4%	13.4%	14.7%	19.8%	24.8%	17.8%	19.2%	17.4
22	9.7%	10.8%	12.5%	13.4%	14.9%	19.7%	24.3%	18.0%	18.9%	17.4
23	10.0%	10.7%	12.3%	13.2%	14.7%	19.3%	24.3%	18.2%	18.6%	17.2
24	9.9%	10.3%	11.9%	12.8%	14.2%	18.5%	23.4%	18.0%	18.2%	16.79
25	10.1%	10.2%	11.8%	12.6%	14.1%	18.5%	23.4%	18.4%	17.7%	16.79
26	10.5%	10.5%	11.9%	12.7%	14.2%	18.5%	23.5%	18.7%	17.4%	16.7
27	10.5%	10.7%	11.9%	12.8%	14.3%	18.6%	23.6%	19.1%	16.7%	16.9
28	10.7%	10.7%	11.9%	12.8%	14.4%	18.6%	23.5%	19.3%	15.9%	16.9
29	10.5%	10.4%	11.6%	12.4%	14.0%	17.2%	21.7%	19.2%	14.9%	16.1
30	10.6%	10.5%	11.7%	12.3%	14.1%	17.1%	21.3%	19.5%	14.6%	16.1
31	10.7%	10.9%	11.7%	12.4%	13.9%	17.0%	21.5%	19.5%	14.7%	16.1
32	11.0%	11.1%	11.8%	12.4%	13.8%	17.2%	21.7%	19.4%	14.8%	16.2
33	11.4%	11.2%	12.0%	12.7%	13.8%	17.3%	21.7%	19.2%	14.9%	16.3
34	11.5%	11.2%	11.8%	12.8%	13.9%	16.9%	21.8%	18.7%	14.9%	16.1
35	11.5%	11.2%	11.7%	12.7%	13.8%	16.9%	22.1%	18.2%	15.0%	16.1
36	11.1%	10.9%	11.3%	12.3%	13.3%	16.4%	21.7%	17.4%	14.5%	15.6
37	11.3%	10.8%	11.2%	12.2%	13.2%	16.5%	21.8%	17.0%	14.6%	15.6
38 39	11.6% 11.6%	11.0%	11.2%	12.2%	13.2%	16.5%	22.0% 22.2%	16.9%	14.8%	15.6
40	11.5%	11.0%	11.3%	12.3% 12.1%	13.2%	16.5% 16.5%	22.2%	16.5%	14.8% 14.5%	15.6
41	11.7%	11.0% 10.7%	11.2% 10.7%	12.1%	13.1% 12.7%	15.5%	22.5%	16.2% 15.3%	14.5%	15.5 14.8
41	11.2%	10.7%	10.7%	11.7%	12.7%	15.3%	20.9%	14.9%	14.1%	14.0
43	11.4%	10.8%	10.5%	11.7%	12.7%	15.4%	20.5%	15.0%	14.2%	14.7
44	11.4%	10.9%	10.4%	11.5%	12.8%	15.5%	20.7%	14.9%	14.3%	14.6
45	11.5%	11.0%	11.2%	11.3%	12.7%	15.5%	20.2%	15.0%	14.5%	14.6
46	11.4%	10.7%	10.8%	11.2%	12.4%	15.4%	19.6%	15.0%	14.4%	14.3
47	11.3%	10.6%	10.4%	11.0%	12.2%	15.5%	19.1%	14.9%	14.5%	14.1
48	11.0%	10.2%	9.8%	10.4%	11.5%	14.9%	18.3%	14.9%	13.9%	13.6
49	11.1%	10.0%	9.5%	9.9%	11.2%	14.8%	17.7%	14.9%	14.1%	13.3
50	11.0%	9.9%	9.4%	9.6%	11.1%	14.8%	17.4%	15.1%	14.0%	13.2
51	11.0%	9.9%	9.5%	9.6%	11.1%	14.9%	17.1%	15.0%	13.9%	13.2
52	11.0%	9.8%	9.4%	9.5%	11.0%	15.0%	16.7%	14.9%	13.9%	13.1
53	10.5%	9.3%	8.9%	9.1%	10.6%	14.4%	15.1%	14.3%	13.4%	12.4
54	10.6%	9.1%	9.0%	9.2%	10.6%	14.3%	14.1%	14.4%	13.2%	12.2
55	10.6%	9.1%	8.7%	9.1%	10.6%	14.3%	14.2%	14.3%	12.8%	12.1
56	10.8%	9.3%	8.7%	9.3%	10.8%	14.2%	14.1%	14.5%	13.4%	12.2
57	10.9%	9.3%	8.6%	9.3%	10.9%	14.1%	14.2%	14.4%	12.9%	12.2
58	10.6%	9.3%	8.5%	9.1%	11.0%	13.8%	14.2%	14.5%	12.7%	12.2
59	10.7%	9.3%	8.5%	9.2%	11.2%	13.6%	14.2%	14.6%	12.7%	12.2
60	10.5%	9.0%	8.2%	9.0%	11.1%	13.2%	13.9%	14.1%	12.0%	11.9
61	10.5%	9.2%	8.2%	9.1%	11.3%	13.0%	13.9%	14.2%	11.9%	11.9
62	10.7%	9.2%	8.2%	9.1%	11.4%	12.8%	14.1%	14.3%	12.1%	11.9
63	10.7%	9.2%	8.3%	9.1%	11.6%	12.7%	14.1%	14.3%	12.3%	12.0
64	10.7%	9.2%	8.3%	9.2%	11.8%	12.5%	14.0%	14.4%	12.2%	11.9
65	10.1%	8.9%	8.0%	8.8%	11.7%	11.7%	13.3%	13.9%	11.8%	11.4
66	10.0%	9.1%	8.0%	8.9%	11.9%	11.3%	13.4%	13.8%	12.2%	11.4
67	9.9%	9.1%	8.0%	8.9%	11.7%	11.2%	13.4%	13.5%	12.0%	11.4
68	10.1%	9.2%	8.2%	9.1%	11.8%	11.2%	13.8%	13.9%	12.2%	11.6
69	10.1%	9.1%	8.4%	9.4%	11.8%	11.4%	13.8%	13.5%	12.3%	11.7
70	10.2%	9.2%	8.3%	9.5%	11.6%	11.4%	14.1%	13.4%	12.4%	11.
71	10.3%	9.2%	8.4%	9.7%	11.5%	11.4%	14.2%	13.5%	12.3%	11.8
72	10.2%	9.0%	8.3%	9.8%	11.3%	11.2%	13.8%	12.8%	11.8%	11.5
73	10.6%	9.2%	8.6%	10.1%	11.3%	11.3%	13.9%	12.9%	12.0%	11.0
74	10.7%	9.5%	8.8%	10.3%	11.4%	11.5%	13.8%	13.4%	11.9%	11.8
75	11.0%	9.8%	8.9%	10.7%	11.2%	11.5%	13.9%	13.6%	11.8%	11.9
76	11.1%	9.9%	9.0%	11.0%	11.1%	11.5%	14.0%	13.6%	11.6%	12.0
77	11.0%	9.8%	8.8%	10.9%	10.6%	11.1%	13.4%	13.1%	11.1%	11.0
78	11.2%	9.9%	8.9%	11.1%	10.6%	11.2%	13.3%	13.2%	10.9%	11.0
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2/29/2000	1.8%									1
3/31/2000	2.3%									2
4/30/2000	2.7%									2
5/31/2000	2.9%									2
6/30/2000	3.1%									3
7/31/2000	3.7%									3
8/31/2000	4.2%									4
9/30/2000	5.0%									5
0/31/2000	5.5%									5
1/30/2000	5.5%									5
2/31/2000	5.5%									5
1/31/2001	6.3%	1.3%								ϵ
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0/31/2001	9.7%	5.8%								7
1/30/2001	10.0%	5.9%								7
2/31/2001	9.9%	5.9%								7
1/31/2002	10.1%	7.2%	0.5%							7
2/28/2002	10.5%	8.4%	2.2%							8
3/31/2002	10.5%	9.0%	3.4%							8
1/30/2002	10.7%	9.2%	4.1%							8
5/31/2002	10.5%	9.2%	4.9%							8
5/30/2002	10.6%	9.4%	6.3%							
7/31/2002	10.7%	9.6%	6.2%							
3/31/2002	11.0%	9.9%	6.3%							8
9/30/2002	11.4%	10.4%	7.0%							9
0/31/2002	11.5%	10.8%	7.8%							9
1/30/2002	11.5%	10.7%	7.7%							9
2/31/2002	11.1%	10.3%	8.2%							9
1/31/2002	11.3%	10.2%	9.3%	1.0%						g
2/28/2003	11.6%	10.5%	10.7%	2.9%						10
3/31/2003	11.6%	10.7%	11.1%	4.5%						10
1/30/2003	11.7%	10.7%	11.1%	5.6%						10
5/31/2003	11.2%	10.4%	11.1%	7.3%						10
6/30/2003	11.3%	10.5%	11.3%	8.7%						10
7/31/2003	11.4%	10.9%	11.7%	6.4%						10
8/31/2003	11.4%	11.1%	12.0%	7.0%						10
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./31/2003	11.1%	10.8%	11.8%	11.3%	1.1%					1:
2/29/2004	11.0%	11.0%	11.0%	12.4%	2.9%					1
3/31/2004	11.0%	11.0%	11.9%	12.7%	5.4%					1
1/30/2004	11.0%									
5/31/2004		11.0%	11.9%	12.7%	7.2% 8.0%					1
	10.5%	10.7%	11.6%	12.5%						1
5/30/2004	10.6%	10.8%	11.7%	12.7%	9.0%					1
7/31/2004	10.6%	10.8%	11.7%	12.9%	5.9%					1
3/31/2004	10.8%	10.9%	11.8%	13.1%	7.1%					1
	10.9%	11.0%	12.0%	13.4%	9.2%					1
/31/2004	10.6% 10.7%	10.7%	11.8% 11.7%	13.4% 13.2%	10.4% 10.0%					1
/30/2004		10.6%								1
/31/2004	10.5% 10.5%	10.2%	11.3%	12.8% 12.6%	10.2%	1 E0/				1
		10.0%	11.2%		11.7%	1.5%				1
/28/2005	10.7%	9.9%	11.2%	12.7%	12.9%	2.8%				1
/31/2005	10.7%	9.9%	11.3%	12.8%	13.3%	4.0%				1
/30/2005	10.7%	9.8%	11.2%	12.8%	13.4%	4.8%				1
/31/2005	10.1%	9.3%	10.7%	12.4%	13.3%	5.4%				1
/30/2005	10.0%	9.1%	10.5%	12.3%	13.5%	6.9%				1
//31/2005	9.9%	9.1%	10.4%	12.4%	13.6%	15.6%				1
/31/2005	10.1%	9.3%	10.4%	12.4%	13.7%	18.4%				1
/30/2005	10.1%	9.3%	11.2%	12.7%	14.7%	21.6%				1
/31/2005	10.2%	9.3%	10.8%	12.8%	14.9%	21.7%				1
/30/2005	10.3%	9.3%	10.4%	12.7%	14.7%	21.7%				1
/31/2005	10.2%	9.0%	9.8%	12.3%	14.2%	21.4%	F 70/			1
/31/2006	10.6%	9.2%	9.5%	12.2%	14.1%	23.1%	5.7%			1
/28/2006	10.7%	9.2%	9.4%	12.2%	14.2%	23.7%	9.9%			1
/31/2006	11.0%	9.2%	9.5%	12.3%	14.3%	24.2%	12.0%			1
/30/2006	11.1%	9.2%	9.4%	12.1%	14.4%	24.1%	11.7%			1
5/31/2006	11.0%	8.9%	8.9%	11.7%	14.0%	21.5%	11.7%			1
5/30/2006	11.2%	9.1%	9.0%	11.7%	14.1%	20.8%	13.6%			1
7/31/2006	11.1%	9.1%	8.7%	11.5%	13.9%	20.2%	22.9%			1
3/31/2006	11.2%	9.2%	8.7%	11.5%	13.8%	19.9%	25.5%			10
9/30/2006	11.0%	9.1%	8.6%	11.3%	13.8%	19.8%	26.6%			10
)/31/2006	11.1%	9.2%	8.5%	11.2%	13.9%	19.7%	27.9%			1'
/30/2006	11.2%	9.2%	8.5%	11.0%	13.8%	19.3%	26.9%			1'
2/31/2006	10.9%	9.0%	8.2%	10.4%	13.3%	18.5%	25.6%			10

2/28/2007	11.4%	9.5%	8.2%	9.6%	13.2%	18.5%	27.4%	5.6%		16.5%
3/31/2007	11.5%	9.8%	8.3%	9.6%	13.2%	18.6%	27.8%	6.6%		16.6%
4/30/2007	11.4%	9.9%	8.3%	9.5%	13.1%	18.6%	27.8%	7.5%		16.4%
5/31/2007	11.2%	9.8%	8.0%	9.1%	12.7%	17.2%	25.1%	8.6%		15.3%
6/30/2007 7/31/2007	11.5% 11.5%	9.9% 9.9%	8.0% 8.0%	9.2% 9.1%	12.8% 12.7%	17.1% 17.0%	24.7% 24.7%	9.0% 9.5%		15.1% 14.9%
8/31/2007	11.5%	10.1%	8.2%	9.1%	12.7%	17.2%	25.0%	10.9%		15.2%
9/30/2007	11.9%	10.1%	8.4%	9.3%	12.7%	17.3%	24.8%	11.4%		15.1%
10/31/2007	12.0%	10.2%	8.3%	9.1%	12.4%	16.9%	24.3%	13.4%		15.1%
11/30/2007	12.3%	10.6%	8.4%	9.2%	12.2%	16.9%	24.3%	14.0%		15.2%
12/31/2007	12.1%	10.5%	8.3%	9.0%	11.5%	16.4%	23.4%	14.1%		14.8%
1/31/2008	12.5%	10.7%	8.6%	9.1%	11.2%	16.5%	23.4%	15.7%	1.8%	15.0%
2/29/2008	12.8%	11.0%	8.8%	9.1%	11.1%	16.5%	23.5%	16.6%	3.6%	15.1%
3/31/2008	13.2%	11.4%	8.9%	9.1%	11.1%	16.5%	23.6%	17.0%	5.7%	15.3%
4/30/2008	13.3%	11.6%	9.0%	9.2%	11.0%	16.5%	23.5%	17.1%	8.4%	15.3%
5/31/2008	12.9%	11.5%	8.8%	8.8%	10.6%	15.5%	21.7%	16.7%	10.2%	14.6%
6/30/2008	13.1%	11.6%	8.9%	8.9%	10.6%	15.3%	21.3%	16.9%	11.7%	14.5%
7/31/2008	13.3%	11.9%	9.0%	8.9%	10.6%	15.4%	21.5%	17.2%	13.3%	14.7%
8/31/2008	13.4%	12.2%	9.2%	9.1%	10.8%	15.5%	21.7%	17.5%	14.4%	14.9%
9/30/2008	13.7%	12.4%	9.5%	9.4%	10.9%	15.5%	21.7%	17.8%	15.6%	15.1%
10/31/2008	13.7%	12.7%	9.7%	9.5%	11.0%	15.4%	21.8%	18.0%	16.4%	15.2%
11/30/2008	13.8%	12.9%	9.9%	9.7%	11.2%	15.5%	22.1%	18.2%	16.8%	15.4%
12/31/2008	13.9%	13.1%	9.9%	9.8%	11.1%	14.9%	21.7%	18.0%	16.7%	15.1%
1/31/2009	14.0%	13.3%	10.2%	10.1%	11.3%	14.8%	21.8%	18.4%	17.5%	15.3%
2/28/2009	14.4%	13.7%	10.3%	10.3%	11.4%	14.8%	22.0%	18.7%	17.7%	15.5%
3/31/2009	15.0%	13.8%	10.7%	10.7%	11.6%	14.9%	22.2%	19.1%	17.5%	15.7%
4/30/2009	15.2%	14.0%	11.0%	11.0%	11.8%	15.0%	22.3%	19.3%	17.0%	15.9%
5/31/2009	15.0%	14.0%	10.9%	10.9%	11.7%	14.4%	21.1%	19.2%	17.3%	15.5%
6/30/2009 7/31/2009	15.1%	14.2%	11.1%	11.1%	11.9%	14.3%	20.9%	19.5%	18.3%	15.6%
8/31/2009	15.4%	14.2%	11.1%	11.0%	11.7%	14.3%	20.7% 20.5%	19.5%	18.7%	15.5%
	15.5%	14.3%	11.1%	11.0%	11.8%	14.2%		19.4%	18.8%	15.4%
9/30/2009 10/31/2009	14.9% 14.4%	14.0% 13.5%	11.0% 10.8%	10.9% 10.6%	11.8% 11.6%	14.1% 13.8%	20.2% 19.6%	19.2% 18.7%	19.2% 18.9%	15.3% 14.9%
11/30/2009	14.4%	13.3%	10.6%	10.5%	11.5%	13.6%	19.1%	18.2%	18.6%	14.6%
12/31/2009	13.7%	13.1%	10.4%	10.2%	11.3%	13.2%	18.3%	17.4%	18.2%	14.1%
1/31/2010	13.3%	12.6%	10.2%	10.1%	11.3%	13.0%	17.7%	17.0%	17.7%	13.9%
2/28/2010	13.2%	12.5%	10.0%	10.1%	11.4%	12.8%	17.4%	16.9%	17.4%	13.7%
3/31/2010	13.1%	12.3%	9.9%	10.0%	11.2%	12.7%	17.1%	16.5%	16.7%	13.5%
4/30/2010	12.8%	12.1%	9.8%	9.7%	11.1%	12.5%	16.7%	16.2%	15.9%	13.2%
5/31/2010	12.1%	11.5%	9.3%	9.3%	10.6%	11.7%	15.1%	15.3%	14.9%	12.4%
6/30/2010	11.9%	11.4%	9.1%	9.2%	10.6%	11.3%	14.1%	14.9%	14.6%	12.0%
7/31/2010	11.9%	11.5%	9.3%	9.2%	10.4%	11.2%	14.2%	15.0%	14.7%	12.0%
8/31/2010	12.2%	11.6%	9.4%	9.3%	10.3%	11.2%	14.1%	14.9%	14.8%	12.0%
9/30/2010	12.3%	12.0%	9.5%	9.4%	10.4%	11.4%	14.2%	15.0%	14.9%	12.1%
10/31/2010	12.3%	12.1%	9.4%	9.4%	10.5%	11.4%	14.2%	15.0%	14.9%	12.1%
11/30/2010	12.4%	12.0%	9.4%	9.4%	10.5%	11.4%	14.2%	14.9%	15.0%	12.1%
12/31/2010	12.2%	11.5%	9.2%	9.2%	10.4%	11.2%	13.9%	14.9%	14.5%	12.0%
1/31/2011	12.1%	11.6%	9.3%	9.3%	10.4%	11.3%	13.9%	14.9%	14.6%	12.0%
2/28/2011	12.4%	11.6%	9.4%	9.5%	10.5%	11.5%	14.1%	15.1%	14.8%	12.2%
3/31/2011	12.4%	11.6%	9.3%	9.5%	10.6%	11.5%	14.1%	15.0%	14.8%	12.2%
4/30/2011	12.5%	11.5%	9.4%	9.5%	10.5%	11.5%	14.0%	14.9%	14.5%	12.1%
5/31/2011	12.1%	11.2%	9.1%	9.2%	10.2%	11.1%	13.3%	14.3%	14.1%	11.6%
6/30/2011	12.1%	11.3%	9.2%	9.4%	10.3%	11.2%	13.4%	14.4%	14.2%	11.8%
7/31/2011	11.8%	11.2%	9.2%	9.2%	10.1%	11.0%	13.4%	14.3%	14.1%	11.7%
8/31/2011	11.6%	11.2%	9.3%	9.3%	10.3%	11.2%	13.8%	14.5%	14.3%	11.9%
9/30/2011	11.1%	11.0%	9.0%	9.0%	10.2%	11.1%	13.8%	14.4%	14.5%	11.7%
10/31/2011	11.1%	11.0%	9.0%	9.0%	10.3%	11.2%	14.1%	14.5%	14.4%	11.9%
11/30/2011	10.9%	10.9%	9.0%	9.0%	10.3%	11.3%	14.2%	14.6%	14.5%	11.9%
12/31/2011 1/31/2012	10.6% 10.5%	10.5% 10.5%	8.8% 8.8%	8.7% 8.7%	10.1% 10.2%	11.0% 11.1%	13.8% 13.9%	14.1% 14.2%	13.9% 14.1%	11.6% 11.6%
2/29/2012	10.5%	10.5%	8.8%	8.7%	10.2%	11.1%	13.9%	14.2%	14.1%	11.6%
3/31/2012	10.7%	10.6%	8.9%	8.8%	10.0%	11.1%	13.9%	14.3%	13.9%	11.7%
4/30/2012	10.7%	10.8%	9.0%	8.9%	10.1%	11.1%	14.0%	14.4%	13.9%	11.7%
5/31/2012	10.5%	10.6%	8.7%	8.6%	9.8%	10.7%	13.4%	13.9%	13.4%	11.3%
6/30/2012	10.5%	10.6%	8.7%	8.6%	9.8%	10.7%	13.3%	13.8%	13.2%	11.3%
7/31/2012	10.4%	10.4%	8.5%	8.4%	9.5%	10.3%	12.9%	13.5%	12.8%	10.9%
8/31/2012	10.6%	10.4%	8.7%	8.5%	9.6%	10.3%	13.3%	13.9%	13.4%	11.2%
9/30/2012	10.2%	10.2%	8.4%	8.2%	9.3%	10.0%	12.7%	13.5%	12.9%	10.8%
10/31/2012	10.1%	10.3%	8.3%	8.2%	9.3%	9.9%	12.7%	13.4%	12.7%	10.8%
11/30/2012	10.1%	10.2%	8.3%	8.3%	9.4%	10.0%	12.8%	13.5%	12.7%	10.8%
12/31/2012	9.6%	9.7%	7.9%	7.9%	8.9%	9.5%	12.2%	12.8%	12.0%	10.3%
1/31/2013	9.6%	9.5%	7.8%	7.8%	8.8%	9.4%	12.1%	12.9%	11.9%	10.2%
2/28/2013	10.0%	9.8%	8.0%	8.0%	8.9%	9.7%	12.4%	13.4%	12.1%	10.5%
3/31/2013	10.1%	9.9%	8.1%	8.1%	9.1%	9.8%	12.6%	13.6%	12.3%	10.7%
4/30/2013	10.1%	9.8%	8.1%	8.1%	9.0%	9.8%	12.6%	13.6%	12.2%	10.6%
5/31/2013	9.9%	9.5%	7.8%	7.8%	8.7%	9.4%	12.1%	13.1%	11.8%	10.3%
6/30/2013	10.0%	9.6%	7.9%	7.9%	8.8%	9.5%	12.1%	13.2%	12.2%	10.4%
7/31/2013	10.0%	9.5%	7.8%	7.9%	8.7%	9.3%	12.0%	13.0%	12.0%	10.2%
8/31/2013	10.0%	9.5%	7.8%	7.9%	8.7%	9.4%	12.1%	13.1%	12.2%	10.3%
9/30/2013	9.8%	9.4%	7.7%	7.7%	8.5%	9.2%	11.8%	12.9%	12.3%	10.1%
10/31/2013 11/30/2013	9.8% 9.8%	9.3% 9.3%	7.7% 7.7%	7.7% 7.7%	8.6% 8.5%	9.3% 9.3%	12.0% 11.9%	13.2% 13.2%	12.4% 12.3%	10.2% 10.2%
12/31/2013	9.8%	9.3% 8.9%	7.7%	7.7%	8.3%	9.3% 8.9%	11.5%	13.2%	12.3%	9.8%
1/31/2014	9.1%	8.7%	7.4%	7.4%	8.3%	8.9%	11.4%	12.7%	12.0%	9.8%
2/28/2014	9.0%	8.6%	7.1%	7.2%	8.0%	8.7%	11.3%	12.5%	11.9%	9.6%
3/31/2014	8.7%	8.2%	7.0%	7.0%	7.9%	8.6%	11.1%	12.3%	11.8%	9.4%
4/30/2014	8.6%	8.0%	6.8%	6.8%	7.8%	8.4%	10.8%	12.0%	11.6%	9.2%
5/31/2014	8.2%	7.7%	6.5%	6.6%	7.4%	8.0%	10.3%	11.5%	11.1%	8.8%

6/30/2014	8.0%	7.6%	6.4%	6.6%	7.4%	8.0%	10.3%	11.5%	10.9%	8.8%
7/31/2014	7.8%	7.5%	6.3%	6.5%	7.3%	7.8%	10.0%	11.2%	10.9%	8.6%
8/31/2014	7.7%	7.4%	6.3%	6.4%	7.2%	7.7%	9.8%	11.0%	10.7%	8.5%
9/30/2014	7.6%	7.3%	6.1%	6.2%	7.0%	7.5%	9.6%	10.7%	10.4%	8.2%
10/31/2014	7.5%	7.2%	6.1%	6.2%	6.9%	7.4%	9.5%	10.6%	10.3%	8.1%
11/30/2014	7.4%	7.1%	6.0%	6.1%	6.8%	7.3%	9.4%	10.4%	10.2%	8.0%
12/31/2014	7.1%	6.7%	5.7%	5.8%	6.5%	7.0%	8.9%	9.8%	9.7%	7.6%
1/31/2015	7.1%	6.8%	5.8%	5.9%	6.5%	7.1%	9.0%	10.0%	9.7%	7.7%
2/28/2015	7.2%	6.9%	5.8%	6.0%	6.6%	7.1%	9.0%	10.1%	9.4%	7.8%
3/31/2015	7.2%	6.9%	5.9%	6.0%	6.5%	7.1%	8.9%	10.0%	9.2%	7.7%
4/30/2015	7.3%	6.9%	5.8%	5.9%	6.5%	7.1%	8.9%	10.0%	9.2%	7.7%
5/31/2015	7.1%	6.7%	5.6%	5.7%	6.2%	6.7%	8.5%	9.5%	9.1%	7.4%
6/30/2015	7.0%	6.9%	5.7%	5.8%	6.3%	6.8%	8.6%	9.6%	9.2%	7.5%

Repayment Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average
1 2		2.6% 4.5%	3.9% 4.9%	3.2% 4.7%	4.7% 6.6%	4.7% 6.0%	5.3% 7.6%	5.8% 8.1%	5.3% 7.3%	3.5% 3.7%	2.7% 2.9%	0.9% 1.9%	1.2% 2.2%	1.0% 2.0%	2.2% 3.2%	3.4% 5.5%	3.4% 5.3%	4.6% 6.4%	6.6% 9.7%	3.1% 4.5%
3		6.9% 9.1%	7.3% 9.2%	8.6% 11.0%	10.1% 12.5%	8.5% 10.6%	10.4% 13.1%	10.6% 13.8%	10.3% 12.6%	6.5% 8.6%	4.2% 5.7%	4.2% 6.0%	4.4% 7.1%	4.2% 6.6%	6.4% 10.0%	9.9% 12.6%	9.7% 13.3%	10.7% 13.6%	17.4% 21.9%	7.2% 9.7%
5		10.2% 7.7%	10.7% 8.2%	12.9% 10.4%	15.1% 11.8%	13.7% 11.8%	15.8% 12.7%	17.9% 14.1%	15.1% 11.9%	9.6% 3.9%	6.4% 3.7%	7.8% 6.0%	9.8% 7.8%	9.0% 7.9%	12.5% 10.1%	15.7% 12.7%	14.9% 11.6%	15.6% 12.9%	23.0% 17.5%	11.8% 8.8%
7		9.6%	11.1%	13.5%	15.1%	15.0%	17.0%	18.1%	14.6%	5.6%	5.6%	8.3%	10.4%	10.3%	13.0%	15.3%	13.9%	15.0%	21.6%	11.6%
8	0.00/	9.5% 9.2%	11.0% 11.1%	15.0% 15.3%	17.5% 17.9%	17.6% 18.0%	19.4% 19.8%	19.3% 18.9%	15.9% 15.7%	7.5% 10.5%	8.0% 8.9%	9.9% 9.7%	11.8% 12.2%	11.8% 12.1%	14.7% 14.6%	16.8% 17.0%	15.2% 14.9%	16.4% 16.4%	22.7%	13.3% 13.8%
10 11	9.0% 7.3%	9.9% 7.6%	12.6% 9.3%	15.1% 11.6%	18.3% 13.3%	20.0% 14.4%	20.7% 15.6%	19.5% 14.4%	16.1% 13.1%	11.7% 12.7%	9.9% 8.9%	11.0% 9.3%	13.5% 10.6%	15.0% 13.0%	19.6% 15.9%	17.8% 14.3%	16.0% 14.1%	17.9% 15.7%	23.6% 19.2%	15.1% 12.2%
12 13	6.6% 8.0%	7.9% 9.3%	10.2% 11.8%	14.0% 16.3%	14.6% 16.5%	17.0% 20.0%	18.0% 20.9%	16.4% 18.4%	15.0% 16.9%	14.8% 15.9%	9.8% 12.0%	9.8% 13.2%	11.4% 13.8%	14.9% 17.7%	18.4% 20.9%	16.6% 19.1%	14.6% 17.1%	16.8% 21.8%	21.7% 23.8%	13.6% 15.9%
14 15	9.2% 9.9%	10.7% 11.7%	13.0% 15.1%	17.6% 19.7%	17.2% 18.4%	19.8% 21.3%	21.8% 23.7%	19.2% 20.6%	17.8% 19.5%	16.9% 13.4%	13.0% 13.8%	15.3% 17.5%	15.2% 16.5%	19.2% 20.7%	22.1% 23.2%	19.5% 20.0%	18.2% 18.3%	23.5% 22.4%	24.1% 23.6%	17.0% 18.0%
16 17	10.2% 8.2%	12.1% 10.0%	16.1% 14.7%	20.9% 21.3%	19.1% 19.5%	22.4% 23.1%	25.6% 26.8%	21.4% 21.5%	20.2% 20.2%	14.0% 14.8%	14.2% 14.3%	18.3% 18.2%	17.0% 16.9%	21.6% 22.2%	23.0% 22.8%	20.3% 19.9%	18.8% 18.9%	22.0% 21.9%	23.1% 21.6%	18.7% 18.7%
18 19	7.5% 8.5%	9.4% 10.4%	14.4% 15.1%	20.5%	19.0% 18.5%	21.8%	25.3% 25.5%	20.3% 20.2%	18.4% 18.3%	15.0% 14.7%	13.9% 13.8%	17.9% 17.8%	16.6% 16.3%	22.7% 22.7%	22.5% 21.8%	19.0% 18.3%	19.6% 18.4%	21.7% 21.9%	22.4%	18.2% 18.1%
20	8.4%	10.8%	15.7%	20.5%	19.4%	22.8%	25.2%	20.0%	18.1%	15.3%	14.0%	17.4%	16.4%	23.2%	22.1%	18.6%	18.2%	21.5%		18.3%
21 22	8.4% 8.5%	11.5% 12.5%	16.0% 15.5%	19.8% 18.9%	19.5% 20.5%	22.2% 21.5%	23.9% 22.3%	19.0% 18.1%	19.3% 18.4%	14.6% 14.4%	13.6% 13.8%	17.0% 16.7%	16.0% 16.0%	22.8% 22.6%	21.6% 21.5%	18.0% 18.4%	18.0% 18.8%	21.5% 22.1%		18.1% 17.9%
23 24	8.0% 7.0%	12.1% 11.8%	15.0% 15.2%	15.6% 14.9%	18.6% 18.7%	18.3% 18.3%	18.2% 17.2%	16.4% 16.0%	19.1% 18.7%	14.4% 13.3%	14.6% 13.2%	16.3% 14.5%	16.0% 15.4%	21.7% 20.6%	20.2% 19.0%	18.4% 16.6%	18.1% 17.4%	21.0% 21.2%		16.9% 16.1%
25 26	7.2% 7.6%	12.1% 12.4%	16.0% 16.5%	15.6% 16.2%	20.0% 19.2%	19.4% 20.0%	18.3% 18.8%	16.5% 17.0%	18.0% 18.1%	13.3% 12.9%	13.9% 14.9%	15.1% 15.6%	16.0% 16.5%	20.6% 20.9%	19.6% 19.7%	17.7% 18.2%	20.4% 22.3%	22.0% 21.7%		16.7% 17.2%
27 28	7.9% 8.1%	13.3% 13.3%	17.6% 17.9%	16.9% 17.5%	19.9% 20.3%	21.2% 22.4%	19.9% 20.4%	17.8% 18.1%	13.9% 14.1%	13.2% 13.3%	15.6% 16.1%	16.1% 16.2%	17.2% 17.8%	21.1% 21.0%	20.0% 20.0%	18.3% 18.5%	22.0% 21.7%	21.4% 21.6%		17.5% 17.8%
29 30	8.0% 8.0%	12.5% 12.6%	17.3% 17.4%	17.7% 18.0%	20.4% 20.1%	23.3% 22.7%	20.4% 19.7%	18.1% 16.8%	14.6% 14.7%	13.4% 13.1%	16.2% 16.1%	15.9% 15.8%	18.5% 19.6%	20.9% 21.1%	19.7% 19.2%	18.8% 19.7%	21.5% 21.5%	20.1% 21.7%		17.8% 17.9%
31 32	9.3%	13.2%	17.5% 17.8%	17.9% 18.7%	20.6%	23.3% 23.3%	19.7% 19.6%	16.5%	14.5% 14.8%	13.2% 13.2%	16.2%	15.9% 15.7%	19.9%	20.7% 20.9%	18.9% 19.2%	18.4% 18.4%	21.9% 21.6%	21.7 70		18.0% 18.2%
33	9.8% 10.5%	14.0% 14.5%	17.0%	18.7%	21.2% 21.0%	22.3%	18.9%	16.3% 17.9%	14.0%	12.8%	15.8% 15.1%	15.2%	20.2% 19.7%	20.4%	18.5%	18.1%	21.7%			17.9%
34 35	11.5% 12.6%	14.4% 15.7%	16.9% 16.9%	20.0% 20.0%	21.1% 20.5%	21.3% 19.0%	18.3% 17.6%	17.3% 19.0%	14.0% 13.9%	13.1% 14.3%	15.0% 15.1%	15.1% 15.4%	19.6% 19.3%	20.2% 19.7%	18.9% 19.2%	19.0% 18.3%	22.3% 21.4%			18.0% 18.0%
36 37	13.7% 14.3%	16.8% 17.7%	16.8% 17.5%	21.2% 22.6%	21.1% 22.0%	18.9% 19.9%	17.4% 18.0%	19.2% 18.4%	13.8% 14.0%	13.2% 14.2%	14.5% 14.9%	15.1% 15.7%	18.6% 18.6%	19.3% 19.8%	17.6% 18.6%	17.9% 21.0%	22.1% 22.6%			17.8% 18.5%
38 39	15.7% 15.4%	18.4% 19.1%	17.9% 18.6%	21.6% 22.4%	22.3% 23.2%	20.1% 20.9%	18.1% 18.9%	18.3% 14.0%	13.2% 13.4%	14.6% 15.3%	14.9% 15.1%	15.8% 16.2%	18.7% 18.9%	19.7% 19.9%	19.0% 18.9%	22.8% 22.4%	22.3% 22.2%			18.8% 18.9%
40 41	15.5% 15.2%	19.0% 18.3%	19.8% 19.7%	22.7% 22.7%	24.1% 24.7%	21.3% 21.5%	19.3% 19.3%	14.3% 14.8%	13.4% 13.5%	16.0% 16.1%	15.3% 15.1%	16.7% 17.2%	18.9% 18.7%	19.9% 19.7%	19.3% 19.4%	22.1% 22.0%	22.3% 20.9%			19.2% 19.2%
42	14.7%	18.3%	19.9%	22.2%	24.4%	20.9%	17.9%	14.9%	13.2%	16.1%	15.1%	18.3%	18.9%	19.2%	20.3%	21.9%	22.2%			19.2%
43 44	13.1% 13.8%	17.2% 17.5%	18.7% 19.5%	21.7% 22.2%	23.7%	20.4%	17.5% 17.4%	14.7% 15.1%	13.5% 13.6%	16.3% 15.8%	15.3% 15.1%	18.5% 18.7%	18.5% 18.5%	18.5% 18.5%	18.5% 18.5%	21.9% 21.6%				18.5% 18.6%
45 46	14.5% 14.5%	16.7% 16.7%	19.3% 20.8%	21.8% 22.0%	22.4% 21.7%	19.5% 18.9%	19.5% 19.2%	14.4% 14.3%	13.1% 13.4%	15.2% 15.2%	14.6% 14.6%	18.2% 18.1%	18.2% 18.0%	17.8% 18.1%	17.9% 18.5%	21.6% 22.2%				18.2% 18.3%
47 48	15.4% 15.9%	17.2% 16.7%	21.2% 22.0%	21.7% 22.1%	20.6% 20.6%	18.6% 18.8%	21.1% 21.4%	14.7% 14.8%	14.8% 14.3%	15.7% 15.6%	15.2% 15.4%	17.9% 17.3%	17.9% 17.4%	18.8% 17.4%	18.3% 17.9%	21.4% 22.1%				18.5% 18.3%
49 50	16.6% 17.0%	17.1% 17.4%	23.3% 22.1%	22.8% 22.9%	21.1% 21.3%	19.4% 19.5%	20.4% 20.3%	15.2% 14.5%	15.4% 16.0%	16.1% 16.2%	15.9% 15.7%	17.2% 17.1%	17.8% 17.6%	18.2% 18.7%	20.7% 22.6%	22.7% 22.6%				19.0% 19.1%
51	17.6%	17.7%	22.5%	23.6%	21.9%	20.4%	15.8%	14.5%	16.6%	16.0%	15.8%	17.2%	17.9%	18.5%	22.2%	21.8%				19.1%
52 53	17.6% 17.1%	18.4% 18.2%	22.5%	24.2% 24.8%	22.3% 22.3%	20.9%	16.2% 16.7%	14.3% 14.3%	17.2% 17.1%	16.3% 16.0%	16.2% 16.8%	17.1% 17.1%	18.0% 17.8%	18.7% 18.8%	21.7%	21.7%				19.3% 19.2%
54 55	16.9% 15.9%	18.3% 17.4%	21.7% 21.2%	24.6% 24.0%	22.1% 21.2%	19.5% 19.1%	16.3% 16.0%	14.1% 14.2%	16.8% 17.2%	16.0% 16.3%	17.7% 18.2%	17.4% 17.3%	17.4% 17.2%	19.8% 18.0%	21.6% 21.5%	22.1%				19.3% 18.6%
56 57	16.2% 15.5%	18.0% 17.8%	21.6% 21.0%	23.6% 22.3%	21.0% 20.2%	18.7% 20.6%	16.5% 15.7%	14.3% 13.8%	16.7% 16.0%	16.0% 15.5%	18.5% 17.8%	17.5% 16.9%	17.1% 16.5%	17.9% 17.4%	21.2% 21.2%					18.5% 18.1%
58 59	15.6% 16.0%	19.4% 20.2%	21.3% 21.5%	21.6% 20.7%	19.9% 20.0%	20.0% 22.0%	15.8% 16.0%	14.2% 15.5%	16.1% 16.6%	15.6% 16.2%	17.7% 17.5%	16.9% 17.0%	16.9% 17.7%	18.2% 18.1%	21.9% 21.0%					18.4% 18.6%
60 61	15.4% 15.9%	21.0% 22.1%	21.8%	20.4%	19.8%	21.8%	16.1% 16.3%	14.9% 15.8%	16.4% 16.5%	16.2% 16.7%	16.9% 17.1%	16.6% 17.2%	16.3% 16.9%	17.8% 20.4%	21.4% 21.8%					18.3% 19.1%
62	16.2%	20.7%	22.2%	20.5%	19.8%	20.9%	15.5%	16.1%	16.4%	16.3%	16.7%	16.8%	17.5%	21.8%	21.6%					19.1%
63 64	16.3% 16.4%	20.8% 20.6%	22.6% 23.1%	20.9% 21.1%	20.3% 20.6%	16.4% 16.6%	15.4% 15.3%	16.5% 16.9%	16.5% 16.7%	16.3% 16.7%	16.5% 16.4%	16.9% 17.0%	17.3% 17.2%	21.0% 20.5%	20.8% 20.9%					18.9% 18.9%
65 66	16.3% 16.1%	20.0% 19.5%	23.1% 22.8%	20.8% 20.5%	20.2% 19.0%	17.0% 16.3%	15.0% 14.1%	16.9% 16.2%	16.2% 15.8%	16.9% 17.8%	16.3% 16.5%	16.8% 16.5%	17.3% 18.3%	20.3% 20.3%	19.6% 21.5%					18.6% 18.8%
67 68	15.5% 16.1%	19.2% 19.2%	22.0% 21.5%	19.4% 19.0%	17.7% 17.5% 19.4%	15.7% 16.0%	14.0% 14.0%	16.3% 15.7%	16.2% 15.8%	18.1% 18.2%	16.4% 16.3%	16.3% 16.1%	16.8% 16.6%	20.5% 20.0%						17.9% 17.7% 17.2%
69 70	15.8% 17.4%	19.2% 18.6% 18.8%	21.5% 20.1% 19.3%	19.0% 17.9% 17.4%	19.4% 18.6%	14.8% 14.6%	13.3% 13.3%	15.7% 14.9% 14.6%	15.0% 14.9%	17.3% 17.1%	15.6% 15.7%	15.3% 15.5%	16.0% 16.6%	19.8% 20.1%						17.2% 17.4%
71 72	18.1% 18.6%	18.7% 18.7%	18.1%	17.1% 16.7%	20.6% 20.2%	14.1% 14.1%	13.8% 13.3%	14.4% 14.0%	14.8% 14.6%	16.8% 16.1%	15.6% 15.0%	16.1% 14.4%	16.1% 15.7%	19.5% 19.5%						17.2% 16.9%
73 74	19.5% 18.0%	18.7% 18.6%	17.6% 17.5% 17.2%	16.5% 16.3%	18.6% 18.3%	14.0% 12.8%	14.0% 13.9%	14.3% 14.2%	14.9% 14.4%	15.9% 15.2%	15.2% 14.9%	15.0%	18.3%	19.6%						17.5%
75 76	17.9%	18.6%	17.3%	16.6%	13.3%	12.9%	14.2% 14.5%	13.9%	14.5%	14.9%	15.0%	14.9%	18.6%	19.0%						17.1%
77	17.9% 17.5%	18.8% 18.7%	17.3% 16.8%	16.5% 16.2%	13.3% 13.5% 13.5%	12.7% 12.4%	14.2%	14.0% 13.3%	14.7% 14.7%	15.0% 14.8%	14.9% 14.7%	14.9% 14.9%	18.3% 18.0%	18.9% 17.8%						17.0% 16.6%
78 79	16.9% 16.6%	18.3% 18.1%	16.7% 16.1%	15.5% 14.7%	13.4% 13.0%	12.0% 11.8%	13.8% 13.8%	13.6% 13.8%	15.3% 15.6%	15.2% 15.1%	14.7% 14.7%	16.2% 14.4%	18.1% 18.5%	19.6%						17.0% 16.2%
80 81	16.7% 16.1%	17.5%	15.8% 14.9%	14.2% 15.9%	13.4%	11.8% 11.1%	13.3%	13.4% 12.9%	15.5% 15.0%	15.1% 14.6%	14.3% 13.5%	14.2% 13.7%	18.0% 17.6%							15.8% 15.4%
82 83	16.3% 16.5%	16.5% 15.8% 15.5%	14.4% 14.6%	15.6% 18.2%	12.3% 12.4% 12.8%	11.4% 12.3%	12.7% 12.7% 12.9%	12.6% 13.1%	14.9% 14.5%	14.5% 14.9%	13.6% 14.7%	14.5%	18.1% 17.6%							15.5% 15.6%
84 85	16.6% 16.9%	15.1% 14.9%	14.6% 14.4%	18.1% 17.0%	12.6% 12.4%	12.1% 12.6%	12.9% 12.8%	13.4% 13.7%	14.2% 14.4%	14.6% 14.9%	13.3% 14.0%	14.4%	17.3%							15.4% 15.9%
86	16.7%	14.8%	14.4% 14.5% 14.6%	16.8%	11.5%	12.8%	12.7%	13.4%	14.2%	14.3%	14.2%	18.8%	17.5%							16.0%
87 88	16.7% 16.8%	14.9% 14.9%	14.5%	12.1% 12.1%	11.6% 11.2%	13.2% 13.5%	12.5% 12.7%	13.5% 13.7%	14.3% 13.8%	14.4% 14.5%	13.8% 14.0%	17.4%	17.2%							17.5% 17.1% 17.0% 16.6% 16.2% 16.8% 15.4% 15.5% 15.4% 15.5% 15.5% 15.5% 15.2% 14.7% 14.1% 14.2% 14.4% 14.4% 14.3% 14.4% 14.3% 14.4% 14.3% 14.4% 14.1% 13.6% 13.5% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9%
89 90	16.9% 16.8%	14.6% 14.4%	14.2% 13.9% 13.0%	12.4% 12.5%	11.1% 11.1%	13.3% 13.0%	12.4% 12.4%	13.7% 14.5%	13.5% 13.5%	14.3% 14.2%	14.0% 15.6%	17.3% 17.4%	16.3% 18.0%							15.2% 15.8%
91 92	16.7% 15.9%	14.0% 13.7%	13.0% 12.8%	12.1% 12.3%	11.2%	13.1% 12.4%	12.8% 12.6%	15.0% 15.3%	14.0% 14.2%	14.3% 14.1%	13.9% 13.6%	18.1% 17.5%								14.7% 14.5%
93 94	14.8% 14.4%	13.2% 13.0%	12.8% 14.5% 14.2%	11.6% 11.5%	11.2% 10.5% 10.8%	11.9% 11.8%	12.3% 12.0%	14.6% 14.3%	13.9% 13.9%	13.5% 13.8%	13.1% 13.9%	17.3% 17.8%								14.1% 14.2%
95 96	14.1% 13.9%	13.6% 13.2% 13.2%	16.7% 16.7%	11.5%	11.9% 11.5%	12.1%	12.6% 12.7% 13.0%	14.2% 14.1%	13.9% 13.8%	14.8% 13.5%	13.6% 14.3%	17.3%								14.5%
97	13.9%	13.2%	15.8%	11.7% 11.9%	11.7%	12.4% 12.4%	13.0%	14.1%	14.2%	14.0%	17.7%	17.2%								14.4% 14.8%
98 99	13.6% 13.9%	13.2% 13.6%	15.7% 11.0%	11.1% 11.2%	11.8% 12.0% 12.2%	12.3% 12.4%	12.7% 12.5%	13.9% 13.7%	13.9% 14.1%	14.2% 13.9%	18.8% 17.4%	16.7%								14.9% 14.3%
100 101	13.9% 13.6%	13.6% 13.1%	11.0% 11.1%	10.8% 10.7%	12.4%	12.9% 12.7%	12.9% 13.2%	13.7% 13.5%	14.0% 13.9%	13.8% 13.9%	17.4% 17.2%	16.1%								14.4% 14.1%
102 103	13.7% 13.4%	12.6% 12.1%	11.2% 11.1%	10.5% 10.4%	12.0%	12.7% 13.0%	13.9% 14.0%	13.6% 13.8%	13.7% 13.8%	15.5% 14.1%	17.4% 17.9%	17.7%								14.6% 13.6%
104 105	13.2% 12.5%	11.7% 13.4%	11.4% 10.4%	10.3% 9.9%	12.2% 12.0% 11.8%	12.5% 12.2%	14.3% 14.2%	13.9% 13.8%	13.8% 13.3%	13.7% 13.1%	17.4% 17.3%									13.5% 13.3%
106 107	12.1% 12.6%	13.2% 15.9%	10.7% 10.9%	10.4% 11.2%	11.8% 12.2%	12.1% 12.2%	14.2% 14.1%	14.0% 14.0%	13.5% 14.4%	13.9% 13.5%	17.9% 17.1%									13.5% 13.9%
108	12.5%	16.1%	10.9%	11.2%	12.2%	12.4%	13.9%	13.6%	13.4%	14.3%	17.2%									13.9%
109 110	12.5% 12.5%	15.0% 14.8%	11.0% 10.2%	11.4% 11.7%	12.4% 12.8% 13.2%	12.7% 12.7%	13.5% 13.5% 13.6%	14.1% 13.8% 14.1%	13.8% 14.1%	17.7% 19.1%	17.2% 17.4%									14.3% 14.5%
111 112	12.7% 12.7%	10.4% 10.3%	10.4% 10.3%	12.2% 12.4%	13.3%	13.3% 13.9%	13.5%	13.7%	13.5% 13.5%	18.0% 17.9%	16.7% 16.7%									13.9% 13.9%
113 114	12.5% 12.4%	10.4% 10.6%	10.0% 10.1%	12.2% 12.4%	12.9% 12.7%	13.7% 14.3%	13.3% 13.6%	13.4% 13.5%	13.3% 14.9%	17.8% 18.3%	15.8% 17.7%									13.6% 14.3%
115 116	11.8% 11.4%	10.4% 11.0%	10.0% 10.2%	12.4% 11.8%	13.2% 13.2%	14.5% 14.4%	13.8% 14.2%	13.8% 13.4%	13.5% 13.3%	18.8% 18.3%										13.5% 13.4%
117 118	13.3% 13.3%	10.2% 10.4%	9.6% 10.1%	11.5% 12.0%	12.8% 12.7%	14.1% 14.0%	13.9% 14.1%	13.0% 13.1%	12.7% 13.6%	17.9% 18.4%										13.3% 13.6%
119	15.5%	11.1%	11.1%	12.2%	12.9%	13.5%	14.3%	14.1%	13.5%	17.6%										14.0%
120 121	15.9% 15.2%	11.2% 11.0%	10.9% 10.7%	12.1% 12.3%	12.9% 12.9%	13.1% 13.2%	14.3% 14.4%	12.7% 13.4%	14.1% 17.3%	17.3% 17.3%										13.9% 14.3%
122	15.1%	10.8%	11.0%	12.7%	13.1%	13.3%	14.2%	13.4%	18.9%	17.3%										14.5%

123 124	11.1% 11.0%	10.9% 10.7%	11.8% 11.9%	12.7% 13.0%	13.2% 13.8%	13.8% 13.8%	13.9% 14.0%	12.9% 13.2%	17.6% 17.7%	16.9% 16.9%		3.9% 4.1%
125	11.2%	10.2%	12.1%	12.6%	13.9%	13.5%	13.9%	13.2%	17.4%	16.1%	13	3.8%
126 127	11.4% 11.2%	10.3% 10.4%	12.3% 12.3%	13.2% 13.5%	14.8% 15.2%	13.5% 13.9%	14.1% 14.1%	14.8% 13.3%	18.0% 18.4%	18.3%	13	1.7% 3.9%
128 129	11.6% 11.0%	10.5% 10.1%	11.9% 11.6%	13.2% 12.6%	15.3% 15.4%	14.4% 14.9%	13.8% 14.2%	13.2% 12.9%	17.9% 17.2%			3.8% 3.6%
130 131	11.2% 11.7%	10.5% 11.9%	11.6% 12.0%	12.8% 13.3%	15.0% 14.5%	14.8% 15.1%	14.3% 15.1%	13.5% 13.2%	18.1% 17.7%		13	3.9% 4.1%
132	11.7%	11.4%	12.1%	13.5%	14.0%	15.1%	13.5%	14.3%	17.5%		14	1.0%
133 134	11.5% 11.2%	11.6% 12.0%	12.0% 12.1%	14.1% 14.3%	14.2% 14.1%	15.5% 14.8%	13.6% 14.2%	17.9% 19.5%	17.2% 17.4%		14	1.6% 1.9%
135 136	10.9% 10.7%	12.6% 12.7%	12.4% 12.7%	14.2% 14.2%	14.2% 14.2%	15.0% 14.9%	13.9% 13.9%	18.2% 18.3%	16.7% 16.9%			1.6% 1.7%
137	10.5%	12.3%	12.5%	14.2%	14.1%	14.7%	13.6%	17.7%	16.1%		14	1.4%
138 139	10.5% 10.7%	12.5% 12.9%	12.8% 13.4%	14.7% 14.9%	14.2% 14.6%	15.1% 15.3%	15.0% 13.5%	17.9% 18.0%	18.3%		14	5.1% 1.4%
140 141	10.5% 10.2%	12.6% 12.2%	13.0% 12.4%	14.9% 14.7%	15.4% 15.5%	15.2% 14.1%	13.6% 13.7%	18.2% 18.2%				1.5% 1.2%
142 143	10.7% 11.6%	12.0% 12.5%	12.8% 13.3%	15.4% 15.0%	15.9% 15.6%	14.3% 15.3%	14.0% 13.6%	18.3% 17.2%			14	1.5% 1.5%
144	11.4%	12.3%	13.6%	14.7%	14.7%	14.7%	14.9%	17.4%			14	1.5%
145 146	11.4% 11.7%	12.2% 12.6%	13.3% 13.0%	14.4% 14.6%	14.6% 15.0%	15.0% 14.8%	18.4% 20.0%	17.4% 17.1%				5.0% 5.3%
147 148	12.3% 12.2%	12.8% 12.7%	13.2% 13.7%	14.6% 14.1%	15.1% 15.2%	14.3% 14.5%	18.4% 18.2%	16.9% 16.5%				5.1% 5.0%
149 150	12.2% 11.9%	12.6% 13.0%	13.7% 14.7%	13.6% 14.2%	14.9% 15.2%	14.7% 16.0%	17.4% 17.8%	16.2%			14	1.7% 5.6%
151	12.0%	13.1%	14.8%	14.4%	15.3%	14.3%	18.4%	18.1%			14	1.9%
152 153	11.8% 11.4%	12.8% 12.6%	15.0% 14.9%	15.1% 14.9%	15.0% 14.8%	13.7% 13.2%	18.2% 18.2%					1.8% 1.6%
154 155	11.5% 11.7%	12.7% 13.0%	14.8% 14.2%	14.6% 15.1%	14.7% 15.5%	14.0% 14.0%	18.3% 17.1%					1.7% 1.6%
156	12.1%	13.1%	13.8%	15.4%	14.1%	15.1%	16.8%				14	1.6%
157 158	12.2% 12.4%	12.8% 12.6%	13.7% 13.5%	15.9% 15.1%	14.3% 14.8%	18.7% 20.0%	16.9% 16.7%				15	5.3%
159 160	12.1% 12.5%	13.0% 13.3%	13.5% 14.0%	15.1% 14.7%	14.4% 14.1%	19.1% 18.5%	16.2% 16.3%					5.1% 5.1%
161 162	12.1% 12.5%	13.3% 14.1%	13.2% 14.2%	14.6% 15.2%	14.5% 15.9%	19.0% 19.3%	15.3% 17.9%				14	1.9% 5.0%
163	13.1%	14.2%	14.7%	15.2%	13.7%	19.8%	17.570				15	5.4%
164 165	12.8% 11.8%	14.7% 14.6%	14.8% 14.6%	15.6% 14.5%	13.6% 13.7%	18.1% 18.1%						5.2% 1.8%
166 167	11.7% 12.0%	14.4% 14.1%	14.7% 14.3%	14.7% 15.6%	14.9% 14.7%	18.4% 17.9%						5.1% 5.1%
168 169	11.8% 11.8%	14.1% 13.6%	14.6% 14.6%	14.5% 14.4%	15.8% 19.5%	16.9% 17.0%					14	1.9% 5.5%
170	11.8%	13.3%	15.0%	14.5%	21.1%	17.8%					16	6.1%
171 172	12.0% 12.7%	13.3% 13.1%	15.3% 14.8%	14.2% 14.3%	19.4% 19.2%	17.1% 16.1%						5.6% 5.3%
173 174	12.8% 13.3%	12.7% 13.5%	14.6% 14.7%	13.8% 15.5%	19.4% 19.9%	16.3% 18.4%						5.3% 5.3%
175 176	13.3%	13.7%	14.8%	14.0%	20.2%	10.170					15	5.5%
177	13.5% 13.4%	14.0% 14.3%	14.6% 14.3%	13.6% 13.2%	19.7% 19.4%						15	5.4% 5.2%
178 179	13.8% 13.5%	14.0% 13.8%	14.5% 15.3%	14.1% 13.8%	19.7% 17.7%							5.5% 5.0%
180 181	13.3% 12.9%	13.5% 13.6%	15.0% 15.0%	15.1% 18.6%	17.2% 17.0%						15	5.0% 5.8%
182	12.9%	13.3%	14.7%	19.9%	17.9%						16	5.2%
183 184	12.6% 13.0%	13.5% 13.6%	14.3% 13.8%	19.1% 18.3%	17.7% 17.5%							5.9% 5.6%
185 186	12.7% 13.2%	13.3% 14.1%	14.3% 15.8%	18.1% 19.2%	16.5% 19.4%							5.3% 5.9%
187 188	13.3% 13.4%	14.3% 14.3%	14.0% 13.7%	19.6% 18.3%							15	5.7%
189	13.0%	13.5%	13.1%	19.2%							15	5.1%
190 191	13.6% 13.6%	13.2% 15.1%	13.6% 13.3%	20.0% 18.4%								5.5% 5.3%
192 193	13.7% 13.8%	13.9% 13.4%	15.3% 20.0%	17.3% 17.0%								5.3% 5.4%
194 195	14.1% 14.7%	13.7% 13.0%	20.9% 18.7%	17.4% 16.3%							17	7.0% 5.9%
196	15.1%	12.5%	19.3%	16.1%							16	5.0%
197 198	14.4% 14.3%	12.8% 14.7%	19.2% 18.7%	15.9% 18.1%							16	5.9% 5.8%
199 200	14.7% 14.2%	12.8% 12.8%	19.2% 18.3%									5.9% 5.4%
201 202	13.2% 13.0%	13.3% 13.9%	18.1% 18.6%								15	5.2%
203	13.6%	13.3%	17.7%								15	5.2%
204 205	12.9% 12.7%	15.6% 18.8%	17.4% 15.8%								16	5.6% 5.0%
206 207	12.5% 12.3%	19.7% 18.8%	16.1% 16.3%								16	5.3% 5.1%
208 209	12.8% 12.2%	17.9% 17.4%	17.6% 16.1%								16	5.5% 5.6%
210	14.3%	16.7%	18.7%								16	5.9%
211 212	12.4% 12.4%	18.6% 17.9%										5.9% 5.5%
213 214	12.6% 13.4%	17.3% 17.4%									15	5.3% 5.7%
215 216	12.7%	16.1% 16.3%									14	1.6%
217	14.1% 18.0%	16.5%									17	7.2%
218 219	19.5% 18.2%	16.8% 15.4%										3.0% 5.6%
220 221	17.2% 16.3%	16.1% 15.6%									16	5.6% 5.9%
222	17.4%	17.7%									17	7.6%
223 224	18.6% 18.0%										18	3.6% 3.0%
225 226	17.3% 17.5%											7.3% 7.5%
227 228	17.1% 16.2%										17	7.1%
229	14.7%										14	1.7%
230 231	14.9% 14.8%										14	1.9% 1.8%
232 233	15.7% 15.0%											5.7% 5.0%
234	15.8%											5.8%

Pepayment Year 0/31/1996	1996 9.0%	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average 9.0%
1/30/1996 2/31/1996	7.3% 6.6%																			7.3% 6.6%
1/31/1997 2/28/1997	8.0% 9.2%	2.6% 4.5%																		7.8% 8.8%
3/31/1997	9.9%	6.9%																		9.6%
4/30/1997 5/31/1997	10.2% 8.2%	9.1% 10.2%																		10.1% 8.5%
6/30/1997	7.5%	7.7%																		7.5%
7/31/1997 B/31/1997	8.5% 8.4%	9.6% 9.5%																		8.8% 8.7%
9/30/1997 0/31/1997	8.4% 8.5%	9.2% 9.9%																		8.6% 9.0%
1/30/1997	8.0%	7.6%																		7.8%
2/31/1997 1/31/1998	7.0% 7.2%	7.9% 9.3%	3.9%																	7.5% 8.3%
2/28/1998	7.6%	10.7%	4.9%																	9.1%
3/31/1998 4/30/1998	7.9% 8.1%	11.7% 12.1%	7.3% 9.2%																	9.8% 10.2%
5/31/1998 6/30/1998	8.0% 8.0%	10.0% 9.4%	10.7% 8.2%																	9.2% 8.6%
7/31/1998	9.3%	10.4%	11.1%																	10.1%
8/31/1998 9/30/1998	9.8% 10.5%	10.8% 11.5%	11.0% 11.1%																	10.5% 11.0%
0/31/1998	11.5%	12.5%	12.6%																	12.2%
1/30/1998 2/31/1998	12.6% 13.7%	12.1% 11.8%	9.3% 10.2%																	11.2% 11.7%
1/31/1999 2/28/1999	14.3% 15.7%	12.1% 12.4%	11.8% 13.0%	3.2% 4.7%																12.5% 13.3%
3/31/1999	15.4%	13.3%	15.1%	8.6%																14.3%
4/30/1999 5/31/1999	15.5% 15.2%	13.3% 12.5%	16.1% 14.7%	11.0% 12.9%																14.8% 14.1%
6/30/1999	14.7%	12.6%	14.4%	10.4%																13.5%
7/31/1999 B/31/1999	13.1% 13.8%	13.2% 14.0%	15.1% 15.7%	13.5% 15.0%																13.8% 14.7%
9/30/1999 0/31/1999	14.5% 14.5%	14.5% 14.4%	16.0%	15.3%																15.1%
1/30/1999	15.4%	15.7%	15.5% 15.0%	15.1% 11.6%																14.9% 14.3%
2/31/1999 1/31/2000	15.9% 16.6%	16.8% 17.7%	15.2% 16.0%	14.0% 16.3%	4.7%															15.4% 16.5%
2/29/2000	17.0%	18.4%	16.5%	17.6%	6.6%															17.1%
3/31/2000 4/30/2000	17.6% 17.6%	19.1% 19.0%	17.6% 17.9%	19.7% 20.9%	10.1% 12.5%															18.3% 18.7%
5/31/2000	17.1%	18.3%	17.3%	21.3%	15.1%															18.5%
6/30/2000 7/31/2000	16.9% 15.9%	18.3% 17.2%	17.4% 17.5%	20.5% 20.4%	11.8% 15.1%															17.8% 17.7%
8/31/2000 9/30/2000	16.2% 15.5%	17.5% 16.7%	17.8% 17.0%	20.5% 19.8%	17.5% 17.9%															18.1%
0/31/2000	15.6%	16.7%	16.9%	18.9%	18.3%															17.5% 17.3%
1/30/2000 2/31/2000	16.0% 15.4%	17.2% 16.7%	16.9% 16.8%	15.6% 14.9%	13.3% 14.6%															15.8% 15.6%
1/31/2001	15.9%	17.1%	17.5%	15.6%	16.5%	4.7%														16.4%
2/28/2001 3/31/2001	16.2% 16.3%	17.4% 17.7%	17.9% 18.6%	16.2% 16.9%	17.2% 18.4%	6.0% 8.5%														16.7% 17.3%
1/30/2001	16.4%	18.4%	19.8%	17.5%	19.1%	10.6%														18.0%
5/31/2001 6/30/2001	16.3% 16.1%	18.2% 18.3%	19.7% 19.9%	17.7% 18.0%	19.5% 19.0%	13.7% 11.8%														18.2% 17.8%
7/31/2001 B/31/2001	15.5% 16.1%	17.4% 18.0%	18.7% 19.5%	17.9% 18.7%	18.5% 19.4%	15.0% 17.6%														17.5% 18.5%
9/30/2001	15.8%	17.8%	19.3%	18.7%	19.5%	18.0%														18.4%
0/31/2001 1/30/2001	17.4% 18.1%	19.4% 20.2%	20.8% 21.2%	20.0% 20.0%	20.5% 18.6%	20.0% 14.4%														19.9% 18.6%
2/31/2001	18.6%	21.0%	22.0%	21.2%	18.7%	17.0%	F 20/													19.6%
1/31/2002 2/28/2002	19.5% 18.0%	22.1% 20.7%	23.3% 22.1%	22.6% 21.6%	20.0% 19.2%	20.0% 19.8%	5.3% 7.6%													21.1% 20.0%
3/31/2002	17.9%	20.8% 20.6%	22.5%	22.4%	19.9% 20.3%	21.3%	10.4% 13.1%													20.6%
4/30/2002 5/31/2002	17.9% 17.5%	20.0%	22.5% 22.1%	22.7% 22.7%	20.4%	22.4% 23.1%	15.8%													21.0% 21.1%
5/30/2002 7/31/2002	16.9% 16.6%	19.5% 19.2%	21.7% 21.2%	22.2% 21.7%	20.1% 20.6%	21.8% 22.2%	12.7% 17.0%													20.0% 20.3%
3/31/2002	16.7%	19.2%	21.6%	22.2%	21.2%	22.8%	19.4%													20.9%
9/30/2002 0/31/2002	16.1% 16.3%	18.6% 18.8%	21.0% 21.3%	21.8% 22.0%	21.0% 21.1%	22.2% 21.5%	19.8% 20.7%													20.5% 20.6%
1/30/2002 2/31/2002	16.5% 16.6%	18.7% 18.7%	21.5% 21.8%	21.7% 22.1%	20.5% 21.1%	18.3% 18.3%	15.6% 18.0%													18.9%
L/31/2003	16.9%	18.7%	22.2%	22.8%	22.0%	19.4%	20.9%	5.8%												19.6% 20.6%
2/28/2003 3/31/2003	16.7% 16.7%	18.6% 18.6%	22.2% 22.6%	22.9% 23.6%	22.3% 23.2%	20.0% 21.2%	21.8% 23.7%	8.1% 10.6%												20.7% 21.5%
1/30/2003	16.8%	18.8%	23.1%	24.2%	24.1%	22.4%	25.6%	13.8%												22.4%
5/31/2003 5/30/2003	16.9% 16.8%	18.7% 18.3%	23.1% 22.8%	24.8% 24.6%	24.7% 24.4%	23.3% 22.7%	26.8% 25.3%	17.9% 14.1%												23.1% 22.0%
7/31/2003	16.7%	18.1%	22.0%	24.0%	23.7%	23.3%	25.5%	18.1%												22.2%
3/31/2003 0/30/2003	15.9% 14.8%	17.5% 16.5%	21.5% 20.1%	23.6% 22.3%	23.5% 22.4%	23.3% 22.3%	25.2% 23.9%	19.3% 18.9%												22.0% 20.9%
/31/2003 /30/2003	14.4% 14.1%	15.8% 15.5%	19.3% 18.1%	21.6% 20.7%	21.7% 20.6%	21.3% 19.0%	22.3% 18.2%	19.5% 14.4%												20.1% 17.6%
/31/2003	13.9%	15.1%	17.6%	20.4%	20.6%	18.9%	17.2%	16.4%	E 201											17.7%
/31/2004 /29/2004	13.9% 13.6%	14.9% 14.8%	17.5% 17.2%	20.6% 20.5%	21.1% 21.3%	19.9% 20.1%	18.3% 18.8%	18.4% 19.2%	5.3% 7.3%											18.3% 18.4%
/31/2004	13.9% 13.9%	14.9% 14.9%	17.3% 17.3%	20.9% 21.1%	21.9% 22.3%	20.9% 21.3%	19.9% 20.4%	20.6%	10.3% 12.6%											19.1%
/31/2004	13.6%	14.6%	16.8%	20.8%	22.3%	21.5%	20.4%	21.5%	15.1%											19.5% 19.5%
/30/2004 /31/2004	13.7% 13.4%	14.4% 14.0%	16.7% 16.1%	20.5% 19.4%	22.1% 21.2%	20.9% 20.4%	19.7% 19.7%	20.3% 20.2%	11.9% 14.6%											18.4% 18.3%
3/31/2004	13.2%	13.7%	15.8%	19.0%	21.0%	20.3%	19.6%	20.0%	15.9%											18.3%
/30/2004 /31/2004	12.5% 12.1%	13.2% 13.0%	14.9% 14.4%	17.9% 17.4%	20.2% 19.9%	19.5% 18.9%	18.9% 18.3%	19.0% 18.1%	15.7% 16.1%											17.5% 17.0%
/30/2004	12.6%	13.6%	14.6%	17.1%	20.0%	18.6%	17.6%	16.4%	13.1%											15.9%
/31/2004 /31/2005	12.5% 12.5%	13.2% 13.2%	14.6% 14.4%	16.7% 16.5%	19.8% 20.0%	18.8% 19.4%	17.4% 18.0%	16.0% 16.5%	15.0% 16.9%	3.5%										16.2% 16.7%
/28/2005 /31/2005	12.5% 12.7%	13.2%	14.5% 14.6%	16.3%	19.8%	19.5% 20.4%	18.1% 18.9%	17.0%	17.8%	3.7%										16.7%
/30/2005	12.7%	13.6% 13.6%	14.5%	16.6% 16.5%	20.3% 20.6%	20.9%	19.3%	17.8% 18.1%	19.5% 20.2%	6.5% 8.6%										17.4% 17.7%
/31/2005 /30/2005	12.5% 12.4%	13.1% 12.6%	14.2% 13.9%	16.2% 15.5%	20.2% 19.0%	20.9% 19.5%	19.3% 17.9%	18.1% 16.8%	20.2% 18.4%	9.6% 3.9%										17.6% 14.3%
7/31/2005	11.8%	12.1%	13.0%	14.7%	17.7%	19.1%	17.5%	16.5%	18.3%	5.6%										14.2%
3/31/2005 0/30/2005	11.4% 13.3%	11.7% 13.4%	12.8% 14.5%	14.2% 15.9%	17.5% 19.4%	18.7% 20.6%	17.4% 19.5%	16.3% 17.9%	18.1% 19.3%	7.5% 10.5%										14.5% 16.4%
/31/2005	13.3%	13.2%	14.2%	15.6%	18.6%	20.0%	19.2%	17.3%	18.4%	11.7%										16.1%
/30/2005 /31/2005	15.5% 15.9%	15.9% 16.1%	16.7% 16.7%	18.2% 18.1%	20.6% 20.2%	22.0% 21.8%	21.1% 21.4%	19.0% 19.2%	19.1% 18.7%	12.7% 14.8%										17.3% 17.8%
/31/2006	15.2%	15.0%	15.8%	17.0%	18.6%	21.1%	20.4%	18.4%	18.0%	15.9%	2.7%									17.3%
/28/2006 /31/2006	15.1% 11.1%	14.8% 10.4%	15.7% 11.0%	16.8% 12.1%	18.3% 13.3%	20.9% 16.4%	20.3% 15.8%	18.3% 14.0%	18.1% 13.9%	16.9% 13.4%	2.9% 4.2%									17.1% 13.0%
/30/2006	11.0%	10.3%	11.0%	12.1%	13.5%	16.6%	16.2%	14.3%	14.1%	14.0%	5.7%									13.2%
/31/2006 /30/2006	11.2% 11.4%	10.4% 10.6%	11.1% 11.2%	12.4% 12.5%	13.5% 13.4%	17.0% 16.3%	16.7% 16.3%	14.8% 14.9%	14.6% 14.7%	14.8% 15.0%	6.4% 3.7%									13.5% 11.9%
/31/2006	11.2% 11.6%	10.4% 11.0%	11.1% 11.4%	12.1% 12.3%	13.0% 13.4%	15.7% 16.0%	16.0% 16.5%	14.7% 15.1%	14.5% 14.8%	14.7% 15.3%	5.6% 8.0%									12.2% 13.1%
/31/2006		11.0/0	TT.+/0	14.0/0																
3/31/2006 3/30/2006 3/31/2006	11.0% 11.2%	10.2% 10.4%	10.4% 10.7%	11.6% 11.5%	12.3% 12.4%	14.8% 14.6%	15.7% 15.8%	14.4% 14.3%	14.0% 14.0%	14.6% 14.4%	8.9% 9.9%									12.7% 12.8%

12/31/2006	11.7%	11.2%	10.9%	11.7%	12.6%	14.1%	16.1%	14.8%	13.8%	13.3%	9.8%									12.4%
1/31/2007 2/28/2007	11.5% 11.2%	11.0% 10.8%	11.0% 10.2%	11.9% 11.1%	12.4% 11.5%	14.0% 12.8%	16.3% 15.5%	15.2% 14.5%	14.0% 13.2%	13.3% 12.9%	12.0% 13.0%	0.9% 1.9%								12.9% 12.5%
3/31/2007 4/30/2007 5/31/2007	10.9% 10.7% 10.5%	10.9% 10.7% 10.2%	10.4% 10.3% 10.0%	11.2% 10.8% 10.7%	11.6% 11.2% 11.1%	12.9% 12.7% 12.4%	15.4% 15.3% 15.0%	14.5% 14.3% 14.3%	13.4% 13.4% 13.5%	13.2% 13.3% 13.4%	13.8% 14.2% 14.3%	4.2% 6.0% 7.8%								12.7% 12.7%
6/30/2007 7/31/2007	10.5% 10.7%	10.2% 10.3% 10.4%	10.0% 10.1% 10.0%	10.7% 10.5% 10.4%	11.1% 11.1% 11.2%	12.0% 11.8%	14.1% 14.0%	14.1% 14.2%	13.2% 13.5%	13.1% 13.2%	13.9% 13.8%	6.0% 8.3%								12.8% 11.9% 12.2%
8/31/2007 9/30/2007	10.5% 10.2%	10.5% 10.1%	10.2%	10.3% 9.9%	11.2% 10.5%	11.8% 11.1%	14.0% 13.3%	14.3% 13.8%	13.6% 13.1%	13.2% 12.8%	14.0% 13.6%	9.9% 9.7%								12.5% 12.0%
10/31/2007 11/30/2007	10.7% 11.6%	10.5% 11.9%	10.1% 11.1%	10.4% 11.2%	10.8% 11.9%	11.4% 12.3%	13.3% 13.8%	14.2% 15.5%	13.4% 14.8%	13.1% 14.3%	13.8% 14.6%	11.0% 9.3%								12.5% 12.5%
12/31/2007 1/31/2008	11.4% 11.4%	11.4% 11.6%	10.9% 10.7%	11.2% 11.4%	11.5% 11.7%	12.1% 12.6%	13.3% 14.0%	14.9% 15.8%	14.3% 15.4%	13.2% 14.2%	13.2% 13.9%	9.8% 13.2%	1.2%							12.0% 13.3%
2/29/2008 3/31/2008	11.7% 12.3%	12.0% 12.6%	11.0% 11.8%	11.7% 12.2%	11.8% 12.0%	12.8% 13.2%	13.9% 14.2%	16.1% 16.5%	16.0% 16.6%	14.6% 15.3%	14.9% 15.6%	15.3% 17.5%	2.2% 4.4%							13.9% 14.7%
4/30/2008 5/31/2008	12.2% 12.2%	12.7% 12.3%	11.9% 12.1%	12.4% 12.2%	12.2% 12.4%	13.5% 13.3%	14.5% 14.2%	16.9% 16.9%	17.2% 17.1%	16.0% 16.1%	16.1% 16.2%	18.3% 18.2%	7.1% 9.8%							15.3% 15.5%
6/30/2008 7/31/2008	11.9% 12.0%	12.5% 12.9%	12.3% 12.3%	12.4% 12.4%	12.0% 12.2%	13.0% 13.1%	13.8% 13.8%	16.2% 16.3%	16.8% 17.2%	16.1% 16.3%	16.1% 16.2%	17.9% 17.8%	7.8% 10.4%							14.3% 14.8%
8/31/2008 9/30/2008	11.8% 11.4%	12.6% 12.2%	11.9% 11.6%	11.8% 11.5%	12.0% 11.8%	12.4% 11.9%	13.3% 12.7%	15.7% 14.9%	16.7% 16.0%	15.8% 15.2%	15.8% 15.1%	17.4% 17.0%	11.8% 12.2%							14.7% 14.4%
10/31/2008 11/30/2008	11.5% 11.7% 12.1%	12.0% 12.5%	11.6% 12.0% 12.1%	12.0% 12.2%	11.8% 12.2%	11.8% 12.1% 12.4%	12.7% 12.9%	14.6% 14.4%	16.1% 16.6%	15.2% 15.7%	15.0% 15.1%	16.7% 16.3% 14.5%	13.5%							14.6% 13.3%
12/31/2008 1/31/2009 2/28/2009	12.1% 12.2% 12.4%	12.3% 12.2% 12.6%	12.1% 12.0% 12.1%	12.1% 12.3% 12.7%	12.2% 12.4% 12.8%	12.4% 12.4% 12.3%	12.9% 12.8% 12.7%	14.0% 14.3% 14.2%	16.4% 16.5% 16.4%	15.6% 16.1% 16.2%	14.5% 14.9% 14.9%	15.1% 15.6%	11.4% 13.8% 15.2%	1.0% 2.0%						13.1% 14.0% 14.3%
3/31/2009 4/30/2009	12.1% 12.5%	12.8% 12.7%	12.1% 12.4% 12.7%	12.7% 12.7% 13.0%	13.2% 13.3%	12.4% 12.9%	12.7% 12.5% 12.7%	13.9% 14.0%	16.5% 16.7%	16.2% 16.0% 16.3%	15.1% 15.3%	16.1% 16.2%	16.5% 17.0%	4.2% 6.6%						14.5% 14.7% 15.1%
5/31/2009 6/30/2009	12.1% 12.5%	12.6% 13.0%	12.5% 12.8%	12.6% 13.2%	12.9% 12.7%	12.7% 12.7%	12.4% 12.4%	13.3% 13.6%	16.2% 15.8%	16.0% 16.0%	15.1% 15.1%	15.9% 15.8%	16.9% 16.6%	9.0% 7.9%						15.0% 14.3%
7/31/2009 8/31/2009	13.1% 12.8%	13.1% 12.8%	13.4% 13.0%	13.5% 13.2%	13.2% 13.2%	13.0% 12.5%	12.8% 12.6%	13.8% 13.4%	16.2% 15.8%	16.3% 16.0%	15.3% 15.1%	15.9% 15.7%	16.3% 16.4%	10.3% 11.8%						14.6% 14.8%
9/30/2009 10/31/2009	11.8% 11.7%	12.6% 12.7%	12.4% 12.8%	12.6% 12.8%	12.8% 12.7%	12.2% 12.1%	12.3% 12.0%	12.9% 12.6%	15.0% 14.9%	15.5% 15.6%	14.6% 14.6%	15.2% 15.1%	16.0% 16.0%	12.1% 15.0%						14.4% 15.0%
11/30/2009 12/31/2009	12.0% 11.8%	13.0% 13.1%	13.3% 13.6%	13.3% 13.5%	12.9% 12.9%	12.2% 12.4%	12.6% 12.7%	13.1% 13.4%	14.8% 14.6%	16.2% 16.2%	15.2% 15.4%	15.4% 15.1%	16.0% 15.4%	13.0% 14.9%						14.7% 15.0%
1/31/2010 2/28/2010	11.8% 11.8%	12.8% 12.6%	13.3% 13.0%	14.1% 14.3%	12.9% 13.1%	12.7% 12.7%	13.0% 12.7%	13.7% 13.4%	14.9% 14.4%	16.7% 16.3%	15.9% 15.7%	15.7% 15.8%	16.0% 16.5%	17.7% 19.2%	2.2% 3.2%					16.0% 16.3%
3/31/2010 4/30/2010	12.0% 12.7%	13.0% 13.3%	13.2% 13.7%	14.2% 14.2%	13.2% 13.8%	13.3% 13.9%	12.5% 12.9%	13.5% 13.7%	14.5% 14.7%	16.3% 16.7%	15.8% 16.2%	16.2% 16.7%	17.2% 17.8%	20.7% 21.6%	6.4% 10.0%					16.9% 17.6%
5/31/2010 6/30/2010	12.8% 13.3%	13.3% 14.1%	13.7% 14.7%	14.2% 14.7%	13.9% 14.8%	13.7% 14.3%	13.2% 13.9%	13.7% 14.5%	14.7% 15.3%	16.9% 17.8%	16.8% 17.7%	17.2% 18.3%	18.5% 19.6%	22.2% 22.7%	12.5% 10.1%					18.2% 18.4%
7/31/2010 8/31/2010	13.3% 13.5%	14.2% 14.7%	14.8% 15.0%	14.9% 14.9%	15.2% 15.3%	14.5% 14.4%	14.0% 14.3%	15.0% 15.3%	15.6% 15.5%	18.1% 18.2%	18.2% 18.5%	18.5% 18.7%	19.9% 20.2%	22.7%	13.0% 14.7%					18.8% 19.3%
9/30/2010 10/31/2010	13.4% 13.8%	14.6% 14.4%	14.9% 14.8%	14.7% 15.4%	15.4% 15.0%	14.1%	14.2% 14.2%	14.6%	15.0% 14.9%	17.3% 17.1%	17.8% 17.7%	18.2% 18.1%	19.7% 19.6%	22.8%	14.6% 19.6%					18.8% 19.3%
11/30/2010 12/31/2010 1/31/2011	13.5% 13.3% 12.9%	14.1% 14.1% 13.6%	14.2% 13.8% 13.7%	15.0% 14.7% 14.4%	14.5% 14.0% 14.2%	13.5% 13.1% 13.2%	14.1% 13.9% 13.5%	14.2% 14.1% 14.1%	14.5% 14.2% 14.4%	16.8% 16.1% 15.9%	17.5% 16.9% 17.1%	17.9% 17.3% 17.2%	19.3% 18.6% 18.6%	21.7% 20.6% 20.6%	15.9% 18.4% 20.9%	3.4%				18.4% 18.2% 18.5%
2/28/2011 3/31/2011	12.9% 12.6%	13.3% 13.3%	13.5% 13.5%	14.6% 14.6%	14.1% 14.2%	13.3% 13.8%	13.5% 13.6%	13.9% 13.7%	14.2% 14.3%	15.2% 14.9%	16.7% 16.5%	17.1% 17.2%	18.7% 18.9%	20.9% 21.1%	22.1% 23.2%	5.5% 9.9%				18.6% 18.8%
4/30/2011 5/31/2011	13.0% 12.7%	13.1% 12.7%	14.0% 13.2%	14.1% 13.6%	14.2% 14.1%	13.8% 13.5%	13.5% 13.3%	13.7% 13.5%	13.8% 13.5%	15.0% 14.8%	16.4% 16.3%	17.1% 17.1%	18.9% 18.7%	21.0% 20.9%	23.0%	12.6% 15.7%				18.8% 18.7%
6/30/2011 7/31/2011	13.2% 13.3%	13.5% 13.7%	14.2% 14.7%	14.2% 14.4%	14.2% 14.6%	13.5% 13.9%	13.6% 13.8%	13.6% 13.8%	13.5% 14.0%	15.2% 15.1%	16.5% 16.4%	17.4% 17.3%	18.9% 18.5%	21.1% 20.7%	22.5% 21.8%	12.7% 15.3%				18.6% 18.5%
8/31/2011 9/30/2011	13.4% 13.0%	14.0% 14.3%	14.8% 14.6%	15.1% 14.9%	15.4% 15.5%	14.4% 14.9%	14.2% 13.9%	13.9% 13.8%	14.2% 13.9%	15.1% 14.6%	16.3% 15.6%	17.5% 16.9%	18.5% 18.2%	20.9% 20.4%	22.1% 21.6%	16.8% 17.0%				18.7% 18.4%
10/31/2011 11/30/2011	13.6% 13.6%	14.0% 13.8%	14.7% 14.3%	14.6% 15.1%	15.9% 15.6%	14.8% 15.1%	14.1% 14.3%	14.0% 14.0%	13.9% 13.9%	14.5% 14.9%	15.7% 15.6%	16.9% 17.0%	18.0% 17.9%	20.2% 19.7%	21.5% 20.2%	17.8% 14.3%				18.4% 17.7%
12/31/2011 1/31/2012	13.7% 13.8%	13.5% 13.6%	14.6% 14.6%	15.4% 15.9%	14.7% 14.6%	15.1% 15.5%	14.3% 14.4%	13.6% 14.1%	13.8% 14.2%	14.6% 14.9%	15.0% 15.2%	16.6% 17.2%	17.4% 17.8%	19.3% 19.8%	19.0% 19.6%	16.6% 19.1%	3.4%			17.4% 18.0%
2/29/2012 3/31/2012	14.1% 14.7%	13.3% 13.5%	15.0% 15.3%	15.1% 15.1%	15.0% 15.1%	14.8% 15.0%	14.2% 13.9%	13.8% 14.1%	13.9% 14.1%	14.3% 14.4%	14.9% 15.0%	16.8% 16.9%	17.6% 17.9%	19.7% 19.9%	19.7% 20.0%	19.5% 20.0%	5.3% 9.7%			17.8% 18.1%
4/30/2012 5/31/2012	15.1% 14.4% 14.3%	13.6% 13.3%	14.8% 14.6% 14.7%	14.7% 14.6% 15.2%	15.2% 14.9%	14.9% 14.7%	14.0% 13.9% 14.1%	13.7% 13.4%	14.0% 13.9%	14.5% 14.3% 14.2%	14.9% 14.7%	17.0% 16.8% 16.5%	18.0% 17.8%	19.9% 19.7% 19.2%	20.0% 19.7% 19.2%	20.3% 19.9% 19.0%	13.3% 14.9% 11.6%			18.2% 18.0%
6/30/2012 7/31/2012 8/31/2012	14.7% 14.2%	14.1% 14.3% 14.3%	14.7% 14.8% 14.6%	15.2% 15.6%	15.2% 15.3% 15.0%	15.1% 15.3% 15.2%	14.1% 14.1% 13.8%	13.5% 13.8% 13.4%	13.7% 13.8% 13.8%	14.2% 14.3% 14.1%	14.7% 14.7% 14.3%	16.3% 16.1%	17.4% 17.2% 17.1%	18.5% 18.5%	18.9% 19.2%	18.3% 18.6%	13.9% 15.2%			17.5% 17.2% 17.2%
9/30/2012 10/31/2012	13.2% 13.0%	13.5% 13.2%	14.3% 14.5%	14.5% 14.7%	14.8% 14.7%	14.1% 14.3%	14.2% 14.3%	13.0% 13.1%	13.3% 13.5%	13.5% 13.8%	13.5% 13.6%	15.3% 15.5%	16.5% 16.9%	17.8% 18.1%	18.5% 18.9%	18.0% 18.4%	14.9% 16.0%			16.5% 16.9%
11/30/2012 12/31/2012	13.6% 12.9%	15.1% 13.9%	15.3% 15.0%	15.6% 14.5%	15.5% 14.1%	15.3% 14.7%	15.1% 13.5%	14.1% 12.7%	14.4% 13.4%	14.8% 13.5%	14.7% 13.3%	16.1% 14.4%	17.7% 16.3%	18.8% 17.4%	19.2% 17.6%	18.4% 16.6%	14.1% 14.6%			17.4% 16.0%
1/31/2013 2/28/2013	12.7% 12.5%	13.4% 13.7%	15.0% 14.7%	14.4% 14.5%	14.3% 14.8%	15.0% 14.8%	13.6% 14.2%	13.4% 13.4%	13.8% 14.1%	14.0% 14.2%	14.0% 14.2%	15.0% 15.2%	16.9% 17.5%	18.2% 18.7%	18.6% 19.0%	17.7% 18.2%	17.1% 18.2%	4.6% 6.4%		16.8% 17.2%
3/31/2013 4/30/2013	12.3% 12.8%	13.0% 12.5%	14.3% 13.8%	14.2% 14.3%	14.4% 14.1%	14.3% 14.5%	13.9% 13.9%	12.9% 13.2%	13.5% 13.5%	13.9% 13.8%	13.8% 14.0%	14.9% 14.9%	17.3% 17.2%	18.5% 18.7%	18.9% 19.3%	18.3% 18.5%	18.3% 18.8%	10.7% 13.6%		17.1% 17.2%
5/31/2013 6/30/2013	12.2% 14.3%	12.8% 14.7%	14.3% 15.8%	13.8% 15.5%	14.5% 15.9%	14.7% 16.0%	13.6% 15.0%	13.2% 14.8%	13.3% 14.9%	13.9% 15.5%	14.0% 15.6%	14.9% 16.2%	17.3% 18.3%	18.8% 19.8%	19.4% 20.3%	18.8% 19.7%	18.9% 19.6%	15.6% 12.9%		17.3% 18.3%
7/31/2013 8/31/2013	12.4% 12.4%	12.8% 12.8%	14.0% 13.7%	14.0% 13.6%	13.7% 13.6%	14.3% 13.7%	13.5% 13.6%	13.3% 13.2%	13.5% 13.3%	14.1% 13.7%	13.9% 13.6%	14.4% 14.2%	16.8% 16.6%	18.0% 17.9%	18.5% 18.5%	18.4% 18.4%	18.4% 18.2%	15.0% 16.4%		16.8% 16.7%
9/30/2013 10/31/2013	12.6% 13.4%	13.3% 13.9%	13.1% 13.6%	13.2% 14.1%	13.7% 14.9%	13.2% 14.0%	13.7% 14.0%	12.9% 13.5%	12.7% 13.6%	13.1% 13.9%	13.1% 13.9%	13.7% 14.5%	16.0% 16.6%	17.4% 18.2%	17.9% 18.5%	18.1% 19.0%	18.0% 18.8%	16.4% 17.9%		16.2% 16.9%
11/30/2013 12/31/2013	12.7% 14.1%	13.3%	13.3%	13.8% 15.1%	14.7% 15.8%	14.0% 15.1%	13.6%	13.2% 14.3%	13.5% 14.1%	13.5% 14.3%	13.6% 14.3%	14.3% 14.4%	16.1% 15.7%	18.1% 17.8%	18.3% 17.9%	18.3% 17.9%	18.1% 17.4%	15.7%	C C0/	16.6% 16.5%
1/31/2014 2/28/2014 3/31/2014	18.0% 19.5% 18.2%	18.8% 19.7% 18.8%	20.0% 20.9% 18.7%	18.6% 19.9% 19.1%	19.5% 21.1% 19.4%	18.7% 20.0% 19.1%	18.4% 20.0% 18.4%	17.9% 19.5% 18.2%	17.3% 18.9% 17.6%	17.7% 19.1% 18.0%	17.7% 18.8% 17.4%	17.4% 18.8% 17.8%	18.3% 19.5% 18.6%	20.4% 21.8% 21.0%	20.7% 22.6% 22.2%	21.0% 22.8% 22.4%	20.4% 22.3% 22.0%	21.8% 23.5% 22.4%	6.6% 9.7% 17.4%	19.4% 20.8% 20.1%
4/30/2014 5/31/2014	17.2% 16.3%	17.9% 17.4%	19.3% 19.2%	18.3% 18.1%	19.4% 19.2% 19.4%	18.5% 19.0%	18.2% 17.4%	18.3% 17.7%	17.7% 17.4%	17.9% 17.8%	17.4% 17.4% 17.2%	17.4% 17.3%	18.3% 18.0%	20.5% 20.3%	21.7% 21.6%	22.4% 22.1% 22.0%	21.7% 21.5%	22.4% 22.0% 21.9%	21.9% 23.0%	19.7% 19.5%
6/30/2014 7/31/2014	17.4% 18.6%	16.7% 18.6%	18.7% 19.2%	19.2% 19.6%	19.4% 19.9% 20.2%	19.3% 19.8%	17.8% 18.4%	17.7% 17.9% 18.0%	18.0% 18.4%	18.3% 18.8%	17.4% 17.9%	17.4% 18.1%	18.1% 18.5%	20.3% 20.5%	21.6% 21.5%	21.9% 21.9%	21.5% 21.5% 21.9%	21.9% 21.9%	17.5% 21.6%	19.6% 19.9%
8/31/2014 9/30/2014	18.0% 17.3%	17.9% 17.3%	18.3% 18.1%	18.3% 19.2%	19.7% 19.4%	18.1% 18.1%	18.2% 18.2%	18.2% 18.2%	17.9% 17.2%	18.3% 17.9%	17.4% 17.3%	17.5% 17.3%	18.0% 17.6%	20.0% 19.8%	21.2% 21.2%	21.6% 21.6%	21.6% 21.7%	21.5% 21.5%	22.7% 23.5%	19.4% 19.3%
10/31/2014 11/30/2014	17.5% 17.1%	17.4% 16.1%	18.6% 17.7%	20.0% 18.4%	19.7% 17.7%	18.4% 17.9%	18.3% 17.1%	18.3% 17.2%	18.1% 17.7%	18.4% 17.6%	17.9% 17.1%	17.8% 17.3%	18.1% 17.6%	20.1% 19.5%	21.9% 21.0%	22.2% 21.4%	22.3% 21.4%	22.1% 21.0%	23.6% 19.2%	19.8% 19.0%
12/31/2014 1/31/2015	16.2% 14.7%	16.3% 16.5%	17.4% 15.8%	17.3% 17.0%	17.2% 17.0%	16.9% 17.0%	16.8% 16.9%	17.4% 17.4%	17.5% 17.2%	17.3% 17.3%	17.2% 17.2%	17.1% 17.2%	17.3% 17.5%	19.5% 19.6%	21.4% 21.8%	22.1% 22.7%	22.1% 22.6%	21.2% 22.0%	21.7% 23.8%	19.1% 19.4%
2/28/2015 3/31/2015	14.9% 14.8%	16.8% 15.4%	16.1% 16.3%	17.4% 16.3%	17.9% 17.7%	17.8% 17.1%	16.7% 16.2%	17.1% 16.9%	17.4% 16.7%	17.3% 16.9%	17.4% 16.7%	17.2% 16.7%	17.5% 17.2%	19.5% 19.0%	21.6% 20.8%	22.6% 21.8%	22.3% 22.2%	21.7% 21.4%	24.1% 23.6%	19.3% 18.8%
4/30/2015 5/31/2015	15.7% 15.0%	16.1% 15.6%	17.6% 16.1%	16.1% 15.9%	17.5% 16.5%	16.1% 16.3%	16.3% 15.3%	16.5% 16.2%	16.9% 16.1%	16.9% 16.1%	16.7% 15.8%	16.9% 16.1%	17.3% 16.3%	18.9% 17.8%	20.9% 19.6%	21.7%	22.3%	21.6%	23.1%	18.8% 17.8%
6/30/2015	15.8%	17.7%	18.7%	18.1%	19.4%	18.4%	17.9%	18.1%	18.3%	18.3%	17.7%	17.7%	18.0%	19.6%	21.5%	22.1%	22.2%	21.7%	22.4%	19.5%

payment Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	Average
1	2.7%	2.5%	0.1%	0.3%	0.3%	0.2%	0.9%	0.1%	0.0%	0.4%
2	6.0%	6.0%	2.5%	2.2%	2.3%	1.4%	1.7%	1.4%	1.6%	1.9%
3 4	7.8% 9.5%	4.6% 5.8%	4.7% 6.0%	4.7% 6.5%	5.2% 7.9%	3.2% 4.4%	3.0% 3.9%	3.1% 4.7%	3.9% 6.5%	4.0% 5.5%
5	10.8%	8.0%	7.9%	9.5%	9.8%	5.7%	4.8%	6.7%	9.9%	7.3%
6	12.8%	9.1%	10.8%	12.0%	12.1%	5.5%	4.6%	6.9%	13.0%	7.8%
7	14.6%	11.0%	10.8%	8.3%	7.3%	4.8%	4.4%	7.8%	15.2%	7.0%
8	14.2%	11.9%	11.2%	9.5%	8.6%	5.8%	5.2%	8.4%	16.0%	7.9%
9	14.2%	12.2%	11.5%	10.4%	10.0%	9.1%	5.6%	12.5%	16.2%	9.7%
10	15.1%	13.2%	12.2%	11.4%	10.8%	9.2%	6.6%	14.0%	16.6%	10.5%
11	16.0%	14.0%	12.3%	11.5%	11.5%	11.1%	7.6%	15.3%	17.5%	11.5%
12	16.6%	14.6%	13.3%	12.1%	12.0%	11.5%	8.4%	13.2%	18.1%	11.8%
13	17.7%	16.9%	14.9%	14.2%	13.5%	12.1%	9.4%	14.7%	19.0%	13.1%
14	18.4%	17.4%	15.8%	14.7%	14.4%	12.5%	10.1%	15.4%	17.0%	13.7%
15	18.8%	18.7%	16.4%	15.3%	15.1%	10.1%	10.8%	16.1%	15.8%	13.7%
16	19.0%	19.7%	17.1%	15.6%	15.9%	10.4%	10.8%	16.4%	14.7%	14.1%
17	19.0%	20.3%	17.6%	15.8%	16.5%	10.8%	11.2%	16.4%	14.9%	14.4%
18	19.4%	20.5%	17.7%	16.5%	16.7%	11.1%	11.5%	16.7%	16.2%	14.8%
19	18.9%	20.6%	17.9%	16.7%	15.8%	11.0%	11.7%	16.6%	17.3%	14.8%
20	19.3%	21.0%	17.5%	15.4%	14.7%	10.9%	11.6%	16.0%	17.8%	14.4%
21	19.3%	20.0%	16.7%	15.2%	16.9%	10.9%	11.5%	15.5%	17.8%	14.4%
22	21.0%	20.4%	16.5%	15.2%	16.5%	11.0%	11.7%	15.1%	18.1%	14.5%
23	21.8%	20.2%	16.2%	15.6%	18.1%	11.2%	12.5%	15.8%	19.2%	15.0%
24	22.4%	19.9%	15.9%	15.4%	17.6%	11.2%	12.0%	15.9%	19.5%	14.8%
25	23.3%	19.8%	16.0%	15.6%	17.0%	11.2%	12.5%	16.5%	20.0%	15.0%
26	22.4%	20.5%	16.3%	15.7%	17.0%	11.2%	12.8%	16.5%	19.1%	15.1%
27	22.8%	21.1%	16.6%	16.0%	13.9%	11.4%	13.4%	16.7%	19.3%	15.0%
28	23.0%	21.7%	16.8%	16.3%	14.0%	11.3%	13.4%	16.8%	19.1%	15.1%
29	22.5%	22.0%	16.8%	16.4%	14.3%	11.3%	13.5%	16.6%	20.0%	15.1%
30	22.7%	22.0%	16.9%	16.2%	14.4%	11.3%	13.6%	16.9%	21.4%	15.2%
31	22.5%	21.8%	16.8%	16.0%	13.9%	11.3%	13.7%	17.0%	22.4%	15.2%
32	22.1%	21.3%	16.6%	15.3%	13.6%	11.2%	13.5%	16.9%	22.6%	14.9%
33	21.7%	20.8%	16.3%	17.0%	13.4%	11.3%	13.3%	16.9%	22.2%	15.0%
34 35	22.2% 22.6%	20.7% 20.4%	16.3% 16.7%	16.8% 18.5%	13.5% 13.9%	11.6% 12.2%	13.3% 13.7%	17.0% 18.0%	22.4% 22.4%	15.1% 15.7%
36	22.8%	19.9%	16.7%	18.1%	13.9%	11.8%	13.7%	18.6%	22.4%	15.7%
37	23.2%	19.9%	16.5%	17.7%	13.8%	12.3%	14.1%	19.0%	22.4%	15.8%
38	23.2%	19.9%	16.8%	17.6%	13.9%	12.5%	14.1%	19.1%	21.4%	15.0%
39	23.9%	20.6%	17.0%	14.4%	13.9%	13.0%	14.6%	19.7%	21.2%	15.8%
40	24.0%	20.7%	17.4%	14.6%	13.9%	13.0%	14.6%	20.2%	20.3%	16.0%
41	24.2%	20.7%	17.3%	14.6%	13.9%	13.0%	14.6%	20.7%	20.6%	16.0%
42	24.4%	20.9%	16.9%	14.6%	13.8%	13.0%	14.8%	21.8%	21.3%	16.2%
43	24.0%	20.9%	16.6%	14.2%	13.6%	12.9%	15.1%	21.8%	21.8%	16.1%
44	23.2%	20.8%	16.5%	13.9%	13.4%	12.7%	15.2%	21.8%	21.2%	16.0%
45	22.5%	20.5%	18.0%	13.7%	13.4%	12.6%	15.2%	21.4%	20.9%	16.0%
46	22.5%	20.6%	17.2%	13.8%	13.8%	12.8%	15.4%	21.2%	21.5%	16.1%
47	22.7%	21.2%	19.0%	14.3%	14.8%	13.1%	16.2%	21.3%	21.8%	16.8%
48	22.6%	20.7%	18.9%	14.3%	14.3%	13.1%	16.6%	20.6%	21.5%	16.7%
49	22.8%	20.7%	18.4%	14.5%	15.0%	13.5%	17.2%	20.6%	21.3%	16.9%
50	22.4%	20.9%	18.4%	14.5%	15.2%	13.7%	17.5%	20.4%	20.7%	17.0%
51	23.2%	21.5%	15.5%	14.6%	15.7%	14.0%	18.0%	20.7%	21.1%	17.0%
52	23.2%	21.9%	15.5%	14.4%	16.0%	14.1%	18.3%	20.7%	20.5%	17.1%
53	23.0%	21.9%	15.5%	14.3%	15.9%	13.9%	19.0%	20.7%	20.5%	17.2%
54	23.3%	21.6%	15.2%	14.3%	15.7%	14.0%	20.2%	21.0%	20.8%	17.4%
55	23.0%	21.4%	14.9%	14.1%	15.4%	13.9%	20.2%	20.8%	20.8%	17.2%
56	22.8%	21.2%	15.0%	13.8%	14.9%	13.8%	20.3%	20.5%	20.5%	17.1%
57	22.2%	22.8%	14.6%	13.7%	14.8%	13.9%	20.0%	20.0%	19.8%	17.0%
58	22.4%	22.3%	14.8%	14.0%	14.9%	14.1%	19.9%	20.1%	20.6%	17.1%
59	22.7%	23.9%	15.1%	14.7%	15.2%	14.6%	19.9%	20.4%	22.1%	17.5%
60	22.4%	23.3%	14.9%	14.1%	14.9%	14.5%	19.1%	19.9%	20.5%	17.1%
61	22.3%	22.4%	14.8%	14.5%	15.1%	14.7%	19.1%	20.0%	20.7%	17.2%
62	21.8%	22.5%	14.6%	14.3%	15.2% 15.1%	14.8%	19.1%	19.7%	20.1%	17.1%
63 64	22.6% 22.6%	19.6% 19.6%	14.4% 14.0%	14.5% 14.4%	15.1% 15.0%	14.9% 15.0%	19.2% 18.9%	20.1% 19.8%	19.2% 18.7%	17.0% 16.9%
65 66	21.9%	19.6%	13.6%	14.1%	14.7%	15.1%	18.5%	19.3%	18.4%	16.6%
66 67	21.5% 20.9%	19.1% 18.6%	13.2% 13.0%	13.8% 13.7%	14.6% 14.3%	15.5% 15.2%	18.5% 17.8%	19.1% 18.7%	19.4% 18.2%	16.5% 16.1%
68	20.9%	18.5%	13.0%	13.7%	13.5%	15.2%	17.8%	18.7%	18.2%	15.7%
69	20.0%	17.5%	12.7%	12.9%	13.5%	15.0%	17.4%	18.1%	17.9% 17.6%	15.7%
70	20.3%	17.3%	12.0%	12.1%	13.1%	14.4%	16.6%	17.0%	18.5%	15.2%
70	21.7%	17.2%	12.4%	12.1%	13.0%	14.2%	16.7%	17.0%	18.3%	15.0%
72	20.9%	16.4%	11.5%	11.6%	13.2%	13.6%	16.2%	16.5%	18.2%	14.5%
73	19.4%	15.4%	11.3%	11.5%	12.6%	13.2%	16.2%	16.6%	20.1%	14.4%
74	18.8%	15.0%	11.2%	11.4%	12.7%	13.1%	15.9%	17.0%	20.4%	14.3%
	15.6%	14.4%	11.3%	11.3%	12.5%	13.0%	16.2%	16.6%	19.4%	14.1%
/5	15.4%	14.0%	11.2%	11.2%	12.6%	12.7%	16.1%	16.4%	19.0%	14.0%
75 76	15.1%	13.6%	10.9%	10.9%	12.7%	12.5%	15.7%	16.3%	18.9%	13.7%
76	±0.±/0	13.3%	10.7%	11.0%	13.1%	12.4%	15.4%	17.5%	19.0%	13.9%
76 77	15.1%	_0.0/0	_ 5 / 6		13.2%	12.1%	14.9%			13.4%
76 77 78	15.1% 14.7%	13.2%	10.6%	10.9%	13.270			10.0%	19.2%	
76 77 78 79	14.7%	13.2% 12.9%	10.6% 10.3%	10.9% 10.7%				16.0% 15.6%	19.2% 18.8%	
76 77 78 79 80	14.7% 14.2%	12.9%	10.3%	10.7%	12.8%	12.0%	14.8%	15.6%	18.8%	13.2%
76 77 78 79 80 81	14.7% 14.2% 13.9%	12.9% 12.6%	10.3% 10.1%	10.7% 10.4%	12.8% 12.4%	12.0% 11.7%	14.8% 14.0%	15.6% 15.3%	18.8% 18.7%	13.2% 12.7%
76 77 78 79 80 81 82	14.7% 14.2% 13.9% 13.6%	12.9% 12.6% 12.6%	10.3% 10.1% 10.2%	10.7% 10.4% 10.4%	12.8% 12.4% 12.3%	12.0% 11.7% 11.6%	14.8% 14.0% 14.0%	15.6% 15.3% 15.7%	18.8% 18.7% 18.9%	13.2% 12.7% 12.8%
76 77 78 79 80 81	14.7% 14.2% 13.9%	12.9% 12.6%	10.3% 10.1%	10.7% 10.4%	12.8% 12.4%	12.0% 11.7%	14.8% 14.0%	15.6% 15.3%	18.8% 18.7%	13.2% 12.7%

10	86	12.8%	12.3%	10.2%	10.5%	11.6%	11.1%	14.2%	19.2%	17.5%	13.1%
288 12-96											
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91 11.8% 11.7% 12.9% 12.											
94 1.5% 1.2% 3.8% 1.1.% 1.5% 3.9% 1.1.% 1.0.% 1.2.%			11.7%	10.0%			10.4%				12.6%
94 1.5% 1.5% 1.6% 1.0% 1.0% 1.0% 1.0% 1.0% 1.2%						10.9%			18.0%		
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98 1.876 1.1876 1.1876 1.1076											
97 1.15% 1.1-5% 1.1-5% 1.0.0% 1.0.2% 9.7% 1.5-6% 1.0.5% 1.2-5% 1.2-5% 1.0.5% 1.2-5% 1									17.6%		
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115											
116								14.4%			
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167 11.9% 14.1% 13.2% 168 13.4% 13.4% 13.4% 169 16.2% 13.0% 14.3% 170 16.9% 13.3% 14.8% 171 16.0% 13.2% 14.4% 172 16.1% 13.2% 14.4%											
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172 16.1% 13.2% 14.4%											

174	16.1%	14.0%	14.9%
175	16.2%		16.2%
176	15.7%		15.7%
177	15.6%		15.6%
178	15.8%		15.8%
179	14.7%		14.7%
180	14.0%		14.0%
181	13.6%		13.6%
182	14.3%		14.3%
183	13.9%		13.9%
184	13.9%		13.9%
185	13.5%		13.5%
186	15.2%		15.2%

Forbearance by Date						
Repayment Year	2000	2001	2002	2003	2004	2005
1/31/2000	2.7%					
2/29/2000	6.0%					
3/31/2000 4/30/2000	7.8% 9.5%					
5/31/2000	10.8%					
6/30/2000	12.8%					
7/31/2000	14.6%					
8/31/2000	14.2%					
9/30/2000	14.2%					
10/31/2000	15.1%					
11/30/2000	16.0%					
12/31/2000	16.6%					
1/31/2001	17.7%	2.5%				
2/28/2001	18.4%	6.0%				
3/31/2001	18.8%	4.6%				
4/30/2001	19.0%	5.8%				
5/31/2001	19.0%	8.0%				
6/30/2001 7/31/2001	19.4%	9.1% 11.0%				
8/31/2001	18.9% 19.3%	11.9%				
9/30/2001	19.3%	12.2%				
10/31/2001	21.0%	13.2%				
11/30/2001	21.8%	14.0%				
12/31/2001	22.4%	14.6%				
1/31/2002	23.3%	16.9%	0.1%			
2/28/2002	22.4%	17.4%	2.5%			
3/31/2002	22.8%	18.7%	4.7%			
4/30/2002	23.0%	19.7%	6.0%			
5/31/2002	22.5%	20.3%	7.9%			
6/30/2002	22.7%	20.5%	10.8%			
7/31/2002	22.5%	20.6%	10.8%			
8/31/2002	22.1%	21.0%	11.2%			
9/30/2002 10/31/2002	21.7% 22.2%	20.0% 20.4%	11.5% 12.2%			
11/30/2002	22.6%	20.4%	12.3%			
12/31/2002	22.8%	19.9%	13.3%			
1/31/2003	23.2%	19.8%	14.9%	0.3%		
2/28/2003	23.2%	20.5%	15.8%	2.2%		
3/31/2003	23.9%	21.1%	16.4%	4.7%		
4/30/2003	24.0%	21.7%	17.1%	6.5%		
5/31/2003	24.2%	22.0%	17.6%	9.5%		
6/30/2003	24.4%	22.0%	17.7%	12.0%		
7/31/2003	24.0%	21.8%	17.9%	8.3%		
8/31/2003	23.2%	21.3%	17.5%	9.5%		
9/30/2003	22.5%	20.8%	16.7%	10.4%		
10/31/2003	22.5%	20.7%	16.5%	11.4%		
11/30/2003	22.7%	20.4%	16.2%	11.5%		
12/31/2003	22.6%	19.9%	15.9%	12.1%	0.20/	
1/31/2004	22.8% 22.4%	19.9% 19.9%	16.0%	14.2%	0.3%	
2/29/2004 3/31/2004	23.2%	20.6%	16.3% 16.6%	14.7% 15.3%	2.3% 5.2%	
4/30/2004	23.2%	20.7%	16.8%	15.6%	7.9%	
5/31/2004	23.0%	20.7%	16.8%	15.8%	9.8%	
6/30/2004	23.3%	20.9%	16.9%	16.5%	12.1%	
7/31/2004	23.0%	20.9%	16.8%	16.7%	7.3%	
8/31/2004	22.8%	20.8%	16.6%	15.4%	8.6%	
9/30/2004	22.2%	20.5%	16.3%	15.2%	10.0%	
10/31/2004	22.4%	20.6%	16.3%	15.2%	10.8%	
11/30/2004	22.7%	21.2%	16.7%	15.6%	11.5%	
12/31/2004	22.4%	20.7%	16.4%	15.4%	12.0%	
1/31/2005	22.3%	20.7%	16.5%	15.6%	13.5%	0.
2/28/2005	21.8%	20.9%	16.8%	15.7%	14.4%	1.
3/31/2005 4/30/2005	22.6%	21.5%	17.0%	16.0%	15.1%	3.
4/30/2005 5/31/2005	22.6%	21.9%	17.4%	16.3%	15.9% 16.5%	4.
5/31/2005 6/30/2005	21.9% 21.5%	21.9% 21.6%	17.3% 16.9%	16.4% 16.2%	16.5% 16.7%	5. 5.
7/31/2005	20.9%	21.6%	16.6%	16.0%	15.8%	5. 4.
8/31/2005	20.9%	21.4%	16.5%	15.3%	14.7%	5.
9/30/2005	21.0%	22.8%	18.0%	17.0%	16.9%	9.
10/31/2005	20.3%	22.3%	17.2%	16.8%	16.5%	9.
11/30/2005	21.7%	23.9%	19.0%	18.5%	18.1%	11.
12/31/2005	20.9%	23.3%	18.9%	18.1%	17.6%	11.
1/31/2006	19.4%	22.4%	18.4%	17.7%	17.0%	12.
2/28/2006	18.8%	22.5%	18.4%	17.6%	17.0%	12.
3/31/2006	15.6%	19.6%	15.5%	14.4%	13.9%	10.
4/30/2006	15.4%	19.6%	15.5%	14.6%	14.0%	10.
5/31/2006	15.1%	19.6%	15.5%	14.6%	14.3%	10.
6/30/2006	15.1%	19.1%	15.2%	14.6%	14.4%	11.
7/31/2006	14.7%	18.6%	14.9%	14.2%	13.9%	11.
8/31/2006	14.2%	18.3%	15.0%	13.9%	13.6%	10.
9/30/2006	13.9%	17.5%	14.6%	13.7%	13.4%	10.
	1.2 60/.	17.3%	14.8%	13.8%	13.5%	11.
10/31/2006	13.6%		1F 10/	1.4.70/	12.00/	44.
	14.1% 13.5%	17.2% 16.4%	15.1% 14.9%	14.3% 14.3%	13.9% 13.8%	11 11

2/28/2007	12.8%	15.0%	14.6%	14.5%	13.9%	11.2%
3/31/2007 4/30/2007	13.0% 12.4%	14.4% 14.0%	14.4% 14.0%	14.6% 14.4%	13.9% 13.9%	11.4% 11.3%
5/31/2007	12.2%	13.6%	13.6%	14.4%	13.9%	11.3%
6/30/2007	12.0%	13.3%	13.2%	14.3%	13.8%	11.3%
7/31/2007	11.8%	13.2%	13.0%	14.1%	13.6%	11.3%
8/31/2007	11.6%	12.9%	12.7%	13.8%	13.4%	11.2%
9/30/2007	11.5%	12.6%	12.2%	13.7%	13.4%	11.3%
10/31/2007	11.5%	12.6%	12.0%	14.0%	13.8%	11.6%
11/30/2007	12.3%	13.1%	12.4%	14.7%	14.8%	12.2%
12/31/2007	11.6%	12.3%	11.5%	14.1%	14.3%	11.8%
1/31/2008	11.5%	12.4%	11.3%	14.5%	15.0%	12.3%
2/29/2008 3/31/2008	11.5% 11.7%	12.3% 12.4%	11.2% 11.3%	14.3% 14.5%	15.2% 15.7%	12.5% 13.0%
4/30/2008	11.5%	12.4%	11.2%	14.4%	16.0%	13.0%
5/31/2008	11.2%	11.9%	10.9%	14.1%	15.9%	13.0%
6/30/2008	11.2%	11.6%	10.7%	13.8%	15.7%	13.0%
7/31/2008	11.3%	11.7%	10.6%	13.7%	15.4%	12.9%
8/31/2008	11.2%	11.2%	10.3%	12.9%	14.9%	12.7%
9/30/2008	11.5%	11.3%	10.1%	12.3%	14.8%	12.6%
10/31/2008	11.6%	11.5%	10.2%	12.1%	14.9%	12.8%
11/30/2008	11.9%	11.7%	10.3%	12.1%	15.2%	13.1%
12/31/2008 1/31/2009	11.6%	11.6%	10.0%	11.6% 11.5%	14.9%	13.1% 13.5%
2/28/2009	11.7% 12.0%	11.4% 11.5%	10.0% 10.2%	11.4%	15.1% 15.2%	13.7%
3/31/2009	12.5%	11.7%	10.2%	11.3%	15.1%	14.0%
4/30/2009	12.6%	12.0%	10.2%	11.2%	15.1%	14.1%
5/31/2009	12.4%	11.7%	10.0%	10.9%	14.7%	13.9%
6/30/2009	12.4%	11.9%	10.0%	11.0%	14.6%	14.0%
7/31/2009	12.5%	11.9%	10.0%	10.9%	14.3%	13.9%
8/31/2009	12.3%	11.7%	9.9%	10.7%	13.5%	13.8%
9/30/2009	12.6%	11.6%	9.8%	10.4%	13.1%	13.9%
10/31/2009	12.8%	11.6%	9.9%	10.4%	13.0%	14.1%
11/30/2009 12/31/2009	12.8% 13.1%	12.1% 12.3%	10.0% 10.0%	10.7% 10.6%	13.2% 13.0%	14.6% 14.5%
1/31/2010	13.2%	12.1%	10.0%	10.6%	12.6%	14.7%
2/28/2010	13.4%	12.2%	10.1%	10.5%	12.7%	14.8%
3/31/2010	13.7%	12.5%	10.2%	10.6%	12.5%	14.9%
4/30/2010	13.9%	12.8%	10.3%	10.7%	12.6%	15.0%
5/31/2010	14.0%	13.0%	10.5%	10.9%	12.7%	15.1%
6/30/2010	14.5%	13.3%	10.9%	11.3%	13.1%	15.5%
7/31/2010	14.9%	13.6%	11.1%	11.4%	13.2%	15.2%
8/31/2010	14.7%	13.5%	11.1%	11.3%	12.8%	15.0%
9/30/2010	14.4%	13.4%	10.8%	11.1%	12.4%	14.7%
10/31/2010 11/30/2010	14.2% 14.0%	13.4% 13.2%	10.7% 10.5%	11.0% 10.8%	12.3% 12.2%	14.4% 14.2%
12/31/2010	13.6%	12.7%	10.2%	10.5%	11.8%	13.6%
1/31/2011	13.3%	12.3%	9.9%	10.3%	11.6%	13.2%
2/28/2011	13.1%	12.3%	9.9%	10.2%	11.6%	13.1%
3/31/2011	13.4%	12.2%	9.8%	10.1%	11.4%	13.0%
4/30/2011	13.0%	12.2%	9.7%	9.8%	11.2%	12.7%
5/31/2011	12.9%	11.9%	9.6%	9.7%	11.0%	12.5%
6/30/2011	13.2%	12.2%	9.7%	9.9%	11.0%	12.4%
7/31/2011	14.1%	12.4%	9.7%	9.9%	11.0%	12.1%
8/31/2011 9/30/2011	14.5% 14.6%	12.8% 12.6%	9.7% 9.6%	9.8% 9.7%	10.9% 10.5%	12.0% 11.7%
10/31/2011	14.6%	12.7%	9.6%	9.6%	10.4%	11.6%
11/30/2011	14.7%	12.7%	9.6%	9.7%	10.5%	11.7%
12/31/2011	14.3%	12.6%	9.3%	9.4%	10.2%	11.4%
1/31/2012	14.3%	12.2%	9.2%	9.4%	10.2%	11.3%
2/29/2012	14.2%	11.8%	8.9%	9.1%	9.9%	11.1%
3/31/2012	14.4%	12.1%	9.2%	9.2%	10.1%	11.3%
4/30/2012	14.4%	12.1%	9.1%	9.1%	10.1%	11.1%
5/31/2012 6/30/2012	14.0% 13.9%	12.1% 12.1%	8.9% 8.9%	9.0% 8.9%	9.8% 9.7%	10.9% 10.7%
7/31/2012	13.5%	12.1%	8.8%	8.7%	9.6%	10.7%
8/31/2012	13.0%	11.8%	8.6%	8.6%	9.2%	10.4%
9/30/2012	12.8%	11.4%	8.4%	8.2%	8.9%	9.9%
10/31/2012	12.5%	11.5%	8.5%	8.4%	9.0%	10.0%
11/30/2012	13.7%	12.4%	9.2%	9.0%	9.7%	10.8%
12/31/2012	12.3%	11.3%	8.4%	8.1%	8.7%	9.8%
1/31/2013	12.4%	11.2%	8.4%	8.2%	8.7%	9.7%
2/28/2013	12.7%	11.4%	8.6%	8.4%	9.0%	9.9%
3/31/2013 4/30/2013	12.3% 12.5%	11.2% 11.2%	8.3% 8.5%	8.1% 8.1%	8.8% 8.8%	9.7% 9.7%
5/31/2013	12.5%	11.2%	8.3%	8.0%	8.8%	9.6%
6/30/2013	13.8%	12.3%	9.3%	9.0%	9.7%	10.5%
7/31/2013	12.5%	11.1%	8.4%	8.1%	8.7%	9.4%
8/31/2013	11.9%	11.0%	8.3%	8.1%	8.6%	9.2%
9/30/2013	11.9%	10.8%	8.3%	7.9%	8.5%	9.1%
10/31/2013	12.2%	11.4%	8.6%	8.2%	8.7%	9.4%
11/30/2013	11.9%	11.0%	8.2%	8.0%	8.6%	9.3%
12/31/2013	13.4%	12.0%	8.9%	8.5%	9.0%	9.5%
1/31/2014	16.2%	14.1%	10.5%	10.0%	10.4%	10.9%
2/28/2014 3/31/2014	16.9% 16.0%	15.3% 14.6%	10.8% 10.3%	10.4% 9.8%	11.0% 10.5%	11.3% 10.9%
4/30/2014	16.1%	14.3%	10.4%	9.8%	10.5%	10.9%
5/31/2014	16.1%	14.0%	10.3%	9.7%	10.3%	10.7%
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	6/30/2014	16.1%	14.3%	10.4%	9.9%	10.4%	10.7%
	7/31/2014	16.2%	14.6%	10.6%	10.1%	10.7%	10.9%
	8/31/2014	15.7%	14.3%	10.3%	9.8%	10.4%	10.6%
	9/30/2014	15.6%	14.3%	10.4%	9.8%	10.3%	10.6%
	10/31/2014	15.8%	14.7%	10.6%	10.0%	10.5%	10.8%
	11/30/2014	14.7%	14.1%	10.0%	9.5%	10.1%	10.4%
	12/31/2014	14.0%	13.4%	9.7%	9.2%	9.7%	10.1%
	1/31/2015	13.6%	13.0%	9.4%	8.9%	9.4%	9.9%
	2/28/2015	14.3%	13.3%	9.6%	9.1%	9.6%	10.0%
	3/31/2015	13.9%	13.2%	9.5%	8.9%	9.4%	9.9%
	4/30/2015	13.9%	13.2%	9.7%	9.0%	9.4%	9.9%
	5/31/2015	13.5%	12.8%	9.3%	8.6%	9.1%	9.5%
	6/30/2015	15.2%	14.0%	10.1%	9.4%	10.0%	10.3%
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13.9% 16.4% 18.7% 11.6% 13.8% 16.3% 18.4% 11.5%					
13.8% 16.3% 18.4% 11.5%					

13.4%	16.0%	18.2%	11.4%	
13.1%	15.6%	17.9%	11.2%	
12.9%	15.3%	17.6%	11.0%	
13.4%	15.7%	18.5%	11.4%	
13.1%	15.5%	18.3%	11.2%	
13.4%	15.8%	18.2%	11.5%	
15.4%	18.3%	20.1%	13.4%	
16.1%	19.2%	20.4%	14.0%	
15.4%	18.6%	19.4%	13.4%	
15.4%	18.3%	19.0%	13.3%	
15.2%	18.0%	18.9%	13.2%	
15.3%	18.1%	19.0%	13.3%	
15.4%	18.4%	19.2%	13.5%	
15.0%	18.0%	18.8%	13.1%	
14.9%	17.9%	18.7%	13.1%	
15.1%	18.1%	18.9%	13.3%	
14.6%	17.6%	18.5%	12.8%	
14.1%	17.1%	18.1%	12.4%	
13.7%	16.8%	17.4%	12.1%	
14.1%	17.0%	17.5%	12.3%	
14.0%	16.9%	17.9%	12.2%	
14.0%	16.9%	17.7%	12.2%	
13.5%	16.1%	16.6%	11.7%	
14.4%	17.6%	18.1%	12.7%	

mont Voor	Stafford Loan	Stafford Loan	Consolidation Loan	Consolidation Loan
ment Year 1	Average 3.1%	Average - Excl FORM 3.0%	Average 0.4%	Average - Excl FORM 0.4
2	4.5%	4.4%	1.9%	1.9
3	7.2%	7.1%	4.0%	4.0
4	9.7%	9.5%	5.5%	5.5
5	11.8%	11.6%	7.3%	7.3
6	8.8%	8.8%	7.8%	7.8
7	11.6%	11.5%	7.0%	7.0
8	13.3%	13.2%	7.9%	7.9
9	13.8%	13.7%	9.7%	9.7
10	15.1%	15.0%	10.5%	10.5
11	12.2%	12.1%	11.5%	11.5
12	13.6%	13.5%	11.8%	11.8
13	15.9%	15.7%	13.1%	13.1
14	17.0%	16.9%	13.7%	13.7
15	18.0%	17.9%	13.7%	13.
16	18.7%	18.6%	14.1%	14.1
17	18.7%	18.6%	14.4%	14.
18	18.2%	18.1%	14.8%	14.8
19	18.1%	18.0%	14.8%	14.8
20	18.3%	18.2%	14.4%	14.4
21	18.1%	18.0%	14.4%	14.4
22	17.9%	17.8%	14.5%	14.
23 24	16.9% 16.1%	16.8% 16.0%	15.0% 14.8%	15. 14.
24 25	16.7%	16.6%	14.8%	14. 15.
26	17.2%	16.9%	15.1%	15. 15.
27	17.5%	17.3%	15.1%	15. 15.
28	17.3%	17.5%	15.1%	15.
29	17.8%	17.0%	15.1%	15.
30	17.8%	17.7%	15.1%	15.
31	18.0%	17.8%	15.2%	15.
32	18.2%	18.0%	14.9%	14.
33	17.9%	17.8%	15.0%	15.
34	18.0%	17.9%	15.1%	15.
35	18.0%	17.8%	15.7%	15.
36	17.8%	17.6%	15.6%	15.
37	18.5%	18.2%	15.8%	15.
38	18.8%	18.4%	15.9%	15.
39	18.9%	18.6%	15.8%	15.
40	19.2%	18.9%	16.0%	16.
41	19.2%	18.8%	16.0%	16.
42	19.2%	18.8%	16.2%	16.
43	18.5%	18.1%	16.1%	16.
44	18.6%	18.3%	16.0%	16.
45	18.2%	17.9%	16.0%	16.
46	18.3%	18.0%	16.1%	16.
47	18.5%	18.3%	16.8%	16.
48	18.3%	17.9%	16.7%	16.
49	19.0%	18.5%	16.9%	16.
50	19.1%	18.4%	17.0%	17.
51	19.1%	18.5%	17.0%	17.
52	19.3%	18.6%	17.1%	17.
53	19.2%	18.6%	17.2%	17
54	19.3%	18.7%	17.4%	17
55	18.6%	18.0%	17.2%	17
56	18.5%	18.0%	17.1%	17
57 58	18.1%	17.5% 17.0%	17.0% 17.1%	17.
58 59	18.4%	17.9% 18.2%	17.1% 17.5%	17
60	18.6% 18.3%	18.2% 17.7%	17.5% 17.1%	17 17
61	19.1%	17.7%	17.1% 17.2%	17
62	19.1%	18.1%	17.1%	17
63	18.9%	17.8%	17.1%	17
64	18.9%	17.5%	16.9%	16
65	18.6%	17.7%	16.6%	16
66	18.8%	17.5%	16.5%	16
67	17.9%	17.0%	16.1%	16
68	17.5%	16.8%	15.7%	15
69	17.7%	16.2%	15.2%	15
70	17.276	16.4%	15.0%	15
70	17.4%	16.4%	15.0%	15.
72	16.9%	15.9%	14.5%	14
73	17.5%	16.1%	14.5%	14
73 74	17.5%	15.7%	14.4%	14
75	17.1%	15.7%	14.1%	14
76	17.176	15.2%	14.1%	13
70	16.6%	14.9%	13.7%	13
78	17.0%	15.2%	13.7%	13
79	16.2%	14.7%	13.4%	13.
80	15.8%	14.7%	13.4%	13
81	15.4%	13.9%	12.7%	12.
82	15.5%	14.0%	12.7%	12.
			13.0%	
83	15.6%	14.4%	13 10%	12.

85	15.9%	14.3%	12.9%	12.3%
86	16.0%	14.1%	13.1%	12.3%
87	15.5%	13.8%	13.0%	12.2%
88	15.5%	13.7%	12.9%	12.1%
89 90	15.2%	13.4%	12.7% 13.0%	11.9%
91	15.8% 14.7%	14.0% 13.6%	12.6%	12.2% 11.7%
92	14.7%	13.3%	12.3%	11.7%
93	14.1%	13.0%	12.1%	11.3%
94	14.2%	13.0%	12.2%	11.4%
95	14.5%	13.5%	12.3%	11.6%
96	14.4%	13.3%	12.0%	11.2%
97	14.8%	13.5%	12.3%	11.1%
98	14.9%	13.3%	12.5%	11.1%
99	14.3%	12.8%	12.4%	11.0%
100	14.4%	12.8%	12.3%	10.9%
101	14.1%	12.6%	12.1%	10.7%
102	14.6%	13.1%	12.6%	11.2%
103	13.6%	12.6%	11.4%	10.3%
104	13.5%	12.5%	11.2%	10.1%
105	13.3%	12.3%	11.0%	9.9%
106	13.5%	12.5%	11.1%	10.0%
107	13.9%	13.0%	11.1%	10.1%
108	13.9%	12.9%	10.8%	9.8%
109 110	14.3% 14.5%	13.0% 12.9%	11.0% 11.2%	9.8% 9.8%
110	13.9%	12.4%	11.2%	9.7%
111	13.9%	12.4%	11.1%	9.6%
113	13.6%	12.2%	10.9%	9.5%
114	14.3%	12.8%	11.3%	9.9%
115	13.5%	12.4%	10.0%	9.0%
116	13.4%	12.3%	9.9%	8.8%
117	13.3%	12.1%	9.8%	8.7%
118	13.6%	12.4%	9.9%	8.8%
119	14.0%	12.9%	9.9%	9.0%
120	13.9%	12.8%	9.6%	8.7%
121	14.3%	12.8%	9.8%	8.7%
122	14.5%	12.8%	10.0%	8.7%
123	13.9%	12.4%	9.8%	8.6%
124	14.1%	12.4%	9.8%	8.5%
125	13.8%	12.2%	9.6%	8.3%
126	14.7%	13.0%	10.1%	8.8%
127	13.9%	12.6%	9.8%	8.8%
128	13.8%	12.6%	9.7%	8.7%
129	13.6%	12.5%	9.6% 9.8%	8.5%
130 131	13.9%	12.7%	9.8%	8.7% 8.8%
132	14.1% 14.0%	13.1% 12.9%	9.5%	8.5%
133	14.6%	13.0%	9.8%	8.5%
134	14.0%	13.1%	10.0%	8.5%
135	14.6%	12.9%	9.7%	8.3%
136	14.7%	12.9%	9.8%	8.3%
137	14.4%	12.6%	9.6%	8.2%
138	15.1%	13.3%	10.2%	8.7%
139	14.4%	13.1%	10.1%	8.8%
140	14.5%	13.2%	10.0%	8.8%
141	14.2%	12.8%	10.0%	8.7%
142	14.5%	13.2%	10.2%	8.9%
143	14.5%	13.5%	10.0%	8.9%
144	14.5%	13.3%	10.0%	8.6%
145	15.0%	13.3%	10.4%	8.6%
146	15.3%	13.3%	10.6%	8.7%
147 148	15.1% 15.0%	13.2% 13.2%	10.3%	8.5%
148 149	15.0% 14.7%	13.2% 12.9%	10.4% 10.2%	8.4% 8.3%
149 150	14.7%	13.6%	10.2%	8.3% 8.7%
151	14.9%	13.5%	11.3%	9.2%
152	14.8%	13.3%	10.9%	8.9%
153	14.6%	13.1%	10.9%	8.9%
154	14.7%	13.3%	11.1%	9.0%
155	14.6%	13.4%	10.9%	9.2%
156	14.6%	13.3%	10.7%	8.9%
157	15.3%	13.4%	11.1%	8.9%
158	15.4%	13.2%	11.5%	9.1%
159	15.1%	13.0%	11.2%	8.9%
160	15.1%	13.0%	11.3%	8.9%
161	14.9%	12.8%	11.0%	8.7%
162	16.0%	13.8%	11.8%	9.4%
163	15.4%	13.6%	13.7%	10.8%
164	15.2%	13.5%	13.3%	10.5%
165 166	14.8% 15.1%	13.2% 13.4%	13.3% 13.7%	10.4% 10.7%
167	15.1%	13.4%	13.7%	10.7%
168	14.9%	13.4%	13.4%	10.5%
169	15.5%	13.4%	14.3%	10.6%
170	16.1%	13.5%	14.8%	10.6%
171	15.6%	13.2%	14.4%	10.4%
172	15.3%	13.1%	14.4%	10.3%

173					
175 15.5% 12.5% 16.2% 10.2% 17.7% 10.2% 17.7% 15.2% 13.1% 15.6% 10.2% 17.7% 15.2% 13.1% 15.6% 10.2% 17.7% 15.2% 13.1% 15.6% 10.2% 17.5% 13.5% 14.2% 10.2% 17.5% 13.5% 14.2% 10.2% 12.2% 14.2% 10.2% 12.2% 14.2% 10.2% 12.2% 14.2% 10.2% 12.2% 13.1% 13.1% 10.2% 10.2% 12.2% 13.5% 14.2% 10.2% 10.2% 13.5% 14.2% 10.2% 10.2% 13.5% 14.2% 10.2% 10.2% 13.5% 14.2% 10.2% 10.2% 13.5% 13.5% 10.2% 13.5% 13.5% 10.2% 13.5% 13.5% 10.2% 13.5% 13.5% 13.5% 10.2% 13.5%	173	15.3%	12.9%	14.2%	10.1%
176 15.4% 13.2% 15.7% 10.2% 177 15.2% 13.1% 15.6% 10.1% 179 15.5% 13.3% 15.9% 10.2% 10.2% 10.0% 13.2% 14.7% 10.5% 10.2% 14.2% 14.0% 10.2% 14.2% 14.0% 10.2% 14.2% 14.0% 10.2% 14.2% 14.0% 10.2% 14.2% 14.0% 10.2% 14.2% 14.0% 10.2% 14.2% 14.2% 14.0% 10.2% 14.2% 14.0% 14.2					
177 15.2% 13.1% 15.6% 10.1% 178 15.5% 13.3% 13.5% 10.2% 179 15.0% 13.3% 14.7% 10.3% 180 15.0% 13.3% 14.7% 10.3% 181 15.5% 13.3% 13.6% 10.2% 182 15.5% 13.3% 13.6% 10.2% 183 15.5% 12.6% 13.3% 13.6% 10.2% 184 15.6% 12.6% 13.3% 10.6% 185 15.3% 12.6% 13.3% 10.6% 186 16.9% 13.0% 13.5% 10.2% 187 15.7% 13.6% 13.2% 13.2% 188 15.3% 12.2% 189 15.3% 12.6% 189 15.3% 12.6% 190 15.3% 12.6% 191 15.3% 12.6% 192 15.3% 12.6% 193 16.0% 12.7% 194 17.0% 12.6% 195 15.9% 12.4% 196 16.0% 12.7% 197 15.5% 12.4% 198 15.5% 12.4% 199 15.5% 12.4% 190 16.0% 12.7% 190 16.0% 12.2% 191 15.9% 12.4% 192 15.6% 12.4% 193 15.9% 12.4% 194 15.9% 12.4% 195 15.9% 12.4% 196 16.0% 12.3% 197 15.5% 12.4% 198 15.9% 12.4% 199 15.9% 12.4% 190 15.4% 12.5% 190 15.5% 12.4% 190 15.5% 12.4% 190 15.5% 12.4% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 12.5% 190 15.5% 10.5% 190 15.5%	175				10.7%
178 15.5% 13.3% 15.9% 10.2% 10.2% 10.9%					
179					10.1%
180					
181	179	15.0%			
182					
183					
184	182				
185					
186		15.6%		13.9%	10.4%
187					
188				15.2%	11.6%
199		15.7%			
190					
191					
192 15.3% 12.8% 12.8% 193 16.4% 12.7% 194 17.0% 13.0% 195 15.9% 12.4% 195 15.9% 12.4% 196 197 15.99% 12.4% 198 16.8% 13.2% 199 15.59% 12.2% 199 15.59% 12.4% 12.2% 12.8% 199 15.59% 12.4% 12.2% 12.2% 199 15.59% 12.4% 12.2% 12.2% 12.5% 12.1% 15.2% 12.2% 12.9% 12.2% 12.1% 15.2% 12.2% 12.9% 12.2% 12.9% 12.2% 12.9% 12.2% 12.1% 15.5% 12.9% 12.2% 12.1% 12.5% 12.5% 1					
193			12.8%		
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	Stafford Loan	Stafford Loan	Consolidation Loan	Consolidation Loan
Repayment Year	Average	Average - Excl FORM	Average	Average - Excl FORM
10/31/1996	9.0%	9.0%		
11/30/1996 12/31/1996	7.3% 6.6%	7.3% 6.6%		
1/31/1997	7.8%	7.8%		
2/28/1997	8.8%	8.8%		
3/31/1997	9.6%	9.6%		
4/30/1997	10.1%	10.1%		
5/31/1997	8.5%	8.5%		
6/30/1997	7.5%	7.5%		
7/31/1997	8.8%	8.8%		
8/31/1997	8.7%	8.7%		
9/30/1997	8.6%	8.6%		
10/31/1997	9.0%	9.0%		
11/30/1997	7.8%	7.8%		
12/31/1997	7.5%	7.5%		
1/31/1998	8.3%	8.3%		
2/28/1998	9.1%	9.1%		
3/31/1998	9.8%	9.8%		
4/30/1998	10.2%	10.2%		
5/31/1998	9.2%	9.2%		
6/30/1998	8.6%	8.6%		
7/31/1998	10.1%	10.1%		
8/31/1998	10.5%	10.5%		
9/30/1998	11.0%	11.0%		
10/31/1998	12.2%	12.2%		
11/30/1998	11.2%	11.2%		
12/31/1998	11.7%	11.7%		
1/31/1999	12.5%	12.5%		
2/28/1999	13.3%	13.3%		
3/31/1999	14.3%	14.3%		
4/30/1999	14.8%	14.8%		
5/31/1999	14.1%	14.1%		
6/30/1999	13.5%	13.5%		
7/31/1999	13.8%	13.8%		
8/31/1999	14.7%	14.7%		
9/30/1999	15.1%	15.1%		
10/31/1999	14.9%	14.9%		
11/30/1999	14.3%	14.3%		
12/31/1999	15.4%	15.4%	2.70/	2.70/
1/31/2000	16.5%	16.5%	2.7%	2.7% 6.0%
2/29/2000 3/31/2000	17.1% 18.3%	17.1% 18.3%	6.0% 7.8%	
4/30/2000	18.7%	18.7%	9.5%	7.8% 9.5%
5/31/2000	18.5%	18.5%	10.8%	10.8%
6/30/2000	17.8%	17.8%	12.8%	12.8%
7/31/2000	17.5%	17.5%	14.6%	14.6%
8/31/2000	18.1%	18.1%	14.2%	14.2%
9/30/2000	17.5%	17.5%	14.2%	14.2%
10/31/2000	17.3%	17.3%	15.1%	15.1%
11/30/2000	15.8%	15.8%	16.0%	16.0%
12/31/2000	15.6%	15.6%	16.6%	16.6%
1/31/2001	16.4%	16.4%	17.5%	17.5%
2/28/2001	16.7%	16.7%	18.1%	18.1%
3/31/2001	17.3%	17.3%	17.1%	17.1%
4/30/2001	18.0%	18.0%	16.1%	16.1%
5/31/2001	18.2%	18.2%	16.1%	16.1%
6/30/2001	17.8%	17.8%	15.8%	15.8%
7/31/2001	17.5%	17.5%	15.9%	15.9%
8/31/2001	18.5%	18.5%	16.1%	16.1%
9/30/2001	18.4%	18.4%	15.9%	15.9%
10/31/2001	19.9%	19.9%	16.9%	16.9%
11/30/2001	18.6%	18.6%	17.3%	17.3%
12/31/2001	19.6%	19.6%	17.7%	17.7%
1/31/2002	21.1%	21.1%	18.0%	18.0%
2/28/2002	20.0%	20.0%	17.3%	17.3%
3/31/2002	20.6%	20.6%	17.3%	17.3%
4/30/2002	21.0%	21.0%	17.1%	17.1%
5/31/2002	21.1%	21.1%	17.2%	17.2%
6/30/2002	20.0%	20.0%	18.1%	18.1%
7/31/2002	20.3%	20.3%	17.4%	17.4%
8/31/2002	20.9%	20.9%	17.1%	17.1%
9/30/2002	20.5%	20.5%	16.3%	16.3%
10/31/2002	20.6%	20.6%	16.5%	16.5%
11/30/2002	18.9%	18.9%	16.2%	16.2%
12/31/2002	19.6%	19.6%	16.6%	16.6%
1/31/2003	20.6%	20.6%	16.7%	16.7%
2/28/2003	20.7%	20.7%	16.6%	16.6%
3/31/2003	21.5%	21.5%	16.8%	16.8%
4/30/2003	22.4%	22.4%	17.1%	17.1%
5/31/2003	23.1%	23.1%	17.9%	17.9%
6/30/2003 7/31/2003	22.0%	22.0%	18.5%	18.5%
7/31/2003 8/31/2003	22.2% 22.0%	22.2% 22.0%	16.7% 16.3%	16.7% 16.3%
8/31/2003 9/30/2003	22.0%	22.0% 20.9%	16.3% 15.9%	16.3% 15.9%
Ji 301 2003	20.970	20.370	13.970	15.9%

10/31/2003	20.1%	20.1%	16.0%	16.0%
11/30/2003	17.6%	17.6%	15.6%	15.6%
12/31/2003	17.7%	17.7%	15.5%	15.5%
1/31/2004	18.3%	18.3%	15.9%	15.9%
2/29/2004	18.4%	18.4%	15.8%	15.8%
3/31/2004	19.1%	19.1%	16.2%	16.2%
4/30/2004	19.5%	19.5%	16.6%	16.6%
5/31/2004	19.5%	19.5%	16.8%	16.8%
6/30/2004	18.4%	18.4%	17.3%	17.3%
7/31/2004	18.3%	18.3%	16.0%	16.0%
8/31/2004	18.3%	18.3%	15.5%	15.5%
9/30/2004	17.5%	17.5%	15.4%	15.4%
10/31/2004	17.0%	17.0%	15.5%	15.5%
11/30/2004	15.9%	15.9%	15.8%	15.8%
12/31/2004	16.2%	16.2%	15.6%	15.6%
1/31/2005	16.7%	16.7%	15.8%	15.8%
2/28/2005	16.7%	16.7%	15.7%	15.7%
3/31/2005	17.4%	17.4%	15.9%	15.9%
4/30/2005	17.7%	17.7%	16.0%	16.0%
5/31/2005	17.6%	17.6%	16.0%	16.0%
6/30/2005	14.3%	14.3%	15.2%	15.2%
7/31/2005	14.2%	14.2%	13.8%	13.8%
8/31/2005	14.5%	14.5%	13.3%	13.3%
9/30/2005	16.4%	16.4%	15.4%	15.4%
10/31/2005	16.1%	16.1%	14.9%	14.9%
11/30/2005	17.3%	17.3%	16.5%	16.5%
12/31/2005	17.8%	17.8%	16.3%	16.3%
1/31/2006	17.3%	17.3%	15.8%	15.8%
2/28/2006	17.1%	17.1%	15.7%	15.7%
3/31/2006	13.0%	13.0%	12.9%	12.9%
4/30/2006	13.2%	13.2%	12.8%	12.8%
5/31/2006	13.5%	13.5%	12.9%	12.9%
6/30/2006	11.9%	11.9%	12.6%	12.6%
7/31/2006	12.2%	12.2%	11.8%	11.8%
8/31/2006	13.1%	13.1%	11.7%	11.7%
9/30/2006	12.7%	12.7%	11.4%	11.4%
10/31/2006	12.8%	12.8%	11.6%	11.6%
11/30/2006	12.4%	12.4%	12.0%	12.0%
12/31/2006	12.4%	12.4%	12.0%	12.0%
1/31/2007	12.9%	12.9%	12.1%	12.1%
2/28/2007	12.5%	12.5%	12.1%	12.1%
3/31/2007	12.7%	12.7%	12.2%	12.2%
4/30/2007	12.7%	12.7%	12.1%	12.1%
5/31/2007	12.8%	12.8%	12.1%	12.1%
6/30/2007	11.9%	11.9%	12.1%	12.1%
7/31/2007	12.2%	12.2%	12.0%	12.0%
8/31/2007	12.5%	12.5%	11.9%	11.9%
9/30/2007	12.0%	12.0%	12.2%	12.2%
10/31/2007	12.5%	12.5%	12.7%	12.7%
11/30/2007	12.5%	12.5%	13.4%	13.4%
12/31/2007	12.0%	12.0%	12.7%	12.7%
1/31/2008	13.3%	13.3%	13.2%	13.2%
2/29/2008	13.9%	13.9%	13.3%	13.3%
3/31/2008	14.7%	14.7%	13.7%	13.7%
4/30/2008	15.3%	15.3%	13.8%	13.8%
5/31/2008	15.5%	15.5%	13.8%	13.8%
6/30/2008	14.3%	14.3%	13.8%	13.8%
7/31/2008	14.8%	14.8%	13.8%	13.8%
8/31/2008	14.7%	14.7%	13.4%	13.4%
9/30/2008	14.4%	14.4%	13.2%	13.2%
10/31/2008	14.6%	14.6%	13.2%	13.2%
11/30/2008	13.3%	13.3%	13.5%	13.5%
12/31/2008	13.1%	13.1%	13.4%	13.4%
1/31/2009	14.0%	14.0%	13.7%	13.7%
2/28/2009	14.3%	14.3%	13.8%	13.8%
3/31/2009	14.7%	14.7%	13.9%	13.9%
4/30/2009	15.1%	15.1%	13.9%	13.9%
5/31/2009	15.0%	15.0%	13.7%	13.7%
6/30/2009	14.3%	14.3%	13.9%	13.9%
7/31/2009	14.6%	14.6%	13.9%	13.9%
8/31/2009	14.8%	14.8%	13.7%	13.7%
9/30/2009	14.4%	14.4%	13.6%	13.6%
10/31/2009	15.0%	15.0%	13.8%	13.8%
11/30/2009	14.7%	14.7%	14.3%	14.3%
12/31/2009	15.0%	15.0%	14.5%	14.5%
1/31/2010	16.0%	16.0%	14.6%	14.6%
2/28/2010	16.3%	16.3%	14.0%	14.7%
3/31/2010	16.9%	16.9%	15.0%	15.0%
4/30/2010	17.6%	17.6%	15.2%	15.2%
5/31/2010	18.2%	18.2%	15.5%	15.5%
6/30/2010	18.4%	18.4%	16.2%	16.2%
7/31/2010	18.8%	18.8%	16.3%	16.2%
8/31/2010	19.3%	19.2%	16.2%	16.1%
9/30/2010	18.8%	18.7%	15.9%	15.8%
10/31/2010	19.3%	19.2%	15.7%	15.6%
11/30/2010	18.4%	18.3%	15.6%	15.5%
12/31/2010	18.2%	18.0%	15.2%	15.1%
1/31/2011	18.5%	18.4%	15.0%	14.9%

228/2011 18.6% 18.5% 14.9% 14.9% 14.8% 33/12/011 18.8% 18.7% 14.9% 14.9% 14.0% 430/2011 18.8% 18.7% 14.0% 14.7% 14.4% 14.6% 14.7% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14					
4300011 18.8% 18.7% 14.7% 14.4% 6302011 18.6% 18.5% 14.5% 14.4% 6302011 18.6% 18.5% 14.6% 14.5% 14.4% 6302011 18.7% 18.4% 14.9% 14.9% 8312011 18.7% 18.6% 14.2% 14.9% 14.9% 8312011 18.7% 18.6% 14.2% 14.9% 13.9% 13.12011 18.4% 18.3% 13.9% 13.9% 10.312011 17.7% 17.6% 13.9% 13.9% 13.312011 17.4% 17.2% 13.5% 13.9% 13.9% 12.312011 17.4% 17.2% 13.5% 13.4% 12.312012 18.0% 17.9% 13.5% 13.4% 22.32012 17.8% 17.7% 13.5% 13.2% 3312012 18.1% 18.0% 13.5% 13.4% 4302012 18.2% 18.0% 13.4% 4302012 17.5% 17.9% 13.1% 5312012 10.0% 17.8% 13.1% 6302012 17.5% 17.1% 12.9% 6302012 17.5% 17.1% 12.9% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.5% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302012 17.2% 17.1% 6302013 17.2% 6302013 17.2% 17.2% 6302014 17.1% 6302015 17.3% 17.1% 6302015 17.3% 17.1% 6302016 17.2% 6302017 17.2% 17.2% 6302018 17.2% 6302019 6302019 17.2% 6302019 6302019 6302019 6302019 6302019 6302019 6302019 630201	2/28/2011	18.6%	18.5%	14.9%	14.8%
Sal 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 13.6% 13.6% 13.6% 13.7% 13.6% 13.6% 13.5% 13.7% 13.6% 13.5% 13.5% 13.7% 13.6% 13.5% 13.5% 13.4% 13.2011 17.7% 17.5% 17.5% 13.5% 13.5% 13.4% 13.2012 16.0% 17.9% 17.9% 13.5% 13.5% 13.4% 13.2012 16.0% 17.9% 12.5% 13.5% 13.4% 13.2012 16.0% 16.0% 17.5% 13.5% 13.1% 12.2% 13.2012 16.0% 17.5% 12.5% 13.3% 13.1% 12.2% 13.2012 16.0% 17.5% 12.5% 13.3% 12.2% 13.2012 16.5% 16.6% 17.5% 12.5%	3/31/2011	18.8%	18.7%	14.9%	14.8%
September 14.6% 14.5% 14.6% 14.4% 14.3% 13.1% 14.1% 14.3% 13.1% 14.1% 14.3% 13.1% 14.1% 14.3% 13.1%	4/30/2011	18.8%	18.7%	14.7%	14.6%
14.4% 14.4% 14.4% 14.4% 14.4% 14.4% 14.4% 14.2% 14.14% 14.2% 14.14% 13.00 13	5/31/2011	18.7%	18.6%	14.5%	14.4%
801/2011 18.7% 18.6% 14.2% 14.1% 19.70011 18.4% 18.3% 13.8% 13.7% 19.01/2011 17.7% 17.6% 18.3% 13.8% 13.8% 13.7% 19.01/2011 17.7% 17.6% 13.8% 13.8% 13.8% 13.8% 12.01/2011 17.7% 17.6% 13.2% 13.5% 13.4% 12.10012 18.0% 17.2% 13.5% 13.4% 13.2	6/30/2011	18.6%	18.5%	14.6%	14.5%
900/2011 18.4% 18.3% 13.8% 13.7% 1031/2011 17.7% 17.6% 13.9% 13.8% 11/2012 17.7% 17.6% 13.9% 13.8% 13/1/2012 18.0% 17.9% 13.5% 13.4% 13/1/2012 18.0% 17.9% 13.5% 13.4% 13/1/2012 18.1% 18.0% 17.9% 13.5% 13.4% 33/1/2012 18.1% 18.0% 13.5% 13.4% 4/0/2012 18.2% 18.0% 17.8% 13.5% 13.4% 5/3/1/2012 18.0% 17.8% 13.1% 12.9% 5/3/1/2012 17.7% 17.3% 12.9% 5/3/1/2012 17.7% 17.3% 12.9% 5/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 17.2% 17.1% 12.6% 12.5% 8/3/1/2012 15.5% 16.4% 11.8% 11.7% 10/3/1/2012 16.0% 15.5% 11.6% 11.5% 11/3/2013 17.2% 17.2% 17.2% 12.7% 12/3/1/2013 18.8% 16.6% 11.7% 11.5% 13/3/2013 17.2% 17.0% 11.0% 3/3/1/2013 17.2% 17.0% 11.0% 3/3/1/2013 17.2% 17.1% 11.5% 11.5% 3/3/1/2013 17.2% 17.1% 11.5% 11.5% 3/3/1/2013 17.2% 17.1% 11.5% 11.5% 3/3/1/2013 17.2% 17.1% 11.5% 11.5% 3/3/1/2013 17.2% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.1% 11.5% 11.5% 3/3/1/2013 17.3% 17.5% 17.1% 11.5% 3/3/1/2013 17.3% 17.5% 17.1% 11.5% 3/3/1/2014 19.9% 14.4% 13.2% 19.9% 3/3/1/2014 19.9% 14.4% 13.2% 19.9% 3/3/1/2014 19.9% 14.4% 13.2% 13.9% 13.3%	7/31/2011	18.5%	18.4%	14.4%	14.3%
1001/2011 18.4% 18.3% 13.8% 13.8% 13.7% 11.30/2011 17.7% 17.6% 13.9% 13.8% 13.8% 12/21/2011 17.4% 17.2% 13.5% 13.4% 13.10/212 18.0% 17.2% 13.5% 13.4% 13.2% 33.12012 18.1% 18.0% 17.7% 13.2% 13.2% 33.12012 18.1% 18.0% 13.5% 13.4% 4/30/2012 18.2% 18.0% 13.4% 13.2% 5/31/2012 18.0% 17.8% 13.2% 5/31/2012 18.0% 17.8% 12.9% 12.2% 6/30/2012 17.7% 17.2% 17.3% 12.9% 12.2% 6/30/2012 17.7% 17.1% 12.6% 12.2% 6/30/2012 17.7% 17.1% 12.6% 12.2% 6/30/2012 17.2% 17.1% 12.6% 12.2% 6/30/2012 17.2% 17.1% 12.6% 12.2% 6/30/2012 17.2% 17.1% 12.4% 12.2% 11.2% 11.2% 12.2% 11.2% 12.2% 11.2% 12.2% 11.2% 12.2% 11.2% 12.2%	8/31/2011	18.7%	18.6%	14.2%	14.1%
11/40/2011 17,7% 17,6% 13,9% 13,3% 13,4% 12/21/2011 17,4% 17,2% 13,5% 13,4% 13,17/2012 18,0% 17,9% 13,5% 13,4% 13,2% 331/2012 18,10% 18,0% 13,3% 13,4% 430/2012 18,12% 18,0% 13,4% 13,2% 13,4% 430/2012 18,2% 18,0% 17,8% 13,1% 12,9% 620/2012 17,25% 17,5% 17,3% 13,1% 12,9% 12,8% 731/2012 17,2% 17,15% 17,3% 12,9% 12,8% 731/2012 17,2% 17,15% 12,9% 12,8% 13,1% 12,9% 12,8% 13,10012 17,2% 17,15% 12,6% 12,5% 12,5% 13,10012 17,2% 17,15% 12,4% 12,3% 13,10012 16,5% 16,4% 11,8% 11,7% 12,6% 11,7% 12,10012 16,5% 16,4% 11,8% 11,7% 12,2% 12	9/30/2011	18.4%	18.3%	13.8%	13.7%
12/12/2011	10/31/2011	18.4%	18.3%	13.8%	13.7%
1/12/2012	11/30/2011	17.7%	17.6%	13.9%	13.8%
229/2012 17.8% 17.7% 13.2% 13.2% 13.3% 331/2012 18.1% 18.0% 13.5% 13.4% 430/2012 18.2% 18.0% 13.4% 13.2% 13.	12/31/2011	17.4%	17.2%	13.5%	13.4%
3/31/2012 18.3% 18.0% 13.5% 13.4% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 13.2% 12.9% 12.8% 12.9% 12.8% 12.9% 12.8% 12.9% 12.8% 12.9% 12.9% 12.8% 12.2% 17.1% 12.6% 12.5% 13.1% 12.6% 12.5% 13.1% 12.6% 12.5% 13.12012 17.2% 17.1% 12.6% 11.8% 11.7% 13.2012 15.5% 16.4% 11.8% 11.8% 11.7% 13.12012 15.5% 16.4% 11.8% 11.8% 11.7% 13.12012 15.9% 16.7% 11.9% 12.7% 12.6% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.9% 11.5% 11.	1/31/2012	18.0%	17.9%	13.5%	13.4%
A30/2012	2/29/2012	17.8%	17.7%	13.2%	13.2%
531/2012 18.0% 17.8% 13.1% 12.9% 6/20/2012 17.5% 17.3% 12.9% 12.8% 7/31/2012 17.2% 17.1% 12.6% 12.5% 8/31/2012 17.2% 17.1% 12.6% 12.3% 9/30/2012 16.5% 16.4% 11.8% 11.7% 10/31/2012 16.5% 16.7% 11.9% 11.8% 11/30/2012 17.4% 17.2% 12.7% 12.6% 1/31/2013 16.6% 15.8% 11.6% 11.5% 1/31/2013 16.8% 16.6% 11.7% 11.6% 2/28/2013 17.2% 17.0% 12.0% 11.8% 3/31/2013 17.1% 16.9% 11.7% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 5/31/2013 17.2% 17.0% 11.6% 11.5% 6/30/2013 18.3% 18.2% 12.5% 12.4% 7/31/2013 16.7% 16.4% 11.2%	3/31/2012	18.1%	18.0%	13.5%	13.4%
630/2012 17.5% 12.9% 12.9% 7/31/2012 17.2% 17.1% 12.6% 12.5% 8/31/2012 17.2% 17.1% 12.4% 12.3% 9/30/2012 16.5% 16.7% 11.9% 11.2% 10/31/2012 16.5% 16.7% 11.9% 11.8% 11/30/2012 17.4% 17.2% 12.7% 12.6% 12/31/2012 16.0% 15.8% 11.6% 11.5% 1/31/2013 16.8% 16.6% 11.7% 11.6% 1/31/2013 17.2% 17.0% 12.0% 11.8% 3/31/2013 17.1% 16.9% 11.7% 11.6% 3/31/2013 17.1% 16.9% 11.7% 11.5% 3/31/2013 17.1% 16.9% 11.7% 11.5% 5/31/2013 16.5% 17.1% 11.5% 11.4% 6/30/2013 16.5% 16.6% 11.4% 11.2% 3/31/2013 16.6% 16.4% 11.2% 11.0% <	4/30/2012	18.2%	18.0%	13.4%	13.2%
731/2012 17.2% 17.1% 12.6% 12.9% 8/31/2012 17.2% 17.1% 12.4% 12.3% 9/30/2012 16.5% 16.4% 11.8% 11.7% 10/31/2012 16.9% 16.7% 11.9% 11.8% 11/30/2012 16.0% 15.8% 11.6% 11.5% 1/31/2013 16.6% 15.8% 11.6% 11.5% 1/31/2013 16.6% 17.0% 12.0% 11.8% 1/31/2013 17.2% 17.0% 12.0% 11.8% 1/31/2013 17.2% 17.0% 11.0% 11.5% 3/31/2013 17.1% 16.9% 11.7% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 5/31/2013 17.3% 17.1% 11.5% 11.4% 7/31/2013 16.8% 16.6% 11.5% 11.4% 8/31/2013 16.7% 16.4% 11.2% 11.0% 8/31/2013 16.2% 15.9% 11.4%	5/31/2012	18.0%	17.8%	13.1%	12.9%
831/2012 17.2% 17.1% 12.4% 11.8% 11.7% 1930/2012 16.5% 16.4% 11.8% 11.7% 10/31/2012 16.5% 16.7% 11.9% 11.8% 11.7% 11.8% 11.7% 11.8% 11.7% 11.8% 11.9% 11.8% 11.9% 11.8% 11.9% 12.3% 12.6% 12.3% 12.6% 12.5% 12.6% 12.5% 12.6% 11.6% 11.5% 12.6% 11.6% 11.5% 11.6% 11.5% 11.6% 11.5% 11.6% 11.5% 12.09% 11.8% 3/31/2013 17.2% 17.0% 12.0% 11.7% 11.5% 11.6% 11.5% 4/30/2013 17.2% 17.0% 16.5% 11.7% 11.5% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 11.5% 11.2% 11.5% 11.2% 11.5% 11.2% 11.5% 11.2% 11.5% 11.2% 11.5% 11.	6/30/2012	17.5%	17.3%	12.9%	12.8%
930/2012 16.5% 16.4% 11.8% 11.7% 11.8% 11.7% 10/31/2012 16.9% 16.7% 16.7% 11.9% 11.8% 11.8% 11/30/2012 17.4% 17.2% 12.7% 12.7% 12.6% 12/31/2012 16.0% 15.8% 11.6% 11.5%	7/31/2012	17.2%	17.1%	12.6%	12.5%
10/31/2012 16.9% 16.7% 11.9% 11.8% 11/30/2012 17.4% 17.2% 12.7% 12.6% 12/31/2012 16.0% 15.8% 11.6% 11.5% 1/31/2013 16.8% 16.6% 11.7% 11.6% 2/28/2013 17.2% 17.0% 12.0% 11.8% 3/31/2013 17.1% 16.9% 11.7% 11.5% 4/30/2013 17.2% 17.0% 11.6% 11.5% 5/31/2013 17.3% 17.1% 11.5% 11.4% 6/30/2013 18.3% 18.2% 12.5% 12.4% 7/31/2013 16.8% 16.6% 11.4% 11.2% 8/31/2013 16.7% 16.4% 11.2% 11.0% 8/31/2013 16.7% 16.4% 11.2% 11.0% 10/31/2013 16.7% 16.4% 11.2% 11.0% 10/31/2013 16.5% 16.6% 11.4% 11.7% 11/31/2013 16.5% 16.2% 11.2%	8/31/2012	17.2%	17.1%	12.4%	12.3%
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7/31/2014 19.9% 14.1% 13.5% 9.7% 8/31/2014 19.4% 13.9% 13.1% 9.4% 9/30/2014 19.3% 13.9% 13.1% 9.4% 10/31/2014 19.8% 14.4% 13.3% 9.5% 11/30/2014 19.0% 14.6% 12.8% 9.6% 12/31/2014 19.1% 15.3% 12.4% 9.7% 1/31/2015 19.4% 15.6% 12.1% 9.7% 2/28/2015 19.3% 15.3% 12.3% 9.9% 3/31/2015 18.8% 14.9% 12.2% 9.7% 4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
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$\begin{array}{cccccccccccccccccccccccccccccccccccc$		19.9%	14.1%	13.5%	9.7%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		19.4%		13.1%	9.4%
$\begin{array}{cccccccccccccccccccccccccccccccccccc$					
12/31/2014 19.1% 15.3% 12.4% 9.7% 1/31/2015 19.4% 15.6% 12.1% 9.7% 2/28/2015 19.3% 15.3% 12.3% 9.9% 3/31/2015 18.8% 14.9% 12.2% 9.7% 4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
1/31/2015 19.4% 15.6% 12.1% 9.7% 2/28/2015 19.3% 15.3% 12.3% 9.9% 3/31/2015 18.8% 14.9% 12.2% 9.7% 4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
2/28/2015 19.3% 15.3% 12.3% 9.9% 3/31/2015 18.8% 14.9% 12.2% 9.7% 4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
3/31/2015 18.8% 14.9% 12.2% 9.7% 4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
4/30/2015 18.8% 14.8% 12.2% 9.6% 5/31/2015 17.8% 13.9% 11.7% 9.3%					
5/31/2015 17.8% 13.9% 11.7% 9.3%					
6/30/2015 19.5% 15.6% 12.7% 10.2%					
	6/30/2015	19.5%	15.6%	12.7%	10.2%

Outstanding Stafford Loans by Vintage Loans Remaining in Portfolio (Not Paid Off) Distribution of Cumulative Deferment Months Used

	0	1-12	13-24	25-36	37-48	49-60	> 60	Pool Factor
1996	25.30%	7.23%	8.17%	6.71%	5.68%	6.66%	40.24%	0.63%
1997	24.89%	7.02%	6.76%	6.93%	6.60%	6.63%	41.16%	0.70%
1998	21.57%	6.36%	6.59%	7.44%	7.84%	7.60%	42.61%	0.95%
1999	20.36%	6.22%	6.34%	8.40%	8.20%	9.09%	41.39%	1.29%
2000	19.83%	6.53%	6.23%	8.63%	8.21%	9.36%	41.21%	1.54%
2001	19.74%	6.51%	6.65%	9.89%	9.89%	10.05%	37.26%	1.77%
2002	19.56%	6.43%	7.65%	10.53%	11.03%	11.63%	33.17%	2.73%
2003	19.52%	7.26%	7.88%	11.96%	12.03%	12.03%	29.32%	3.74%
2004	20.06%	8.34%	9.41%	13.30%	13.02%	11.72%	24.15%	4.90%
2005	18.96%	9.28%	11.02%	15.42%	13.74%	11.02%	20.57%	5.84%
2006	21.60%	11.01%	13.39%	15.52%	12.78%	9.60%	16.10%	10.41%
2007	26.80%	14.67%	15.50%	14.68%	10.74%	7.56%	10.05%	30.07%
2008	32.82%	18.11%	15.25%	13.30%	8.85%	5.51%	6.16%	46.78%
2009	38.85%	18.36%	14.11%	12.91%	7.36%	4.06%	4.34%	44.72%
2010	41.34%	18.87%	14.52%	12.79%	6.25%	3.13%	3.09%	41.30%
2011	43.83%	20.66%	14.69%	11.34%	4.92%	2.19%	2.37%	53.39%
2012	48.21%	22.66%	13.70%	8.86%	3.12%	1.52%	1.94%	62.59%
2013	56.51%	22.54%	11.05%	5.16%	2.10%	1.19%	1.45%	73.51%
2014	70.71%	17.43%	6.27%	2.36%	1.20%	0.96%	1.06%	80.56%

Outstanding Consolidation Loans by Vintage Loans Remaining in Portfolio (Not Paid Off) Distribution of Cumulative Deferment Months Used

	0	1-12	13-24	25-36	37-48	49-60	> 60	Pool Factor
2000	36.69%	12.35%	9.96%	12.49%	8.29%	6.33%	13.89%	38.14%
2001	41.08%	12.73%	10.24%	11.55%	7.49%	5.72%	11.19%	39.28%
2002	46.73%	13.52%	10.49%	10.99%	6.45%	4.34%	7.49%	41.70%
2003	47.31%	13.89%	10.34%	11.43%	6.28%	4.20%	6.54%	46.05%
2004	47.06%	13.59%	10.59%	11.74%	6.55%	4.25%	6.22%	50.63%
2005	43.42%	14.69%	11.29%	11.67%	7.24%	4.85%	6.85%	49.94%
2006	37.17%	14.75%	12.48%	13.47%	8.78%	5.33%	8.02%	59.61%
2007	42.56%	15.81%	13.39%	11.53%	6.78%	4.34%	5.61%	72.63%
2008	46.59%	17.13%	12.93%	10.01%	5.85%	3.50%	3.98%	78.69%

Outstanding Stafford Loans by Vintage Loans Remaining in Portfolio (Not Paid Off) Distribution of Cumulative Hardship Forbearance Months Used

	0	1-12	13-24	25-36	37-48	49-60	> 60	Pool Factor
1996	14.76%	6.48%	5.19%	6.36%	8.00%	45.91%	13.28%	0.63%
1997	14.08%	8.26%	5.47%	6.36%	8.54%	43.30%	13.99%	0.70%
1998	11.72%	7.88%	4.97%	7.01%	9.76%	47.07%	11.60%	0.95%
1999	12.22%	7.89%	5.44%	6.81%	9.77%	46.66%	11.20%	1.29%
2000	11.63%	7.95%	5.91%	8.03%	10.29%	46.98%	9.23%	1.54%
2001	12.81%	9.08%	6.68%	8.22%	10.79%	46.31%	6.11%	1.77%
2002	12.89%	9.18%	7.05%	9.22%	11.62%	46.34%	3.70%	2.73%
2003	13.38%	9.90%	8.43%	9.93%	12.48%	44.50%	1.38%	3.74%
2004	14.25%	11.10%	9.86%	11.29%	13.58%	38.98%	0.94%	4.90%
2005	14.39%	12.78%	11.49%	12.90%	13.61%	34.09%	0.74%	5.84%
2006	17.41%	14.53%	12.80%	13.53%	13.56%	27.60%	0.57%	10.41%
2007	20.38%	16.50%	13.77%	13.30%	12.95%	22.55%	0.54%	30.07%
2008	24.93%	18.27%	14.14%	13.24%	12.05%	17.04%	0.33%	46.78%
2009	26.70%	20.42%	15.33%	14.05%	12.17%	11.22%	0.10%	44.72%
2010	27.41%	23.87%	17.78%	15.53%	11.24%	4.16%	0.00%	41.30%
2011	30.14%	28.83%	20.23%	14.85%	5.29%	0.67%	0.00%	53.39%
2012	33.25%	36.14%	21.27%	8.25%	1.07%	0.01%	0.00%	62.59%
2013	42.55%	42.53%	12.76%	2.12%	0.04%	0.00%	0.00%	73.51%
2014	59.60%	36.63%	3.62%	0.06%	0.02%	0.08%	0.00%	80.56%

Outstanding Consolidation Loans by Vintage Loans Remaining in Portfolio (Not Paid Off) Distribution of Cumulative Hardship Forbearance Months Used

	0	1-12	13-24	25-36	37-48	49-60	> 60	Pool Factor
2000	19.47%	9.96%	7.62%	8.03%	9.47%	37.86%	7.60%	38.14%
2001	22.99%	10.86%	7.41%	7.07%	8.36%	37.99%	5.32%	39.28%
2002	35.58%	12.08%	7.40%	6.45%	6.58%	29.28%	2.63%	41.70%
2003	38.77%	12.37%	7.44%	6.31%	6.58%	27.26%	1.27%	46.05%
2004	40.45%	12.70%	7.56%	6.56%	6.77%	24.93%	1.03%	50.63%
2005	42.59%	13.79%	8.10%	7.01%	6.82%	20.83%	0.85%	49.94%
2006	34.66%	14.94%	9.51%	8.91%	8.77%	22.30%	0.91%	59.61%
2007	29.31%	14.08%	10.25%	10.10%	10.36%	24.80%	1.10%	72.63%
2008	30.69%	14.05%	11.24%	10.03%	10.29%	22.86%	0.85%	78.69%

Stafford Loan Deferment			Consolidation Loan Deferment		
Cumulative Months Used to Date	% Use Additional Within 5 Years 40%	% Do not Use Within 5 Years 60%	Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years
0			0	16%	84%
1-12	68%	32%	1-12	44%	56%
13-24	68%	32%	13-24	48%	52%
25-36	68%	32%	25-36	42%	58%
37-48	70%	30%	37-48	49%	51%
49-60	72%	28%	49-60	54%	46%

Stafford Loan Forbearance

Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years
0	47%	53%
1-12	81%	19%
13-24	89%	11%
25-36	89%	11%
37-48	81%	19%
49-60	40%	60%

Consolidation Loan Forbearance

Cumulative Months Used to Date	% Use Additional Within 5 Years	% Do not Use Within 5 Years
0	15%	85%
1-12	57%	43%
13-24	75%	25%
25-36	82%	18%
37-48	71%	29%
49-60	32%	68%

Risk Profile of Loans in Deferment and Forbearance

		Annualia	zed Defau	lt Rate by	Payments	s Made (Y	ears)																
		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	> 20
·	(0.000/																				
Ě		2.80%	0.60%	0.200/																			
ž		4.70%	1.80%	0.30%	0.400/																		
Ŧ	3	5.60%	3.00%	1.30%	0.40%	0.500/																	
5	4	5.30%	3.70%	2.10%	1.40%	0.50%	0.400/																
5	5	4.50%	4.00%	2.30%	1.60%	1.10%	0.40%	0.400/															
2		5.00%	3.90%	2.60%	1.70%	1.40%	1.00%	0.40%	0.400/														
2	/	5.80%	4.90% 5.10%	3.10%	2.40%	1.70% 2.00%	1.40% 1.40%	0.90% 1.20%	0.40%	0.30%													
.5	Č	6.00% 6.10%	5.10%	4.30%	3.10%	2.00%	1.40%	1.30%	1.10%	0.80%	0.30%												
9	9											0.400/											
ā	10	6.30%	5.40%	4.60%	3.80%	3.10%	2.30%	1.90%	1.50%	1.10%	0.70%	0.40%	0.200/										
>	11	6.20%	5.70%	5.20%	4.40%	3.90%	3.10%	2.40%	2.00%	1.60%	1.10%	0.80%	0.30%	0.200/									
S.	12	7.00%	6.10%	6.10%	5.30%	3.90%	3.80%	2.90%	2.50%	1.90%	1.60%	1.10%	0.80%	0.30%	0.200/								
anlts	13	7.60%	7.10%	6.00%	5.40%	4.70%	4.40%	3.40%	2.70%	2.60%	1.80%	1.40%	1.30%	0.80%	0.30%	0.200/							
-E	14	8.30%	7.60%	6.70%	5.20%	5.40%	4.70%	4.40%	4.50%	3.20%	2.40%	2.20%	1.30%	0.90%	0.90%	0.30%	0.200/						
ă	15	8.40%	6.60%	7.30%	6.40% 6.10%	6.20%	5.00% 5.20%	4.40%	4.40% 5.10%	3.70% 3.70%	3.20%	2.00%	2.40% 1.90%	1.70%	1.10%	0.80%	0.30%	0.400/					
5	16 17	8.60% 8.60%	7.50%	6.80%		4.50% 5.40%	5.40%	4.90% 5.40%	4.30%	5.10%	3.80% 4.20%	3.40%	2.80%	2.20%	1.80% 2.40%	1.10% 1.50%	0.60%	0.40%	0.30%				
Zį.	18	7.70%	7.90% 6.20%	6.70%	5.30% 5.90%	5.40%	3.90%	4.50%	4.30%	5.10%	4.40%	4.20%	2.80%	1.80% 2.60%	2.40%	2.00%	1.20% 1.80%	1.00%	0.30%	0.40%			
ng	19	6.80%	7.10%	7.80%	6.90%	5.70%	4.60%	4.10%	4.20%	6.00%	3.40%	6.00%	5.90%	4.30%	3.00%	2.20%	1.20%	1.70%	0.90%	0.40%	0.00%		
9	20	6.80%	6.20%	8.50%	5.80%	4.40%	3.70%	2.60%	4.10%	2.60%	4.00%	5.00%	5.30%	4.30%	3.90%	2.70%	2.40%	2.40%	2.20%	1.00%	0.40%	0.00%	
4	> 20	8.80%	8.70%	9.40%	8.80%	7.50%	5.60%	5.70%	5.80%	5.00%	5.40%	5.80%	8.30%	6.00%	5.20%	4.50%	4.10%	2.40%	2.70%	1.60%	1.80%	1.20%	0.70%

										de													
	0	Payment: 0	s Made 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	> 20
	0	0.1%	0.2%																				
	2	0.2%	0.1%	0.3%																			
	3	0.3%	0.2%	0.2%	0.4%																		
	4	0.5%	0.4%	0.2%	0.2%	0.5%	0.70/																
	5 6	0.8% 1.1%	0.7% 1.1%	0.4%	0.3%	0.3%	0.7% 0.5%	1.0%															
	7	1.3%	1.4%	0.8%	0.6%	0.6%	0.5%	0.6%	1.1%														
	8	1.3%	1.9%	1.1%	1.0%	0.8%	0.8%	0.8%	0.9%	2.5%													
	9	1.4%	2.3%	1.4%	1.4%	1.3%	1.1%	1.2%	1.2%	1.6%	3.8%												
	10 11	0.7%	1.3% 0.8%	0.9% 0.5%	0.9% 0.5%	1.1% 0.6%	1.1% 0.8%	1.0% 0.8%	1.1% 0.7%	1.2% 0.8%	1.7% 0.8%	4.3% 1.3%	3.3%										
	12	0.4%	0.5%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.5%	0.6%	0.6%	0.7%	2.3%									
	13	0.2%	0.5%	0.3%	0.3%	0.3%	0.3%	0.4%	0.5%	0.6%	0.4%	0.5%	0.5%	0.7%	2.1%								
	14	0.1%	0.4%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.7%							
	15	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.10/					
	16 17	0.0%	0.2% 0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%				
	18	0.0%	0.1%	0.170	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	19	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		
	20	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
> 2	20	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.
tril	bution o	of Loans		erment,	Time in	Repayı	ment vs.	Payme	nts Mad	le													
		Payment: 0	s Made 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	> 20
	0	0.0%	0.10/																				
	1	0.6% 1.1%	0.1%	0.0%																			
	3	1.7%	0.5%	0.0%	0.0%																		
	4	2.3%	0.8%	0.3%	0.2%	0.0%																	
	5	3.1%	1.2%	0.5%	0.3%	0.2%	0.1%																
	6	4.1%	1.8%	0.7%	0.5%	0.4%	0.3%	0.1%	0.10/														
	7 8	4.7% 5.2%	2.5% 3.5%	1.0% 1.5%	0.7%	0.5% 0.7%	0.4%	0.3%	0.1%	0.1%													
	9	6.0%	4.6%	1.9%	1.3%	1.0%	0.8%	0.7%	0.6%	0.1%	0.1%												
	10	3.4%	2.6%	1.3%	1.1%	0.9%	0.7%	0.6%	0.5%	0.5%	0.4%	0.1%											
	11	1.8%	1.6%	0.9%	0.7%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.2%	0.1%										
	12	1.1% 0.7%	1.0% 0.8%	0.5%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2% 0.2%	0.2%	0.2%	0.1%	0.0%	0.0%								
	13 14	0.7%	0.6%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%		0.2%	0.2%	0.1%	0.1%	0.0%	0.0%							
	15	0.2%	0.4%		0.2%				0.1%		0.1%	0.0%	0.0%	0.0%	0.0%		0.0%						
	16	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%					
	17	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				
	18	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.00/		
	19 20	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
> 2		0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.
rit	bution c	of Loans	in Fort	earance	, Time	in Repa	yment v	s. Paym	ients Ma	ade													
		Payment:	Made	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	> 2
	0	0.0%		_	J	·			,	Ü	J	10			15		15	10	1,	10	15		
	1	0.6%	0.0%	0.00/																			
	2	0.9%	0.2%	0.0%	0.0%																		
	า		U.4%	11 1 1/0																			
	3 4	1.5% 2.4%				0.0%																	
	3 4 5	1.5% 2.4% 3.4%	0.7% 1.3%	0.2% 0.4%	0.1% 0.2%	0.0% 0.1%	0.0%																
	4	2.4%	0.7%	0.2%	0.1%		0.0% 0.2%	0.1%															
	4 5 6 7	2.4% 3.4% 4.3% 4.4%	0.7% 1.3% 2.1% 2.6%	0.2% 0.4% 0.7% 0.9%	0.1% 0.2% 0.4% 0.6%	0.1% 0.2% 0.4%	0.2% 0.3%	0.2%	0.1%														
	4 5 6 7 8	2.4% 3.4% 4.3% 4.4% 5.3%	0.7% 1.3% 2.1% 2.6% 4.0%	0.2% 0.4% 0.7% 0.9% 1.5%	0.1% 0.2% 0.4% 0.6% 1.1%	0.1% 0.2% 0.4% 0.8%	0.2% 0.3% 0.5%	0.2% 0.4%	0.2%	0.1%	0.10/												
	4 5 6 7 8 9	2.4% 3.4% 4.3% 4.4% 5.3% 6.1%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5%	0.1% 0.2% 0.4% 0.8% 1.1%	0.2% 0.3% 0.5% 0.9%	0.2% 0.4% 0.6%	0.2% 0.4%	0.3%	0.1%	0.104											
	4 5 6 7 8	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 1.0%	0.1% 0.2% 0.4% 0.8% 1.1% 0.8%	0.2% 0.3% 0.5% 0.9% 0.7%	0.2% 0.4% 0.6% 0.6%	0.2% 0.4% 0.4%	0.3% 0.3%	0.2%	0.1% 0.1%	0.1%										
	4 5 6 7 8 9	2.4% 3.4% 4.3% 4.4% 5.3% 6.1%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5%	0.1% 0.2% 0.4% 0.8% 1.1%	0.2% 0.3% 0.5% 0.9%	0.2% 0.4% 0.6%	0.2% 0.4%	0.3%		0.1% 0.1% 0.1%	0.1% 0.1%	0.0%									
	4 5 6 7 8 9 10	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 1.0% 0.7%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 1.1% 0.9%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 1.0% 0.6% 0.4%	0.1% 0.2% 0.4% 0.8% 1.1% 0.8% 0.5% 0.4% 0.3%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3%	0.2% 0.4% 0.6% 0.6% 0.5% 0.3%	0.2% 0.4% 0.4% 0.4% 0.3% 0.3%	0.3% 0.3% 0.3% 0.2% 0.3%	0.2% 0.2% 0.2% 0.2%	0.1% 0.1% 0.2%	0.1% 0.1%	0.1%	0.0%								
	4 5 6 7 8 9 10 11 12 13	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 1.0% 0.7% 0.6%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 1.1% 0.9% 0.8%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4% 0.3%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 1.0% 0.6% 0.4% 0.3% 0.3%	0.1% 0.2% 0.4% 0.8% 1.1% 0.8% 0.5% 0.4% 0.3% 0.2%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3% 0.3%	0.2% 0.4% 0.6% 0.5% 0.3% 0.3% 0.2%	0.2% 0.4% 0.4% 0.3% 0.3% 0.2%	0.3% 0.3% 0.3% 0.2% 0.3% 0.2%	0.2% 0.2% 0.2% 0.2% 0.1%	0.1% 0.1% 0.2% 0.1%	0.1% 0.1% 0.1%	0.1% 0.1%	0.0%	0.0%	0.05						
	4 5 6 7 8 9 10 11 12 13 14 15	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 1.0% 0.7% 0.6% 0.3%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 0.9% 0.8% 0.6%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4% 0.3%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 1.0% 0.6% 0.3% 0.3% 0.2%	0.1% 0.2% 0.4% 0.8% 1.1% 0.8% 0.5% 0.4% 0.3% 0.2% 0.1%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3% 0.2% 0.1%	0.2% 0.4% 0.6% 0.5% 0.3% 0.3% 0.2% 0.1%	0.2% 0.4% 0.4% 0.3% 0.3% 0.2% 0.1%	0.3% 0.3% 0.3% 0.2% 0.3% 0.2% 0.1%	0.2% 0.2% 0.2% 0.2% 0.1% 0.1%	0.1% 0.1% 0.2% 0.1% 0.1%	0.1% 0.1% 0.1% 0.1%	0.1% 0.1% 0.0%	0.0% 0.0%	0.0%	0.0%	0.00/					
	4 5 6 7 8 9 10 11 12 13 14 15	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 0.7% 0.6% 0.3% 0.2%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 1.1% 0.9% 0.6% 0.3%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4% 0.3% 0.3% 0.2%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 0.6% 0.4% 0.3% 0.3% 0.2% 0.1%	0.1% 0.2% 0.4% 0.8% 1.1% 0.5% 0.4% 0.3% 0.2% 0.1%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3% 0.3% 0.2% 0.1%	0.2% 0.4% 0.6% 0.6% 0.5% 0.3% 0.2% 0.1%	0.2% 0.4% 0.4% 0.3% 0.3% 0.2% 0.1%	0.3% 0.3% 0.2% 0.3% 0.2% 0.1% 0.1%	0.2% 0.2% 0.2% 0.2% 0.1% 0.1%	0.1% 0.1% 0.2% 0.1% 0.1% 0.0%	0.1% 0.1% 0.1% 0.1% 0.0%	0.1% 0.1% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0%	0.0%	0.0%	0.0%				
	4 5 6 7 8 9 10 11 12 13 14 15	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 1.0% 0.7% 0.6% 0.3%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 0.9% 0.8% 0.6%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4% 0.3%	0.1% 0.2% 0.4% 0.6% 1.1% 1.5% 1.0% 0.6% 0.3% 0.3% 0.2%	0.1% 0.2% 0.4% 0.8% 1.1% 0.8% 0.5% 0.4% 0.3% 0.2% 0.1%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3% 0.2% 0.1%	0.2% 0.4% 0.6% 0.5% 0.3% 0.3% 0.2% 0.1%	0.2% 0.4% 0.4% 0.3% 0.3% 0.2% 0.1%	0.3% 0.3% 0.3% 0.2% 0.3% 0.2% 0.1%	0.2% 0.2% 0.2% 0.2% 0.1% 0.1%	0.1% 0.1% 0.2% 0.1% 0.1%	0.1% 0.1% 0.1% 0.1%	0.1% 0.1% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0% 0.0%	0.0% 0.0%	0.0%			
	4 5 6 7 8 9 10 11 12 13 14 15 16	2.4% 3.4% 4.3% 4.4% 5.3% 6.1% 3.1% 1.8% 1.0% 0.7% 0.6% 0.3% 0.2% 0.1%	0.7% 1.3% 2.1% 2.6% 4.0% 5.3% 2.8% 1.7% 1.1% 0.9% 0.6% 0.3% 0.2%	0.2% 0.4% 0.7% 0.9% 1.5% 2.0% 1.2% 0.8% 0.5% 0.4% 0.3% 0.3% 0.2% 0.1%	0.1% 0.2% 0.6% 1.1% 1.5% 0.6% 0.4% 0.3% 0.2% 0.1%	0.1% 0.2% 0.4% 0.8% 1.1% 0.5% 0.4% 0.3% 0.2% 0.1% 0.1%	0.2% 0.3% 0.5% 0.9% 0.7% 0.5% 0.3% 0.2% 0.1% 0.1%	0.2% 0.4% 0.6% 0.5% 0.3% 0.2% 0.1% 0.1% 0.0%	0.2% 0.4% 0.4% 0.3% 0.3% 0.2% 0.1% 0.1% 0.0%	0.3% 0.3% 0.2% 0.3% 0.2% 0.1% 0.1% 0.0%	0.2% 0.2% 0.2% 0.2% 0.1% 0.1% 0.1%	0.1% 0.1% 0.2% 0.1% 0.1% 0.0%	0.1% 0.1% 0.1% 0.1% 0.0% 0.0%	0.1% 0.1% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.0% 0.0%	0.0%		0.0% 0.0%	0.0%		

Sta	fford	Loan	Dal	lances	

Stafford Loan Balances		
	IDR	Non IDR
\$0 - 5,000	62.04%	79.82%
\$5,000 - 10,000	29.21%	16.91%
\$10,000 - 15,000	5.33%	2.33%
\$15,000 - 20,000	2.03%	0.49%
> \$20,000	1.40%	0.45%
Consolidation Loan Balances		
Consolidation Loan Datances		
#0 F 000	IDR 10.400/	Non IDR
\$0 - 5,000	10.16%	27.54%
\$5,000 - 10,000	15.29%	24.23%
\$10,000 - 15,000 \$15,000 - 20,000	13.65%	15.59%
\$15,000 - 20,000	11.49%	10.02%
\$20,000 - 25,000 \$25,000 - 30,000	9.39% 7.80%	6.49% 4.39%
\$30,000 - 35,000	6.10%	2.99%
\$35,000 - 40,000 \$35,000 - 40,000	4.74%	2.08%
\$40,000 - 45,000	3.73%	1.46%
\$45,000 - 50,000	2.94%	1.05%
\$50,000 - 60,000	4.35%	1.36%
\$60,000 - 70,000	2.94%	0.82%
\$70,000 - 80,000	1.98%	0.53%
\$80,000 - 90,000	1.34%	0.35%
\$90,000 - 100,000	0.98%	0.25%
> \$100,000	3.12%	0.85%
Stafford Loan Deferment Usage		
	<u>IDR</u>	Non IDR
0	36.91%	54.19%
1-12 13-24	17.58%	14.88%
25-36	14.09% 13.13%	10.29% 7.76%
37-48	7.97%	4.95%
49-60	4.76%	3.18%
> 60	5.56%	4.74%
•	0.007,0	
Consolidation Loan Deferment Usage		
	IDR	Non IDR
0	19.78%	56.29%
1-12	14.07%	15.08%
13-24	15.82%	10.23%
25-36	19.02%	7.70%
37-48	13.77%	4.47%
49-60	8.60%	2.65%
> 60	8.94%	3.59%
Stafford Loan Forbearance Usage		
Stationa Boain Forocataince Osage		
	IDR	Non IDR
0	29.55%	49.49%
1-12	31.01%	18.88%
13-24	15.32%	12.09%
25-36	9.28%	8.04%
37-48	5.82%	5.22%
49-60	8.43%	5.89%
> 60	0.58%	0.38%
Consolidation Loan Forbearance Usage		
·· · · · · · · · · · · · · · · · · · ·		
	IDR	Non IDR
0	16.84%	56.77%
1-12	19.86%	14.57%
13-24	13.79%	8.50%
25-36	11.05%	6.40%
37-48	9.15%	5.07%
49-60 > 60	27.99% 1.31%	8.50% 0.19%
∕ UU	1.3170	0.1970

Stafford PFH Payment Amount Due

No Payment	47%
Some Interest	45%
Some Principal	7%

Proportion of PFH Loans Owing No Payment

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1/31/2010	54%	49%	46%	37%	43%	44%	44%	39%	48%	53%	53%	47%	47%	59%	89%				
2/28/2010	53%	52%	49%	41%	45%	43%	43%	40%	46%	51%	53%	49%	48%	60%	63%				
3/31/2010 4/30/2010	50% 50%	55%	48% 49%	47% 50%	47%	41% 41%	47% 45%	44% 42%	48% 49%	49% 47%	49% 51%	45%	47% 45%	58% 58%	60% 59%				
5/31/2010	53%	55% 56%	49%	46%	50% 50%	39%	48%	41%	50%	47%	51%	46% 45%	43%	57%	59%				
6/30/2010	54%	56%	48%	47%	53%	37%	50%	45%	50%	50%	50%	46%	42%	57%	60%				
7/31/2010	57%	57%	50%	48%	51%	40%	53%	47%	50%	47%	52%	46%	41%	57%	61%				
8/31/2010	58%	57%	50%	50%	51%	39%	53%	48%	49%	48%	52%	45%	39%	56%	60%				
9/30/2010	57%	57%	50%	53%	51%	41%	54%	47%	47%	48%	52%	46%	38%	55%	58%				
10/31/2010	58%	58%	51%	54%	52%	42%	53%	46%	46%	48%	52%	45%	38%	54%	57%				
11/30/2010	56%	59%	52%	53%	50%	41%	54%	45%	44%	48%	51%	45%	37%	52%	55%				
12/31/2010 1/31/2011	56% 56%	58% 60%	53% 54%	52% 51%	51% 50%	43% 42%	56% 56%	45% 44%	42% 43%	48% 52%	52% 55%	47% 50%	37% 38%	50% 49%	55% 54%	52%			
2/28/2011	57%	58%	54%	50%	49%	43%	56%	44%	43%	53%	54%	50%	37%	47%	54%	54%			
3/31/2011	59%	64%	60%	50%	55%	53%	59%	54%	48%	55%	55%	50%	36%	46%	52%	47%			
4/30/2011	59%	64%	61%	50%	54%	54%	58%	55%	47%	55%	54%	49%	36%	45%	52%	50%			
5/31/2011	60%	66%	59%	49%	54%	56%	58%	52%	46%	52%	53%	48%	36%	44%	51%	50%			
6/30/2011	58%	65%	55%	47%	52%	55%	56%	50%	44%	51%	52%	48%	36%	42%	50%	50%			
7/31/2011	61%	63%	57%	50%	54%	57%	55%	51%	42%	52%	49%	49%	35%	40%	49%	53%			
8/31/2011	59%	63%	58%	50%	55%	54%	56%	48%	45%	49%	48%	49%	35%	39%	48%	54%			
9/30/2011	60%	62%	56%	49%	56%	55% 57%	55% 54%	50%	47%	47%	49%	47%	36%	39% 39%	48%	55% 54%			
10/31/2011 11/30/2011	63% 64%	64% 62%	57% 58%	50% 50%	57% 58%	57% 54%	55%	51% 53%	49% 50%	46% 45%	49% 49%	48% 46%	36% 36%	38%	48% 46%	54%			
12/31/2011	66%	64%	59%	51%	58%	52%	55%	52%	49%	46%	49%	46%	37%	37%	44%	51%			
1/31/2012	65%	64%	57%	49%	56%	55%	57%	53%	49%	45%	49%	46%	37%	36%	43%	50%	54%		
2/29/2012	65%	66%	54%	49%	53%	53%	54%	52%	50%	46%	49%	46%	37%	35%	43%	49%	45%		
3/31/2012	66%	67%	53%	53%	54%	51%	52%	51%	50%	45%	50%	46%	37%	33%	42%	49%	48%		
4/30/2012	60%	65%	52%	55%	57%	49%	53%	53%	49%	44%	50%	47%	37%	32%	40%	48%	45%		
5/31/2012	62%	66%	54%	59%	56%	49%	55%	55%	49%	46%	49%	47%	37%	32%	40%	47%	46%		
6/30/2012 7/31/2012	61% 60%	66% 68%	54% 56%	57% 59%	56% 55%	48% 50%	52% 52%	56% 54%	49% 49%	45% 48%	50% 51%	46% 47%	36% 37%	32% 32%	39% 38%	47% 47%	48% 50%		
8/31/2012	61%	67%	57%	59%	53%	48%	53%	54%	50%	46%	52%	47%	37%	32%	38%	46%	50%		
9/30/2012	60%	71%	57%	59%	53%	49%	52%	54%	49%	45%	51%	47%	36%	32%	37%	46%	50%		
10/31/2012	60%	70%	58%	58%	52%	49%	53%	54%	49%	46%	52%	47%	36%	32%	37%	45%	51%		
11/30/2012	61%	70%	60%	62%	52%	51%	53%	52%	50%	47%	52%	47%	37%	32%	36%	44%	51%		
12/31/2012	61%	69%	60%	63%	53%	50%	55%	53%	49%	46%	52%	46%	37%	32%	35%	42%	51%		
1/31/2013	61%	68%	61%	62%	54%	49%	55%	53%	49%	45%	52%	47%	37%	32%	34%	42%	52%	54%	
2/28/2013 3/31/2013	62% 63%	67% 67%	59% 62%	61% 59%	53% 55%	49% 49%	55%	51% 52%	51% 52%	45% 46%	52% 52%	46% 46%	37% 37%	32%	34% 33%	41% 41%	51%	47% 51%	
4/30/2013	63%	63%	62%	60%	55%	49%	56% 56%	50%	52%	46%	51%	45%	37%	33% 33%	33%	39%	50% 49%	49%	
5/31/2013	63%	65%	61%	59%	55%	51%	56%	50%	53%	44%	52%	45%	38%	33%	33%	38%	49%	49%	
6/30/2013	64%	64%	62%	59%	56%	52%	54%	50%	52%	44%	51%	45%	38%	33%	32%	38%	49%	49%	
7/31/2013	64%	63%	59%	60%	59%	51%	56%	51%	53%	44%	51%	45%	38%	33%	33%	37%	48%	49%	
8/31/2013	64%	62%	59%	59%	56%	52%	56%	51%	53%	46%	51%	46%	38%	34%	33%	37%	48%	49%	
9/30/2013	62%	63%	58%	59%	58%	53%	55%	51%	53%	46%	52%	46%	39%	34%	34%	37%	48%	49%	
10/31/2013 11/30/2013	61% 61%	62% 62%	60% 59%	59% 59%	59% 60%	51% 53%	55% 55%	51% 51%	53% 53%	46% 47%	52% 52%	46% 46%	38% 39%	34% 34%	34% 34%	37% 36%	47% 46%	49% 49%	
12/31/2013	62%	62%	58%	60%	60%	55%	56%	53%	54%	48%	52% 52%	46%	39%	35%	35%	36%	46%	49%	
1/31/2014	63%	64%	60%	60%	61%	56%	57%	53%	54%	49%	53%	47%	39%	35%	35%	36%	43%	48%	30%
2/28/2014	59%	64%	59%	62%	59%	55%	58%	54%	54%	50%	53%	48%	39%	35%	36%	35%	44%	49%	34%
3/31/2014	62%	65%	59%	62%	60%	57%	59%	56%	54%	51%	55%	49%	40%	36%	37%	35%	44%	49%	38%
4/30/2014	62%	65%	59%	63%	60%	59%	59%	56%	55%	51%	55%	49%	41%	37%	37%	36%	43%	49%	42%
5/31/2014	64%	66%	61%	63%	59%	59%	60%	56%	56%	52%	56%	49%	41%	37%	38%	36%	43%	48%	44%
6/30/2014	63%	66%	62%	62%	58%	59%	60%	57%	56%	53%	56%	50%	41%	38%	38%	37% 37%	43%	48%	45%
7/31/2014 8/31/2014	63% 63%	66% 65%	63% 62%	63% 63%	58% 59%	58% 59%	60% 62%	56% 57%	57% 57%	53% 53%	56% 57%	50% 50%	41% 41%	38% 38%	38% 39%	37% 37%	42% 42%	48% 48%	45% 46%
9/30/2014	65%	65%	61%	63%	59%	59%	61%	57%	57%	53%	56%	51%	41%	38%	39%	37%	42%	48%	46%
10/31/2014	66%	67%	61%	63%	60%	60%	61%	57%	58%	54%	57%	51%	42%	38%	39%	38%	42%	48%	47%
11/30/2014	67%	67%	62%	64%	60%	60%	62%	57%	59%	54%	57%	51%	42%	39%	40%	38%	42%	48%	47%
12/31/2014	66%	67%	63%	64%	60%	60%	62%	58%	59%	54%	57%	51%	43%	39%	40%	39%	42%	47%	48%
1/31/2015	67%	66%	63%	64%	60%	59%	62%	57%	59%	54%	57%	51%	43%	40%	40%	39%	41%	47%	48%
2/28/2015	66%	66%	62%	64%	60%	60%	62%	57%	59%	55%	57%	51%	42%	39%	41%	39%	41%	46%	49%
3/31/2015 4/30/2015	69% 69%	65% 65%	64% 64%	66% 66%	61% 64%	61%	63% 63%	58% 59%	60% 62%	57% 59%	58% 58%	52% 53%	44% 45%	41% 41%	42% 43%	40% 41%	41% 42%	47% 47%	49% 50%
5/31/2015	67%	66%	64%	65%	63%	62% 64%	63%	61%	62%	59% 60%	58% 58%	53% 54%	45% 46%	41% 42%	43% 44%	41%	42%	47%	50% 51%
6/30/2015	66%	67%	64%	65%	65%	65%	63%	62%	62%	61%	59%	55%	47%	43%	44%	43%	43%	47%	50%
3/30/2013	0070	0, 70	0470	0570	0570	0570	0570	02/0	02/0	01/0	3370	3370	47.70	7570	7770	4570	7570	-7,70	3070

Proportion of PFH Loans Owing Some Principal

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1/31/2010	6%	14%	37%	20%	32%	20%	28%	36%	20%	23%	16%	14%	10%	6%	1%				
2/28/2010	10%	15%	35%	25%	37%	28%	31%	37%	25%	25%	17%	16%	10%	6%	6%				
3/31/2010	9%	12%	29%	22%	31%	21%	28%	33%	21%	22%	18%	15%	8%	5%	6%				
4/30/2010 5/31/2010	10% 9%	12% 10%	26% 24%	21% 22%	30% 28%	23% 27%	28% 26%	35% 33%	23% 22%	26% 23%	20% 18%	16% 16%	9% 9%	5% 5%	6%				
6/30/2010	10%	13%	30%	23%	27%	33%	27%	32%	25%	24%	19%	18%	9%	5%	5% 6%				
7/31/2010	10%	12%	28%	23%	28%	29%	25%	29%	25%	24%	18%	17%	9%	5%	6%				
8/31/2010	9%	16%	27%	23%	28%	30%	25%	27%	28%	25%	18%	17%	10%	5%	5%				
9/30/2010	9%	16%	27%	23%	31%	30%	27%	29%	28%	25%	18%	18%	11%	6%	6%				
10/31/2010	16%	16%	27%	21%	27%	31%	27%	30%	29%	23%	18%	17%	10%	5%	6%				
11/30/2010	20%	16%	25%	23%	28%	30%	25%	32%	31%	26%	20%	18%	11%	6%	5%				
12/31/2010	20%	21%	23%	26%	24%	28%	24%	33%	31%	24%	19%	17%	10%	6%	5%				
1/31/2011	20%	19%	23%	26%	26%	28%	25%	33%	30%	23%	17%	15%	10%	5%	4%	2%			
2/28/2011 3/31/2011	23% 21%	18% 16%	24% 20%	29% 27%	29% 22%	27% 22%	25% 24%	35% 26%	33% 30%	24% 21%	21% 20%	18% 15%	13% 11%	7% 6%	5% 4%	5% 5%			
4/30/2011	23%	17%	18%	25%	23%	24%	25%	27%	30%	23%	21%	16%	13%	7%	4%	6%			
5/31/2011	20%	16%	18%	24%	21%	20%	24%	28%	30%	22%	20%	16%	12%	6%	4%	6%			
6/30/2011	21%	17%	19%	26%	22%	20%	27%	28%	30%	22%	21%	17%	12%	7%	5%	6%			
7/31/2011	20%	15%	16%	25%	22%	18%	25%	29%	30%	23%	21%	17%	12%	7%	5%	5%			
8/31/2011	22%	18%	15%	25%	21%	22%	23%	33%	26%	23%	23%	17%	12%	7%	5%	5%			
9/30/2011	22%	20%	16%	25%	20%	23%	24%	34%	27%	22%	23%	17%	12%	7%	5%	5%			
10/31/2011	20%	18%	15%	24%	17%	21%	23%	30%	24%	22%	21%	17%	11%	7%	5%	5%			
11/30/2011	19%	19%	14%	23%	17%	21%	22%	28%	24%	23%	21%	18%	12%	8%	6%	5%			
12/31/2011 1/31/2012	16% 16%	20% 19%	15% 16%	21% 22%	17% 19%	20% 20%	22% 22%	28% 27%	25% 25%	21% 21%	21% 20%	17% 17%	12% 12%	7% 7%	6% 5%	5% 4%	3%		
2/29/2012	15%	16%	16%	23%	23%	21%	22%	28%	25%	20%	21%	18%	13%	9%	6%	5%	4%		
3/31/2012	13%	16%	14%	20%	21%	22%	23%	26%	22%	21%	20%	17%	12%	8%	5%	4%	5%		
4/30/2012	17%	16%	14%	21%	20%	23%	21%	24%	23%	20%	20%	17%	11%	8%	6%	5%	4%		
5/31/2012	15%	17%	13%	19%	20%	22%	20%	23%	22%	20%	19%	17%	11%	8%	5%	4%	5%		
6/30/2012	17%	14%	14%	19%	20%	24%	22%	23%	22%	20%	19%	18%	11%	8%	6%	5%	5%		
7/31/2012	16%	12%	13%	17%	19%	24%	21%	22%	21%	20%	18%	16%	10%	7%	5%	5%	5%		
8/31/2012	15%	14%	12%	18%	19%	22%	19%	19%	20%	21%	18%	16%	10%	7%	5%	5%	5%		
9/30/2012	14%	10%	13%	18%	20%	22%	21%	20%	21%	21%	20%	16%	11%	8%	6%	5%	5%		
10/31/2012 11/30/2012	15% 15%	11% 11%	13% 13%	17% 16%	19% 21%	20% 21%	20% 20%	20% 22%	20% 21%	20% 21%	18% 19%	16% 16%	10% 10%	7% 7%	6% 7%	5% 6%	5% 5%		
12/31/2012	15%	10%	12%	14%	19%	20%	18%	20%	19%	20%	18%	16%	10%	7%	6%	7%	5%		
1/31/2013	14%	11%	11%	15%	18%	21%	19%	21%	19%	21%	17%	15%	10%	7%	6%	6%	4%	4%	
2/28/2013	14%	17%	14%	16%	21%	22%	21%	26%	22%	23%	19%	17%	12%	9%	8%	7%	6%	7%	
3/31/2013	12%	11%	12%	16%	16%	20%	18%	22%	20%	20%	17%	15%	10%	8%	7%	6%	5%	3%	
4/30/2013	12%	16%	12%	16%	17%	21%	19%	22%	21%	19%	17%	16%	10%	8%	7%	6%	5%	4%	
5/31/2013	13%	15%	13%	15%	18%	18%	19%	21%	19%	19%	15%	15%	10%	7%	6%	6%	5%	5%	
6/30/2013 7/31/2013	13% 13%	15% 14%	14% 11%	15% 15%	18% 16%	19% 17%	20% 18%	21% 21%	19% 18%	19% 20%	16% 16%	15% 14%	10% 10%	8% 7%	7% 6%	6% 6%	5% 5%	5% 5%	
8/31/2013	15%	14%	12%	15%	17%	19%	19%	21%	19%	19%	16%	14%	9%	7%	6%	6%	5%	5%	
9/30/2013	17%	14%	13%	16%	17%	21%	19%	20%	19%	19%	16%	14%	10%	8%	6%	6%	6%	5%	
10/31/2013	17%	15%	13%	16%	15%	21%	20%	20%	19%	19%	15%	14%	9%	7%	6%	6%	6%	5%	
11/30/2013	17%	16%	14%	17%	15%	23%	20%	20%	19%	20%	16%	14%	10%	8%	7%	6%	7%	5%	
12/31/2013	17%	15%	13%	17%	15%	19%	20%	19%	17%	19%	15%	13%	9%	7%	6%	6%	7%	5%	
1/31/2014	16%	15%	13%	17%	14%	20%	19%	18%	17%	19%	15%	13%	9%	7%	6%	6%	7%	5%	11%
2/28/2014	19%	17%	17%	18%	18%	23%	19%	19%	18%	18%	16%	14%	10%	8%	8%	7%	7%	6%	11%
3/31/2014 4/30/2014	16% 17%	14%	13% 14%	16% 15%	15% 17%	20% 19%	17% 17%	16%	17% 17%	16% 16%	14% 14%	12% 12%	8% 9%	7% 7%	6%	6% 6%	5% 5%	5% 5%	9% 8%
5/31/2014	17%	14% 13%	12%	16%	16%	18%	17%	16% 15%	16%	15%	13%	11%	8%	7%	6% 6%	6%	5%	5%	8%
6/30/2014	18%	13%	12%	17%	17%	20%	17%	15%	16%	15%	14%	12%	8%	7%	6%	6%	6%	5%	7%
7/31/2014	16%	14%	12%	17%	20%	21%	16%	15%	16%	16%	13%	11%	8%	7%	6%	6%	5%	5%	7%
8/31/2014	16%	15%	12%	16%	19%	20%	16%	15%	15%	15%	13%	11%	8%	6%	6%	5%	5%	5%	6%
9/30/2014	15%	15%	14%	18%	19%	21%	16%	16%	16%	16%	13%	11%	8%	6%	6%	6%	6%	5%	7%
10/31/2014	14%	14%	12%	16%	17%	20%	16%	15%	15%	14%	13%	11%	8%	6%	6%	6%	5%	5%	7%
11/30/2014	14%	14%	13%	16%	17%	20%	16%	15%	16%	15%	13%	11%	8%	6%	6%	6%	6%	6%	8%
12/31/2014	12%	14%	12%	15%	18%	18%	16%	14%	16%	15%	13%	11%	7%	6%	6%	6%	6%	6%	7%
1/31/2015	11%	14%	11% 14%	14% 17%	18%	19%	16% 19%	16%	15%	15% 17%	13%	11%	8%	6% 8%	6%	6%	6% 8%	6% 7%	7%
2/28/2015 3/31/2015	15% 11%	16% 15%	10%	17%	19% 18%	21% 19%	19%	18% 15%	18% 15%	14%	14% 13%	13% 11%	9% 7%	8% 7%	8% 6%	8% 6%	6%	7% 6%	9% 6%
4/30/2015	13%	14%	13%	13%	17%	18%	17%	16%	15%	14%	12%	11%	7%	7%	6%	6%	6%	6%	6%
5/31/2015	14%	13%	11%	13%	17%	15%	15%	14%	14%	13%	11%	10%	7%	6%	6%	6%	6%	6%	6%
6/30/2015	15%	15%	13%	13%	16%	15%	16%	14%	14%	13%	11%	10%	7%	6%	6%	6%	6%	6%	6%

No Payment	43%
Some Interest	47%
Some Principal	10%

Proportion of PFH Loans Owing No Payment

•	2000	2001	2002	2003	2004	2005	2006	2007	2008
1/31/2010	30%	26%	29%	30%	31%	39%	36%	27%	35%
2/28/2010	29%	28%	29%	30%	32%	40%	39%	28%	37%
3/31/2010	28%	27%	30%	28%	31%	42%	38%	30%	34%
4/30/2010	28%	26%	28%	29%	30%	41%	37%	31%	32%
5/31/2010	28%	26%	28%	28%	30%	40%	36%	31%	29%
6/30/2010	29%	26%	28%	28%	30%	39%	35%	31%	31%
7/31/2010	27%	26%	29%	28%	31%	38%	35%	31%	30%
8/31/2010	27%	27%	29%	28%	31%	38%	35%	32%	29%
9/30/2010	26%	27%	29%	28%	32%	38%	34%	33%	29%
10/31/2010	26%	27%	29%	27%	31%	38%	34%	32%	26%
11/30/2010	26%	28%	30%	27%	30%	37%	34%	33%	28%
12/31/2010	27%	28%	32%	28%	31%	37%	36%	37%	28%
1/31/2011	27%	29%	31%	28%	31%	37%	35%	37%	27%
2/28/2011	27%	28%	32%	29%	30%	36%	34%	36%	27%
3/31/2011	27%	29%	32%	29%	31%	35%	34%	37%	27%
4/30/2011	25%	29%	33%	29%	31%	35%	34%	36%	29%
5/31/2011	25%	27%	33%	29%	30%	34%	33%	37%	29%
6/30/2011	25%	27%	32%	29%	31%	34%	33%	37%	29%
7/31/2011	27%	27%	32%	29%	31%	34%	33%	37%	30%
8/31/2011	29%	28%	32%	30%	31%	35%	33%	37%	32%
9/30/2011	30%	28%	34%	30%	32%	35%	33%	37%	34%
10/31/2011	30%	28%	34%	32%	32%	35%	33%	37%	33%
11/30/2011	30%	29%	33%	32%	33%	35%	33%	36%	33%
12/31/2011	30%	29%	34%	32%	32%	35%	33%	36%	33%
1/31/2012	31%	29%	35%	31%	32%	35%	33%	36%	33%
2/29/2012	31%	29%	37%	32%	32%	35%	33%	36%	34%
3/31/2012	31%	31%	36%	32%	32%	34%	33%	36%	33%
4/30/2012	31%	31%	36%	32%	34%	34%	31%	35%	32%
5/31/2012	30%	32%	37%	32%	33%	35%	31%	35%	30%
6/30/2012	30%	32%	36%	31%	34%	35%	31%	34%	31%
7/31/2012	30%	32%	37%	32%	34%	35%	31%	34%	31%
8/31/2012	31%	32%	37%	32%	34%	35%	31%	33%	31%
9/30/2012	31%	32%	37%	32%	34%	35%	31%	33%	31%
10/31/2012	31%	32%	37%	32%	34%	35%	31%	33%	32%
11/30/2012	31%	32%	37%	32%	34%	36%	31%	32%	32%
12/31/2012	31%	32%	36%	33%	34%	36%	31%	32%	32%
1/31/2013	31%	31%	36%	33%	35%	37%	31%	32%	33%
2/28/2013	32%	31%	36%	33%	34%	36%	31%	31%	32%
3/31/2013	33%	31%	36%	35%	35%	37%	31%	31%	33%
4/30/2013	32%	32%	36%	36%	35%	36%	31%	31%	31%
5/31/2013	32%	33%	36%	36%	35%	36%	31%	31%	30%
6/30/2013	33%	33%	36%	36%	36%	36%	31%	31%	30%
7/31/2013	32%	33%	36%	36%	37%	36%	31%	31%	30%
8/31/2013	32%	33%	37%	37%	37%	37%	32%	31%	29%
9/30/2013	32%	33%	37%	37%	37%	37%	32%	32%	29%
10/31/2013	32%	33%	37%	37%	38%	37%	32%	32%	29%
11/30/2013	33%	33%	37%	38%	38%	37%	32%	32%	29%
12/31/2013	33%	34%	38%	38%	38%	37%	32%	32%	28%
1/31/2014	34%	34%	38%	38%	38%	37%	32%	32%	29%
2/28/2014	34%	34%	39%	38%	38%	37%	32%	32%	30%
3/31/2014	35%	35%	39%	38%	39%	38%	33%	33%	29%
4/30/2014	35%	35%	40%	38%	39%	38%	34%	33%	30%
5/31/2014	35%	35%	40%	39%	39%	38%	34%	34%	29%
6/30/2014	35%	36%	41%	39%	40%	38%	35%	34%	31%
7/31/2014	36%	36%	41%	39%	40%	39%	35%	34%	31%
8/31/2014	36%	37%	41%	40%	40%	39%	35%	35%	31%
9/30/2014	37%	37%	41%	41%	40%	39%	36%	35%	32%
10/31/2014	37%	38%	41%	41%	41%	40%	36%	35%	31%
11/30/2014	37%	38%	42%	41%	41%	40%	36%	36%	32%
12/31/2014	38%	39%	42%	42%	42%	40%	37%	36%	31%
1/31/2015	38%	39%	42%	43%	42%	40%	37%	36%	31%
2/28/2015	38%	38%	42%	42%	42%	40%	37%	36%	32%
3/31/2015	40%	39%	43%	44%	43%	41%	38%	37%	33%
4/30/2015	41%	40%	43%	44%	43%	42%	39%	38%	34%
5/31/2015	41%	40%	44%	45%	44%	43%	40%	39%	34%
6/30/2015	41%	41%	44%	46%	45%	44%	41%	40%	35%

1 Toportion of 111	I Loans Owing 30in	e i ilicipai							
	2000	2001	2002	2003	2004	2005	2006	2007	2008
1/31/2010	1%	7%	6%	10%	9%	10%	8%	4%	4%
2/28/2010	6%	10%	10%	12%	14%	12%	8%	6%	3%
3/31/2010	1%	6%	6%	8%	9%	9%	6%	4%	2%
4/30/2010	3%	5%	7%	8%	10%	10%	7%	5%	3%
5/31/2010	2%	5%	6%	8%	9%	9%	6%	4%	2%
6/30/2010	3%	5%	6%	8%	10%	10%	7%	5%	3%
7/31/2010	4%	5%	6%	8%	9%	11%	7%	4%	3%
8/31/2010	3%	5%	7%	9%	10%	11%	7%	4%	2%
9/30/2010	6%	6%	7%	9%	12%	12%	8%	5%	2%
10/31/2010	5%	4%	6%	9%	11%	11%	7%	4%	2%
11/30/2010	6%	6%	8%	10%	13%	12%	8%	6%	2%
12/31/2010	5%	6%	6%	9%	12%	12%	7%	7%	3%
1/31/2011	4%	5%	7%	10%	12%	12%	7%	5%	6%
2/28/2011	9%	8%	10%	14%	15%	16%	11%	7%	8%
3/31/2011	7%	6%	7%	11%	12%	14%	8%	5%	3%
4/30/2011	7%	6%	9%	12%	14%	15%	9%	6%	3%
5/31/2011	6%	6%	9%	12%	13%	15%	10%	5%	3%
6/30/2011	7%	7%	10%	13%	14%	16%	10%	6%	4%
7/31/2011	5%	7%	9%	12%	13%	15%	10%	5%	4%
8/31/2011	5%	7%	9%	12%	13%	15%	10%	6%	5%
9/30/2011	5%	8%	10%	12%	14%	16%	10%	6%	4%
10/31/2011	4%	7%	8%	11%	12%	14%	9%	6%	5%
11/30/2011	5%	8%	9%	11%	14%	15%	10%	7%	6%
12/31/2011	5%	6%	8%	10%	13%	14%	9%	7%	6%
1/31/2012	4%	6%	8%	10%	13%	14%	9%	6%	6%
2/29/2012	6%	8%	10%	12%	15%	16%	12%	8%	7%
3/31/2012	5%	7%	8%	10%	13%	14%	10%	7%	7%
4/30/2012	5%	6%	8%	10%	14%	15%	11%	8%	5%
5/31/2012	4%	6%	7%	9%	13%	14%	10%	7%	7%
6/30/2012	5%	5%	8%	10%	14%	14%	10%	7%	7%
7/31/2012	5%	5%	8%	9%	12%	13%	10%	7%	6%
8/31/2012	6%	6%	8%	10%	12%	13%	10%	7%	6%
9/30/2012	6%	6%	9%	11%	14%	14%	11%	7%	7%
10/31/2012	5%	5%	8%	10%	13%	13%	10%	7%	6%
11/30/2012	5%	6%	9%	10%	14%	14%	11%	7%	7%
12/31/2012	4%	5%	8%	9%	13%	13%	10%	6%	8%
1/31/2013	5%	5%	9%	10%	13%	13%	10%	7%	7%
2/28/2013	8%	8%	12%	14%	17%	17%	14%	9%	9%
3/31/2013	4%	6%	9%	11%	13%	14%	10%	7%	8%
4/30/2013	5%	6%	10%	12%	14%	15%	11%	8%	9%
5/31/2013	5%	6%	9%	11%	12%	14%	11%	8%	8%
6/30/2013	4%	7%	9%	12%	13%	15%	12%	8%	9%
7/31/2013	5%	5%	9%	11%	12%	14%	11%	8%	8%
8/31/2013	5%	6%	9%	11%	12%	14%	11%	8%	8%
9/30/2013	5%	7%	10%	12%	14%	15%	12%	8%	8%
10/31/2013	5%	6%	9%	12%	13%	15%	11%	8%	7%
11/30/2013	6%	7%	10%	12%	14%	15%	12%	9%	8%
12/31/2013	6%	6%	9%	12%	13%	14%	11%	8%	8%
1/31/2014	6%	6%	9%	12%	13%	15%	11%	8%	8%
2/28/2014	8%	10%	13%	15%	16%	18%	15%	11%	10%
3/31/2014	6%	7%	10%	12%	13%	15%	12%	9%	8%
4/30/2014	7%	8%	10%	13%	14%	15%	12%	9%	8%
5/31/2014	6%	6%	9%	12%	13%	14%	11%	8%	7%
6/30/2014	6%	7%	10%	12%	13%	15%	12%	8%	7%
7/31/2014	6%	6%	9%	12%	12%	15%	11%	8%	7%
8/31/2014	6%	7%	9%	12%	13%	15%	11%	8%	8%
9/30/2014	6%	7%	10%	12%	13%	15%	11%	9%	9%
10/31/2014	6%	6%	9%	12%	12%	14%	10%	8%	8%
11/30/2014	6%	7%	10%	12%	13%	15%	11%	9%	9%
12/31/2014	6%	7%	9%	12%	13%	14%	11%	8%	8%
1/31/2015	6%	6%	9%	12%	13%	15%	11%	9%	7%
2/28/2015	8%	9%	12%	15%	16%	18%	15%	11%	11%
3/31/2015	6%	7%	9%	12%	12%	15%	11%	8%	8%
4/30/2015	7%	7%	10%	12%	13%	15%	11%	9%	8%
5/31/2015	6%	6%	9%	11%	13%	14%	11%	8%	8%
6/30/2015	5%	7%	9%	11%	13%	14%	11%	8%	8%

payment Year 1	1996	1997 1.7%	1998 3.1%	1999 1.0%	2000 1.6%	2001 1.6%	2002 0.6%	2003 0.3%	2004 0.3%	2005 0.1%	2006 0.1%	2007 0.0%	2008 0.1%	2009 0.3%	2010 0.5%	2011 1.3%	2012 1.3%	2013 4.3%	2014 4.8%	Average 0.8%
2		1.5%	2.5%	1.5%	1.7%	1.5%	0.6%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.3%	0.6%	1.2%	1.5%	3.6%	5.4%	0.8%
3		2.0%	3.2%	2.3%	2.3%	1.7%	0.7%	0.3%	0.5%	0.3%	0.1%	0.1%	0.2%	0.4%	1.2%	1.7%	2.9%	5.9%	9.3%	1.2%
4 5		2.3% 2.7%	3.8% 4.6%	2.8%	2.5% 2.9%	1.8% 2.1%	0.8%	0.4%	0.5%	0.3%	0.2%	0.2%	0.4%	0.5%	1.5% 1.7%	2.4%	4.4% 5.6%	8.6% 10.7%	11.6% 14.0%	1.4%
6		1.8%	3.3%	2.2%	1.9%	1.4%	0.5%	0.3%	0.0%	0.3%	0.2%	0.2 %	0.4%	0.5%	1.2%	2.2%	4.1%	8.0%	11.4%	1.19
7		2.2%	4.0%	2.5%	2.2%	1.6%	0.8%	0.4%	0.5%	0.2%	0.1%	0.1%	0.5%	0.6%	1.5%	2.6%	4.6%	9.4%	13.2%	1.3%
8		2.5%	4.6%	2.9%	2.6%	1.8%	0.9%	0.4%	0.6%	0.2%	0.2%	0.2%	0.6%	0.8%	1.7%	3.0%	5.3%	10.4%	14.2%	1.69
9 10	2.7%	2.8% 3.2%	4.9% 5.2%	3.1%	2.7% 3.0%	1.7% 1.8%	0.9% 1.1%	0.4% 0.5%	0.6% 0.6%	0.2% 0.3%	0.2%	0.2% 0.2%	0.6% 0.7%	0.9% 1.2%	1.7% 2.6%	3.1% 3.5%	5.6% 6.3%	11.0% 11.7%	14.7% 15.7%	1.79 1.99
11	1.9%	2.4%	3.3%	2.3%	2.1%	1.2%	0.7%	0.3%	0.4%	0.2%	0.2%	0.276	0.7%	1.1%	2.3%	3.0%	5.8%	9.4%	13.1%	1.5%
12	2.1%	2.9%	3.5%	2.5%	2.3%	1.2%	0.8%	0.4%	0.5%	0.2%	0.2%	0.2%	0.6%	1.4%	2.7%	3.7%	6.7%	10.6%	13.8%	1.79
13	2.5%	3.6%	3.8%	2.9%	2.6%	1.4%	0.9%	0.5%	0.6%	0.3%	0.3%	0.3%	0.7%	1.7%	3.2%	4.5%	8.0%	11.8%	15.1%	2.19
14 15	2.9% 3.2%	4.1% 4.6%	4.2% 4.6%	3.2%	2.7%	1.4% 1.5%	0.9% 1.0%	0.6%	0.6%	0.3%	0.3%	0.3%	0.7%	2.0%	3.5%	5.3% 5.8%	8.7% 9.3%	13.4% 14.6%	16.1% 16.9%	2.39 2.59
16	3.5%	5.2%	4.0%	3.5%	2.5%	1.5%	1.0%	0.6%	0.7%	0.4%	0.3%	0.4%	0.8%	2.5%	3.7% 3.9%	6.3%	10.1%	15.6%	19.0%	2.79
17	3.7%	5.5%	5.0%	3.6%	2.5%	1.4%	1.0%	0.7%	0.7%	0.4%	0.3%	0.4%	0.8%	2.6%	4.2%	6.8%	10.7%	16.5%	20.8%	2.89
18	3.9%	5.9%	5.0%	3.6%	2.5%	1.4%	0.9%	0.7%	0.6%	0.4%	0.3%	0.5%	0.8%	2.7%	4.3%	7.0%	11.0%	16.9%	21.7%	2.9%
19	3.9%	6.2%	5.1%	3.7%	2.6%	1.4%	0.9%	0.7%	0.6%	0.3%	0.3%	0.5%	0.8%	2.9%	4.4%	7.0%	11.5%	17.4%		2.99
20 21	4.1% 4.3%	6.4% 6.6%	5.2% 5.3%	3.8%	2.6%	1.4% 1.4%	0.9%	0.7%	0.6%	0.3%	0.3%	0.5% 0.5%	0.9% 1.0%	3.0%	4.3% 4.3%	7.3% 7.5%	11.9% 12.2%	17.9% 18.3%		3.0%
22	4.3%	6.5%	5.1%	3.7%	2.4%	1.3%	0.8%	0.7%	0.6%	0.3%	0.3%	0.5%	1.0%	3.0%	4.3%	7.6%	12.4%	18.8%		3.09
23	4.3%	6.4%	5.1%	3.7%	2.3%	1.3%	0.8%	0.7%	0.5%	0.3%	0.3%	0.5%	1.0%	3.0%	4.3%	7.7%	11.9%	18.8%		3.0%
24	4.3%	6.3%	5.1%	3.6%	2.2%	1.3%	0.7%	0.7%	0.5%	0.3%	0.3%	0.4%	1.1%	3.0%	4.3%	7.7%	11.8%	18.8%		3.09
25 26	4.5% 4.5%	5.8% 5.8%	5.1% 5.0%	3.6%	2.1% 2.0%	1.2% 1.2%	0.8%	0.7% 0.7%	0.5% 0.4%	0.3% 0.3%	0.3%	0.4%	1.2% 1.3%	3.0%	4.4% 4.5%	7.8% 8.0%	11.7% 12.7%	18.8% 18.8%		3.09 3.09
27	4.5%	5.7%	4.9%	3.3%	2.0%	1.2%	0.8%	0.7%	0.4%	0.3%	0.3%	0.4%	1.4%	3.1%	4.5%	8.1%	13.2%	18.8%		3.19
28	4.8%	5.6%	4.9%	2.9%	2.0%	1.1%	0.9%	0.6%	0.4%	0.3%	0.3%	0.4%	1.5%	3.3%	5.0%	8.6%	13.8%	20.3%		3.29
29	4.9%	5.5%	4.8%	2.9%	1.9%	1.1%	0.9%	0.6%	0.4%	0.3%	0.4%	0.4%	1.6%	3.3%	5.2%	8.9%	14.3%	21.4%		3.39
30	5.1%	5.6%	4.8%	2.9%	1.9%	1.1%	0.9%	0.6%	0.4%	0.3%	0.4%	0.4%	1.7%	3.4%	5.4%	9.1%	14.5%	22.1%		3.49
31 32	5.2% 5.3%	5.6% 5.6%	4.8% 4.8%	3.0%	1.8% 1.8%	1.1% 1.1%	0.9%	0.5%	0.3%	0.3%	0.4%	0.4%	1.8% 1.9%	3.4%	5.4% 5.5%	9.4% 9.7%	15.0% 15.3%			3.29 3.39
33	5.4%	5.6%	4.9%	2.9%	1.8%	1.0%	0.9%	0.5%	0.4%	0.3%	0.4%	0.4%	1.9%	3.3%	5.6%	9.9%	15.4%			3.3%
34	5.4%	5.6%	4.8%	2.8%	1.7%	1.0%	0.9%	0.5%	0.4%	0.3%	0.4%	0.5%	2.0%	3.4%	5.8%	10.1%	15.8%			3.39
35	5.5%	5.6%	4.8%	2.7%	1.7%	1.0%	0.8%	0.5%	0.4%	0.3%	0.4%	0.5%	1.9%	3.5%	5.9%	10.0%	15.9%			3.39
36 37	5.4% 5.1%	5.6% 5.6%	4.7% 4.7%	2.7%	1.6% 1.6%	1.0% 1.0%	0.8%	0.5%	0.4%	0.3%	0.4%	0.5% 0.6%	2.0%	3.5%	6.0% 6.2%	10.0% 10.2%	16.0% 15.9%			3.49
38	5.0%	5.5%	4.7%	2.5%	1.6%	1.0%	0.8%	0.5%	0.4%	0.3%	0.4%	0.6%	2.1%	3.7%	6.3%	10.2%	15.8%			3.49
39	5.1%	5.5%	4.5%	2.5%	1.5%	1.1%	0.8%	0.5%	0.3%	0.3%	0.4%	0.7%	2.2%	3.7%	6.5%	11.2%	15.7%			3.59
40	5.1%	5.4%	3.8%	2.4%	1.5%	1.1%	0.8%	0.5%	0.3%	0.3%	0.4%	0.8%	2.3%	4.0%	6.8%	11.8%	17.0%			3.69
41	5.0%	5.3%	3.7%	2.4%	1.5%	1.1%	0.8%	0.4%	0.3%	0.3%	0.4%	0.8%	2.3%	4.2%	7.1%	12.2%	17.8%			3.79
42 43	5.1% 5.1%	5.2% 5.2%	3.7%	2.3%	1.4% 1.4%	1.1% 1.1%	0.8%	0.4%	0.3%	0.3%	0.4%	0.9%	2.4%	4.4% 4.5%	7.4% 7.6%	12.5% 12.9%	18.5%			3.89 3.59
44	5.1%	5.2%	3.7%	2.1%	1.4%	1.1%	0.7%	0.4%	0.3%	0.4%	0.4%	1.0%	2.5%	4.7%	7.9%	13.3%				3.69
45	5.2%	5.2%	3.6%	2.1%	1.4%	1.1%	0.7%	0.4%	0.3%	0.4%	0.4%	1.0%	2.4%	4.8%	8.2%	13.5%				3.69
46	5.2%	5.1%	3.5%	2.1%	1.3%	1.1%	0.7%	0.4%	0.3%	0.4%	0.4%	1.0%	2.5%	4.9%	8.3%	13.8%				3.69
47 48	5.1% 5.1%	5.1% 4.9%	3.4%	2.0% 1.9%	1.2% 1.2%	1.1% 1.1%	0.7% 0.7%	0.4%	0.3%	0.4%	0.5% 0.5%	1.0% 1.1%	2.5% 2.6%	5.0% 5.1%	8.3% 8.4%	13.9% 14.1%				3.69
49	5.2%	4.8%	3.2%	1.9%	1.2%	1.1%	0.7%	0.4%	0.3%	0.4%	0.5%	1.2%	2.6%	5.3%	8.6%	14.0%				3.79
50	5.2%	4.7%	3.1%	1.8%	1.2%	1.1%	0.7%	0.4%	0.3%	0.4%	0.6%	1.2%	2.7%	5.4%	9.1%	14.1%				3.89
51	5.1%	4.5%	3.1%	1.7%	1.3%	1.1%	0.6%	0.5%	0.3%	0.3%	0.6%	1.3%	2.8%	5.5%	9.5%	14.1%				3.89
52 53	5.0% 4.9%	4.0% 3.9%	3.0% 2.9%	1.7% 1.7%	1.3% 1.3%	1.1% 1.1%	0.6%	0.5% 0.5%	0.4%	0.3%	0.7%	1.3% 1.4%	3.0%	5.8% 6.0%	9.8% 10.2%	15.0% 15.6%				4.09 4.19
54	4.9%	3.8%	2.8%	1.6%	1.3%	1.1%	0.6%	0.3%	0.4%	0.3%	0.7%	1.4%	3.3%	6.2%	10.2%	16.3%				4.17
55	4.7%	3.8%	2.7%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%	0.3%	0.8%	1.4%	3.4%	6.4%	10.8%					3.79
56	4.7%	3.8%	2.6%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%	0.3%	0.9%	1.4%	3.5%	6.6%	11.1%					3.89
57	4.7%	3.7%	2.6%	1.6%	1.3%	0.9%	0.6%	0.4%	0.4%	0.4%	0.9%	1.4%	3.6%	6.8%	11.2%					3.89
58 59	4.6% 4.6%	3.6% 3.5%	2.5% 2.5%	1.6% 1.5%	1.3% 1.3%	0.9% 0.9%	0.6%	0.4%	0.4%	0.4%	0.9%	1.4% 1.5%	3.7%	6.9% 6.9%	11.5% 11.7%					3.99
60	4.5%	3.4%	2.4%	1.5%	1.3%	0.9%	0.6%	0.4%	0.4%	0.5%	0.9%	1.6%	3.9%	7.0%	11.8%					3.99
61	4.4%	3.3%	2.4%	1.5%	1.3%	0.9%	0.5%	0.4%	0.4%	0.5%	1.1%	1.6%	4.0%	7.3%	11.8%					4.09
62	4.3%	3.3%	2.3%	1.6%	1.3%	0.8%	0.5%	0.4%	0.4%	0.6%	1.1%	1.6%	4.0%	7.6%	11.9%					4.19
63 64	4.2% 3.8%	3.2% 3.2%	2.3% 2.3%	1.6% 1.6%	1.4% 1.4%	0.8%	0.5% 0.5%	0.4%	0.4%	0.6% 0.7%	1.1% 1.2%	1.7% 1.9%	4.1% 4.4%	7.9% 8.2%	11.9% 12.6%					4.1° 4.3°
65	3.8%	3.1%	2.2%	1.6%	1.3%	0.8%	0.5%	0.4%	0.4%	0.7%	1.2%	2.0%	4.5%	8.5%	13.3%					4.4
66	3.7%	3.0%	2.1%	1.6%	1.2%	0.8%	0.5%	0.4%	0.4%	0.7%	1.3%	2.1%	4.6%	8.7%	13.8%					4.59
67	3.6%	2.9%	2.0%	1.7%	1.1%	0.7%	0.5%	0.4%	0.4%	0.8%	1.3%	2.2%	4.8%	9.0%						3.7
68	3.6%	2.8%	2.0%	1.7%	1.1%	0.7%	0.5%	0.5%	0.4%	0.8%	1.3%	2.3%	5.0%	9.2%						3.89
69 70	3.4% 3.3%	2.7% 2.6%	2.0% 1.9%	1.7% 1.6%	1.1% 1.1%	0.7% 0.7%	0.5% 0.5%	0.5% 0.5%	0.4%	0.8%	1.3% 1.4%	2.4% 2.4%	5.2% 5.3%	9.4% 9.7%						3.9° 4.0°
71	3.2%	2.5%	1.9%	1.6%	1.0%	0.7%	0.3%	0.5%	0.4%	0.9%	1.5%	2.6%	5.2%	9.9%						4.0
72	3.1%	2.4%	1.8%	1.6%	1.0%	0.7%	0.4%	0.5%	0.5%	1.0%	1.5%	2.6%	5.4%	10.0%						4.0
73	2.9%	2.3%	1.8%	1.6%	1.0%	0.7%	0.5%	0.4%	0.6%	1.0%	1.6%	2.7%	5.5%	10.0%						4.1
74 75	2.9%	2.3%	1.8%	1.5%	0.9%	0.7%	0.5%	0.4%	0.6%	1.1%	1.6%	2.8%	5.9%	10.1%						4.2
75 76	2.8% 2.7%	2.2% 2.1%	1.8% 1.9%	1.5% 1.5%	0.9% 0.9%	0.7% 0.7%	0.5% 0.5%	0.4%	0.7% 0.7%	1.2% 1.3%	1.7% 1.8%	3.0%	6.3% 6.5%	10.0% 10.7%						4.3 4.5
77	2.7%	2.176	1.9%	1.5%	1.0%	0.7%	0.5%	0.4%	0.7%	1.4%	1.9%	3.3%	6.7%	11.3%						4.7
78	2.6%	2.0%	1.8%	1.4%	1.0%	0.6%	0.5%	0.4%	0.9%	1.4%	2.0%	3.4%	6.9%	11.7%						4.8
79	2.5%	1.9%	1.8%	1.3%	0.9%	0.6%	0.5%	0.4%	0.9%	1.4%	2.1%	3.6%	7.2%							3.49
80	2.4%	1.9%	1.8%	1.3%	0.9%	0.6%	0.5%	0.5%	1.0%	1.5%	2.2%	3.8%	7.4%							3.59
81 82	2.3% 2.2%	1.8% 1.7%	1.8% 1.8%	1.3% 1.3%	0.9% 0.9%	0.6% 0.6%	0.5% 0.5%	0.5% 0.5%	1.1% 1.1%	1.5% 1.6%	2.2%	4.0%	7.5% 7.8%							3.59
83	2.1%	1.7%	1.7%	1.3%	0.9%	0.6%	0.5%	0.5%		1.6%		4.0%	7.9%							3.79
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1989 1989 1980															
200	88	1.9%	1.7%	1.6%	1.2%	0.8%	0.6%	0.4%	0.9%	1.5%	2.0%	3.2%	5.1%	8.7%	4.2%
94	89	1.8%	1.8%	1.6%	1.2%	0.8%	0.6%	0.5%	0.9%	1.5%	2.1%	3.3%	5.3%	9.1%	4.4%
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	171	1.5%	3.5%	4.4%	7.0%	8.9%	9.3%								6.3%

1	.72	1.8%	3.5%	4.6%	7.5%	9.0%	10.4%	6.7%
		1.8%	3.7%	5.0%	7.6%		10.9%	7.0%
		2.0%	3.8%	5.3%	7.7%		11.7%	7.3%
	.75	2.1%	4.0%	5.5%	7.9%	9.8%	11.7 /0	6.3%
	.76	2.1%	4.0%	5.8%	8.1%	10.0%		6.6%
		2.2%	4.2%	5.8%	8.6%	10.5%		6.8%
		2.5%	4.3%		8.7%			
				5.9%		10.9%		7.0%
		2.4%	4.5%	6.2%	8.7%	11.0%		7.1%
		2.5%	4.5%	6.2%	9.0%	11.2%		7.3%
	.81	2.6%	4.4%	6.3%	9.3%	11.3%		7.4%
		2.6%	4.5%	6.4%		11.5%		7.6%
		2.8%	4.5%	6.9%	10.1%	11.5%		7.8%
		2.8%	4.8%	7.3%				8.2%
		2.8%	5.2%		10.6%			8.7%
		2.9%	5.5%			13.7%		8.8%
	.87	3.1%	5.8%		10.8%			7.5%
	.88	3.2%	6.2%		10.8%			7.7%
	.89	3.4%	6.2%		10.7%			7.8%
		3.5%	6.1%		11.0%			7.9%
		3.4%	6.3%		10.5%			7.8%
	.92	3.5%	6.4%	9.3%	10.6%			8.0%
	.93	3.5%	6.7%		10.6%			8.1%
1	.94	3.6%	6.8%		11.3%			8.5%
1	.95	3.7%	7.1%	10.4%	11.3%			8.7%
1	.96	4.0%	7.0%	10.8%	12.6%			9.3%
1	.97	4.3%	7.5%	11.0%	13.2%			9.7%
1	.98	4.4%	7.8%	11.3%	13.8%			10.1%
1	.99	4.6%	8.5%	11.7%				8.8%
2	200	4.9%	8.9%	11.6%				9.0%
2	01	4.9%	9.1%	11.8%				9.1%
	:02	5.1%	9.4%	11.7%				9.3%
2	.03	5.1%	9.2%	11.5%				9.1%
	:04	5.1%		11.5%				9.2%
		5.3%		11.6%				9.3%
		5.6%		11.5%				9.4%
			10.2%	11.3%				9.6%
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	112		10.9%					9.4%
		7.7%						9.5%
	114		11.4%					9.8%
		7.6%						9.8%
	16		11.7%					9.9%
		7.8%						10.1%
		8.5%						10.178
		9.2%						10.5%
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		9.6%						11.0%
		9.8%	10.470					9.8%
		9.8%						10.0%
		10.1%						10.1%
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		10.1%						10.1%
		10.4%						10.4%
		11.4%						11.4%
		11.7%						11.7%
2	.34 1	12.6%						12.6%

Income-Driven Repayment by Date (Reduced Payment Period)

Repayment Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average
10/31/1996	2.7%																			2.79
11/30/1996 12/31/1996	1.9% 2.1%																			1.99 2.19
1/31/1990	2.1%	1.7%																		2.59
2/28/1997	2.9%	1.5%																		2.79
3/31/1997	3.2%	2.0%																		3.0
4/30/1997	3.5%	2.3%																		3.39
5/31/1997	3.7%	2.7%																		3.69
6/30/1997	3.9%	1.8%																		3.39
7/31/1997	3.9%	2.2%																		3.49
8/31/1997	4.1%	2.5%																		3.69
9/30/1997 10/31/1997	4.3%	2.8% 3.2%																		3.89
11/30/1997	4.3% 4.3%	2.4%																		3.99
12/31/1997	4.3%	2.4%																		3.59
1/31/1998	4.5%	3.6%	3.1%																	4.09
2/28/1998	4.5%	4.1%	2.5%																	4.29
3/31/1998	4.6%	4.6%	3.2%																	4.59
4/30/1998	4.8%	5.2%	3.8%																	4.99
5/31/1998	4.9%	5.5%	4.6%																	5.29
6/30/1998	5.1%	5.9%	3.3%																	5.19
7/31/1998	5.2%	6.2%	4.0%																	5.59
8/31/1998 9/30/1998	5.3%	6.4%	4.6%																	5.79
0/31/1998	5.4% 5.4%	6.6% 6.5%	4.9% 5.2%																	5.8' 5.8'
1/30/1998	5.5%	6.4%	3.3%																	5.0
2/31/1998	5.4%	6.3%	3.5%																	4.9
1/31/1999	5.1%	5.8%	3.8%																	4.8
2/28/1999	5.0%	5.8%	4.2%																	4.9
3/31/1999	5.1%	5.7%	4.6%	2.3%																4.9
4/30/1999	5.1%	5.6%	4.9%																	5.0
5/31/1999	5.0%	5.5%	5.0%																	5.1
6/30/1999	5.1%	5.6%	5.0%																	4.8
7/31/1999	5.1%	5.6%	5.1%																	4.9
8/31/1999 9/30/1999	5.1% 5.2%	5.6% 5.6%	5.2% 5.3%																	5.0 5.0
0/31/1999	5.2%	5.6%	5.1%																	5.0
1/30/1999	5.1%	5.6%	5.1%																	4.5
2/31/1999	5.1%	5.6%	5.1%																	4.5
1/31/2000	5.2%	5.6%	5.1%																	4.59
2/29/2000	5.2%	5.5%	5.0%	3.2%	1.7%															4.69
3/31/2000	5.1%	5.5%	4.9%																	4.69
4/30/2000	5.0%	5.4%	4.9%																	4.59
5/31/2000	4.9%	5.3%	4.8%																	4.59
6/30/2000	4.8%	5.2%	4.8%																	4.39
7/31/2000 8/31/2000	4.7% 4.7%	5.2% 5.2%	4.8% 4.8%																	4.3° 4.4°
9/30/2000	4.7%	5.2%	4.0%																	4.4
.0/31/2000	4.6%	5.1%	4.8%																	4.3
1/30/2000	4.6%	5.1%	4.8%																	4.0
2/31/2000	4.5%	4.9%	4.7%																	3.99
1/31/2001	4.4%	4.8%	4.7%	3.6%	2.6%	1.6%														3.99
2/28/2001	4.3%	4.7%	4.6%	3.5%	2.7%	1.5%														3.89
3/31/2001	4.2%	4.5%	4.5%																	3.79
4/30/2001	3.8%	4.0%	3.8%																	3.3
5/31/2001	3.8%	3.9%	3.7%																	3.2
6/30/2001 7/31/2001	3.7% 3.6%	3.8%	3.7% 3.7%																	3.1 ^o
8/31/2001	3.6%	3.8%	3.7%																	3.1
9/30/2001	3.4%	3.7%	3.6%																	3.0
0/31/2001	3.3%	3.6%	3.5%																	2.9
1/30/2001	3.2%	3.5%	3.4%																	2.6
2/31/2001	3.1%	3.4%	3.3%	2.7%	2.2%	1.2%														2.5
1/31/2002	2.9%	3.3%	3.2%																	2.5
2/28/2002	2.9%	3.3%	3.1%																	2.4
3/31/2002	2.8%	3.2%	3.1%																	2.3
4/30/2002	2.7%	3.2%	3.0%																	2.3
5/31/2002	2.7%	3.1%	2.9%																	2.2
6/30/2002	2.6%	3.0%	2.8%																	2.1
7/31/2002 8/31/2002	2.5% 2.4%	2.9% 2.8%	2.7% 2.6%																	2.0
9/30/2002	2.4%	2.8%	2.6%																	1.9
.0/31/2002	2.3%	2.6%	2.5%																	1.9
1/30/2002	2.1%	2.5%	2.5%																	1.7
2/31/2002	2.1%	2.4%	2.4%																	1.7
1/31/2003	2.0%	2.3%	2.4%						ó											1.6
2/28/2003	2.0%	2.3%	2.3%																	1.6
3/31/2003	1.9%	2.2%	2.3%																	1.5
4/30/2003	1.9%	2.1%	2.3%																	1.5
5/31/2003	1.8%	2.0%	2.2%	1.7%		1.1%	1.0%													1.5
6/30/2003	1.8%	2.0%	2.1%																	1.4
7/31/2003	1.7%	1.9%	2.0%																	1.3
8/31/2003	1.6%	1.9%	2.0%	1.6%	1.4%	1.1%	0.9%	0.4%	Ď											1.3

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9/30/2003 10/31/2003	1.6% 1.5%	1.8% 1.7%	2.0% 1.9%	1.6% 1.6%	1.4% 1.3%	1.0% 1.0%	0.9%	0.4%									1.3% 1.2%
11/30/2003	1.5%	1.7%	1.9%	1.5%	1.2%	1.0%	0.8%	0.3%									1.1%
12/31/2003	1.4%	1.6%	1.8%	1.5%	1.2%	1.0%	0.7%	0.4%									1.1%
1/31/2004	1.4%	1.6%	1.8%	1.5%	1.2%	1.0%	0.8%	0.5%	0.3%								1.1%
2/29/2004 3/31/2004	1.4%	1.7% 1.7%	1.8% 1.8%	1.6% 1.6%	1.2% 1.3%	1.0% 1.1%	0.8%	0.6%	0.3% 0.5%								1.1%
4/30/2004	1.5% 1.5%	1.7%	1.0%	1.6%	1.3%	1.1%	0.6%	0.6%	0.5%								1.1% 1.2%
5/31/2004	1.6%	1.8%	1.9%	1.6%	1.3%	1.1%	0.9%	0.7%	0.6%								1.2%
6/30/2004	1.6%	1.8%	1.8%	1.6%	1.3%	1.1%	0.9%	0.7%	0.4%								1.1%
7/31/2004	1.5%	1.7%	1.8%	1.7%	1.3%	1.1%	0.9%	0.7%	0.5%								1.1%
8/31/2004 9/30/2004	1.5% 1.6%	1.7% 1.7%	1.8% 1.8%	1.7% 1.7%	1.3% 1.3%	1.1% 1.1%	0.9% 0.9%	0.7% 0.7%	0.6%								1.2% 1.2%
10/31/2004	1.5%	1.7%	1.8%	1.6%	1.3%	1.1%	0.9%	0.7%	0.6%								1.1%
11/30/2004	1.5%	1.7%	1.7%	1.6%	1.3%	1.1%	0.8%	0.7%	0.4%								1.0%
12/31/2004	1.5%	1.6%	1.7%	1.6%	1.3%	1.1%	0.8%	0.7%	0.5%								1.0%
1/31/2005	1.5%	1.6%	1.7%	1.6%	1.3%	1.1%	0.8%	0.7%	0.6%	0.1%							1.0%
2/28/2005 3/31/2005	1.4% 1.4%	1.6% 1.6%	1.7% 1.7%	1.5% 1.5%	1.3% 1.4%	1.1% 1.1%	0.8%	0.7% 0.7%	0.6% 0.7%	0.2% 0.3%							1.0% 1.0%
4/30/2005	1.5%	1.6%	1.6%	1.5%	1.4%	1.1%	0.8%	0.6%	0.7%	0.3%							1.0%
5/31/2005	1.5%	1.5%	1.6%	1.5%	1.3%	1.1%	0.8%	0.6%	0.7%	0.3%							1.0%
6/30/2005	1.4%	1.4%	1.5%	1.4%	1.2%	1.0%	0.8%	0.6%	0.6%	0.1%							0.8%
7/31/2005	1.3%	1.4%	1.4%	1.3%	1.1%	0.9%	0.7%	0.5%	0.6%	0.2%							0.7%
8/31/2005 9/30/2005	1.3% 1.4%	1.4% 1.4%	1.4% 1.4%	1.3% 1.3%	1.1% 1.1%	0.9% 0.9%	0.7% 0.7%	0.6% 0.5%	0.6%	0.2%							0.8%
10/31/2005	1.3%	1.4%	1.3%	1.3%	1.1%	0.9%	0.7%	0.5%	0.6%	0.3%							0.7%
11/30/2005	1.4%	1.4%	1.3%	1.3%	1.0%	0.9%	0.7%	0.5%	0.5%	0.2%							0.7%
12/31/2005	1.3%	1.4%	1.3%	1.3%	1.0%	0.9%	0.7%	0.5%	0.5%	0.2%							0.7%
1/31/2006	1.3%	1.4%	1.3%	1.2%	1.0%	0.9%	0.7%	0.5%	0.5%	0.3%	0.1%						0.7%
2/28/2006 3/31/2006	1.3% 1.3%	1.4% 1.4%	1.3% 1.3%	1.2% 1.2%	0.9% 0.9%	0.8%	0.7% 0.6%	0.5% 0.5%	0.4%	0.3%	0.1%						0.6% 0.6%
4/30/2006	1.3%	1.4%	1.3%	1.2%	0.9%	0.8%	0.6%	0.5%	0.4%	0.4%	0.1%						0.6%
5/31/2006	1.3%	1.4%	1.3%	1.2%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.2%						0.6%
6/30/2006	1.3%	1.4%	1.3%	1.1%	1.0%	0.8%	0.6%	0.4%	0.4%	0.4%	0.1%						0.5%
7/31/2006	1.3%	1.3%	1.2%	1.1%	0.9%	0.7%	0.6%	0.4%	0.3%	0.3%	0.1%						0.5%
8/31/2006 9/30/2006	1.2% 1.2%	1.3% 1.3%	1.2% 1.2%	1.1% 1.1%	0.9% 0.9%	0.7% 0.7%	0.6% 0.6%	0.4%	0.4%	0.3%	0.2% 0.2%						0.5% 0.5%
10/31/2006	1.2%	1.3%	1.2%	1.1%	0.9%	0.7%	0.6%	0.4%	0.4%	0.3%	0.2%						0.5%
11/30/2006	1.1%	1.3%	1.1%	1.0%	0.9%	0.7%	0.6%	0.4%	0.4%	0.3%	0.2%						0.5%
12/31/2006	1.2%	1.3%	1.2%	1.0%	0.9%	0.7%	0.6%	0.4%	0.4%	0.3%	0.2%						0.5%
1/31/2007	1.1%	1.3%	1.1%	1.0%	0.9%	0.7%	0.5%	0.4%	0.4%	0.3%	0.3%	0.0%					0.5%
2/28/2007 3/31/2007	1.1% 1.1%	1.3% 1.3%	1.1% 1.1%	1.0% 1.0%	0.9% 0.9%	0.7% 0.7%	0.5% 0.5%	0.4% 0.5%	0.4%	0.3% 0.3%	0.3% 0.3%	0.1%					0.5% 0.5%
4/30/2007	1.1%	1.3%	1.1%	1.0%	0.8%	0.7%	0.5%	0.5%	0.3%	0.3%	0.3%	0.1%					0.5%
5/31/2007	1.1%	1.3%	1.1%	0.9%	0.8%	0.7%	0.5%	0.5%	0.3%	0.3%	0.3%	0.2%					0.5%
6/30/2007	1.1%	1.3%	1.1%	1.0%	0.9%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.1%					0.4%
7/31/2007	1.0%	1.3%	1.1%	1.0%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.1%					0.4%
8/31/2007 9/30/2007	1.0% 1.0%	1.2% 1.2%	1.1% 1.2%	0.9% 0.9%	0.9% 0.8%	0.6%	0.5% 0.5%	0.4%	0.3%	0.3%	0.3% 0.3%	0.2% 0.2%					0.4% 0.4%
10/31/2007	0.9%	1.1%	1.1%	0.9%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.2%					0.4%
11/30/2007	0.9%	1.2%	1.1%	0.9%	0.8%	0.6%	0.4%	0.4%	0.3%	0.3%	0.3%	0.1%					0.4%
12/31/2007	1.0%	1.2%	1.1%	0.9%	0.8%	0.6%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.407				0.4%
1/31/2008	1.0%	1.1%	1.1%	1.0%	0.8%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%	0.1%				0.4%
2/29/2008 3/31/2008	0.9% 0.9%	1.2% 1.2%	1.1% 1.1%	1.0% 1.0%	0.8%	0.6%	0.5% 0.5%	0.4%	0.3%	0.3% 0.3%	0.3% 0.3%	0.3%	0.1%				0.4% 0.4%
4/30/2008	1.0%	1.1%	1.1%	1.1%	0.9%	0.6%	0.5%	0.4%	0.4%	0.3%	0.3%	0.4%	0.4%				0.5%
5/31/2008	1.0%	1.1%	1.1%	1.1%	0.9%	0.6%	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%	0.4%				0.5%
6/30/2008	1.0%	1.2%	1.1%	1.2%	0.9%	0.6%	0.5%	0.4%	0.4%	0.3%	0.4%	0.5%	0.3%				0.5%
7/31/2008 8/31/2008	1.0% 1.0%	1.2% 1.3%	1.1% 1.1%	1.2% 1.2%	0.9% 0.9%	0.6%	0.5% 0.5%	0.4%	0.4%	0.4%	0.4%	0.5% 0.5%	0.5% 0.6%				0.5% 0.5%
9/30/2008	1.1%	1.3%	1.1%	1.2%	0.9%	0.7%	0.5%	0.5%	0.4%	0.4%	0.4%	0.5%	0.6%				0.6%
10/31/2008	1.1%	1.2%	1.1%	1.2%	1.0%	0.8%	0.5%	0.5%	0.4%	0.4%	0.4%	0.5%	0.7%				0.6%
11/30/2008	1.0%	1.2%	1.1%	1.2%	0.9%	0.8%	0.5%	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%				0.5%
1/31/2008	1.0%	1.1%	1.0%	1.2%	0.9%	0.8%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.6%	0.207			0.5%
1/31/2009 2/28/2009	1.0% 1.0%	1.1% 1.1%	1.0% 1.0%	1.1% 1.1%	1.0% 1.0%	0.8%	0.5% 0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.7% 0.7%	0.3% 0.3%			0.6% 0.6%
3/31/2009	1.0%	1.1%	1.0%	1.1%	1.0%	0.8%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.8%	0.4%			0.6%
4/30/2009	0.9%	1.1%	1.0%	1.1%	1.0%	0.8%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.8%	0.5%			0.6%
5/31/2009	0.9%	1.0%	1.0%	1.1%	1.0%	0.8%	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%	0.8%	0.6%			0.6%
6/30/2009	0.9%	1.0%	1.0%	1.0%	1.0%	0.8%	0.4%	0.4%	0.4%	0.3%	0.4%	0.4%	0.8%	0.5%			0.6%
7/31/2009 8/31/2009	0.9% 0.9%	1.0% 1.1%	1.0% 1.0%	1.0% 1.0%	1.0% 1.1%	0.8%	0.5% 0.5%	0.4%	0.4%	0.3%	0.4%	0.4%	0.8%	0.6% 0.8%			0.6% 0.7%
9/30/2009	1.0%	1.2%	1.0%	1.0%	1.1%	0.8%	0.6%	0.5%	0.4%	0.4%	0.4%	0.4%	1.0%	0.9%			0.8%
10/31/2009	1.0%	1.3%	1.0%	1.2%	1.2%	0.8%	0.6%	0.5%	0.4%	0.4%	0.4%	0.5%	1.0%	1.2%			0.8%
11/30/2009	1.1%	1.4%	1.1%	1.3%	1.3%	0.8%	0.6%	0.5%	0.4%	0.4%	0.5%	0.5%	1.0%	1.1%			0.8%
12/31/2009 1/31/2010	1.2% 1.2%	1.6% 1.7%	1.2% 1.3%	1.5% 1.5%	1.4% 1.4%	0.8%	0.7% 0.7%	0.6%	0.5% 0.6%	0.5% 0.5%	0.5% 0.5%	0.5% 0.6%	1.1% 1.2%	1.4% 1.7%	0.5%		1.0% 1.1%
2/28/2010	1.2%	1.7%	1.4%	1.6%	1.5%	0.8%	0.7%	0.6%	0.6%	0.5%	0.5%	0.6%	1.3%	2.0%	0.5%		1.1%
3/31/2010	1.5%	2.0%	1.5%	1.7%	1.6%	1.1%	0.8%	0.8%	0.7%	0.6%	0.6%	0.7%	1.4%	2.2%	1.2%		1.4%
4/30/2010	1.8%	2.1%	1.7%	1.8%	1.7%	1.2%	0.9%	0.9%	0.7%	0.7%	0.7%	0.8%	1.5%	2.5%	1.5%		1.5%
5/31/2010	1.8%	2.3%	1.8%	1.9%	1.8%	1.3%	1.0%	0.9%	0.8%	0.7%	0.7%	0.8%	1.6%	2.6%	1.7%		1.6%
6/30/2010 7/31/2010	2.0% 2.1%	2.3% 2.5%	2.0% 2.1%	1.9% 2.1%	1.9% 2.0%	1.3% 1.5%	1.1% 1.2%	1.0% 1.0%	0.9%	0.7% 0.8%	0.8%	0.9% 0.9%	1.7% 1.8%	2.7% 2.9%	1.2% 1.5%		1.7% 1.8%
8/31/2010	2.1%	2.5%	2.1%	2.1%	2.0%	1.6%	1.2%	1.0%	1.0%	0.8%	0.8%	1.0%	1.8%	3.0%	1.5%		1.8%
9/30/2010	2.3%	2.4%	2.4%	2.2%	2.1%	1.7%	1.3%	1.2%	1.1%	0.8%	0.9%	1.0%	1.9%	3.0%	1.7%		1.9%
10/31/2010	2.4%	2.4%	2.4%	2.3%	2.2%	1.8%	1.3%	1.2%	1.1%	0.9%	0.9%	1.0%	2.0%	3.0%	2.6%		2.0%
11/30/2010	2.4%	2.6%	2.5%	2.4%	2.3%	1.9%	1.4%	1.3%	1.1%	0.9%	0.9%	1.0%	1.9%	3.0%	2.3%		2.0%
12/31/2010	2.5%	2.6%	2.6%	2.5%	2.5%	1.9%	1.5%	1.3%	1.2%	1.0%	0.9%	1.1%	2.0%	3.0%	2.7%		2.1%

1/31/2011	2.6%	2.7%	2.7%	2.4%	2.6%	2.0%	1.6%	1.3%	1.2%	1.0%	1.1%	1.2%	2.1%	3.0%	3.2%	1.3%				2.3%
2/28/2011	2.6%	3.0%	2.8%	2.7%	2.7%	2.1%	1.6%	1.3%	1.3%	1.1%	1.1%	1.2%	2.1%	3.1%	3.5%	1.2%				2.3%
3/31/2011	2.8%	3.5%	3.2%	3.2%	2.9%	2.4%	1.9%	1.6%	1.4%	1.2%	1.1%	1.3%	2.2%	3.2%	3.7%	1.7%				2.4%
4/30/2011	2.8%	3.5%	3.3%	3.2%	2.9%	2.6%	1.9%	1.6%	1.5%	1.3%	1.2%	1.3%	2.3%	3.3%	3.9%	2.4%				2.5%
5/31/2011	2.8%	3.7%	3.4%	3.4%	3.1%	2.6%	1.9%	1.7%	1.5%	1.4%	1.2%	1.4%	2.3%	3.3%	4.2%	2.9%				2.6%
6/30/2011	2.9%	3.8%	3.7%	3.6%	3.3%	2.7%	2.1%	1.8%	1.6%	1.4%	1.3%	1.4%	2.4%	3.4%	4.3%	2.2%				2.7%
7/31/2011	3.1%	4.0%	3.7%	3.8%	3.3%	2.8%	2.1%	1.8%	1.6%	1.4%	1.3%	1.4%	2.4%	3.4%	4.4%	2.6%				2.7%
8/31/2011	3.2%	4.2%	3.8%	4.0%	3.3%	2.8%	2.2%	1.9%	1.6%	1.5%	1.3%	1.4%	2.5%	3.4%	4.3%	3.0%				2.8%
9/30/2011	3.4%	4.3%	3.9%	4.0%	3.1%	2.7%	2.2%	1.9%	1.6%	1.5%	1.3%	1.4%	2.4%	3.3%	4.3%	3.1%				2.8%
10/31/2011	3.5%	4.3%	4.0%	4.2%	3.2%	2.6%	2.2%	2.0%	1.6%	1.6%	1.4%	1.4%	2.5%	3.4%	4.3%	3.5%				2.9%
11/30/2011	3.4%	4.5%	4.1%	4.3%	3.2%	2.8%	2.3%	2.0%	1.7%	1.6%	1.5%	1.5%	2.5%	3.5%	4.3%	3.0%				2.9%
12/31/2011	3.5%	4.5%	4.0%	4.2%	3.4%	2.9%	2.4%	2.1%	1.7%	1.6%	1.5%	1.6%	2.6%	3.5%	4.3%	3.7%				3.0%
1/31/2012	3.5%	4.4%	4.0%	4.2%	3.4%	3.0%	2.3%	2.0%	1.8%	1.7%	1.6%	1.6%	2.6%	3.6%	4.4%	4.5%	1.3%			3.1%
2/29/2012	3.6%	4.5%	4.1%	4.4%	3.5%	3.1%	2.5%	2.2%	1.8%	1.7%	1.6%	1.6%	2.7%	3.7%	4.5%	5.3%	1.5%			3.2%
3/31/2012	3.7%	4.5%	4.4%	4.3%	3.7%	3.1%	2.6%	2.2%	1.8%	1.8%	1.7%	1.7%	2.8%	3.7%	4.7%	5.8%	2.9%			3.4%
4/30/2012	4.0%	4.8%	4.6%	4.8%	4.0%	3.4%	2.8%	2.4%	2.0%	2.0%	1.8%	1.9%	3.0%	4.0%	5.0%	6.3%	4.4%			3.7%
5/31/2012	4.3%	5.2%	5.0%	5.1%	4.4%	3.6%	3.0%	2.5%	2.3%	2.1%	1.9%	2.0%	3.2%	4.2%	5.2%	6.8%	5.6%			3.9%
6/30/2012	4.4%	5.5%	5.3%	5.4%	4.5%	3.7%	3.1%	2.7%	2.4%	2.2%	2.0%	2.1%	3.3%	4.4%	5.4%	7.0%	4.1%			4.0%
7/31/2012	4.6%	5.8%	5.5%	5.7%	4.7%	3.6%	3.2%	2.9%	2.4%	2.2%	2.1%	2.2%	3.4%	4.5%	5.4%	7.0%	4.6%			4.1%
8/31/2012	4.9%	6.2%	5.8%	6.0%	5.0%	4.1%	3.4%	3.0%	2.6%	2.4%	2.2%	2.3%	3.5%	4.7%	5.5%	7.3%	5.3%			4.3%
9/30/2012	4.9%	6.2%	5.8%	6.1%	5.2%	4.3%	3.6%	3.0%	2.6%	2.4%	2.2%	2.4%	3.6%	4.8%	5.6%	7.5%	5.6%			4.4%
10/31/2012	5.1%	6.1%	5.9%	6.3%	5.3%	4.5%	3.9%	3.1%	2.7%	2.5%	2.3%	2.4%	3.7%	4.9%	5.8%	7.6%	6.3%			4.5%
11/30/2012	5.1%	6.3%	6.2%	6.4%	5.5%	4.6%	3.9%	3.4%	2.8%	2.7%	2.4%	2.6%	3.8%	5.0%	5.9%	7.7%	5.8%			4.6%
12/31/2012	5.1%	6.4%	6.2%	6.5%	5.6%	4.7%	4.1%	3.5%	2.9%	2.8%	2.5%	2.6%	3.9%	5.1%	6.0%	7.7%	6.7%			4.7%
1/31/2013	5.3%	6.7%	6.3%	6.9%	5.8%	4.8%	4.3%	3.6%	3.0%	2.9%	2.7%	2.7%	4.0%	5.3%	6.2%	7.8%	8.0%	4.3%		5.0%
2/28/2013	5.6%	6.8%	6.4%	7.0%	5.8%	5.0%	4.5%	3.8%	3.1%	3.0%	2.8%	2.8%	4.0%	5.4%	6.3%	8.0%	8.7%	3.6%		5.1%
3/31/2013	5.7%	7.1%	6.9%	7.0%	6.1%	5.2%	4.6%	4.0%	3.2%	3.1%	3.0%	3.0%	4.1%	5.5%	6.5%	8.1%	9.3%	5.9%		5.3%
4/30/2013	6.1%	7.0%	7.3%	7.5%	6.3%	5.7%	5.0%	4.3%	3.5%	3.3%	3.2%	3.2%	4.4%	5.8%	6.8%	8.6%	10.1%	8.6%		5.6%
5/31/2013	6.5%	7.5%	7.4%	7.6%	6.7%	6.1%	5.1%	4.5%	3.7%	3.5%	3.3%	3.3%	4.5%	6.0%	7.1%	8.9%	10.7%	10.7%		5.8%
6/30/2013	6.5%	7.8%	7.5%	7.7%	7.1%	6.5%	5.3%	4.6%	3.9%	3.6%	3.4%	3.4%	4.6%	6.2%	7.4%	9.1%	11.0%	8.0%		6.0%
7/31/2013	6.8%	8.5%	7.9%	7.9%	7.3%	6.7%	5.5%	4.7%	4.0%	3.8%	3.6%	3.6%	4.8%	6.4%	7.6%	9.4%	11.5%	9.4%		6.3%
8/31/2013	7.3%	8.9%	8.3%	8.1%	7.7%	7.0%	5.8%	4.8%	4.2%	3.9%	3.8%	3.8%	5.0%	6.6%	7.9%	9.7%	11.9%	10.4%		6.5%
9/30/2013	7.7%	9.1%	8.7%	8.6%	8.0%	7.0%	6.1%	5.1%	4.4%	4.1%	3.9%	4.0%	5.2%	6.8%	8.2%	9.9%	12.2%	11.0%		6.7%
10/31/2013	7.7%	9.4%	8.8%	8.7%	8.1%	7.2%	6.3%	5.1%	4.5%	4.2%	4.0%	4.0%	5.3%	6.9%	8.3%	10.1%	12.4%	11.7%		6.9%
11/30/2013	7.6%	9.2%	8.8%	8.7%	8.0%	7.1%	6.3%	4.9%	4.5%	4.1%	4.0%	4.0%	5.2%	6.9%	8.3%	10.0%	11.9%	9.4%		6.8%
12/31/2013	7.6%	9.5%	9.3%	9.0%	8.1%	7.2%	6.3%	5.0%	4.7%	4.2%	4.1%	4.1%	5.4%	7.0%	8.4%	10.0%	11.8%	10.6%		6.9%
1/31/2014	7.8%	9.4%	9.6%	9.3%	8.2%	7.2%	6.5%	5.2%	4.8%	4.5%	4.2%	4.2%	5.5%	7.3%	8.6%	10.2%	11.7%	11.8%	4.8%	7.1%
2/28/2014	8.5%	9.8%	9.7%	9.6%	8.8%	7.5%	6.9%	5.6%	5.1%	4.8%	4.6%	4.6%	5.9%	7.6%	9.1%	10.7%	12.7%	13.4%	5.4%	7.6%
3/31/2014	9.2%	10.2%	10.4%	10.1%	8.9%	7.8%	7.5%	5.9%	5.5%	5.2%	4.9%	4.9%	6.3%	7.9%	9.5%	11.2%	13.2%	14.6%	9.3%	8.0%
4/30/2014	9.2%	10.5%	10.8%	10.5%	9.0%	7.8%	7.9%	6.2%	5.6%	5.5%	5.1%	5.1%	6.5%	8.2%	9.8%	11.8%	13.8%	15.6%	11.6%	8.3%
5/31/2014	9.5%	10.8%	11.0%	10.6%	9.3%	7.9%	8.1%	6.5%	5.9%	5.7%	5.3%	5.3%	6.7%	8.5%	10.2%	12.2%	14.3%	16.5%	14.0%	8.6%
6/30/2014	9.6%	10.9%	11.3%	10.6%	9.3%	8.1%	8.2%	6.7%	5.8%	5.9%	5.4%	5.5%	6.9%	8.7%	10.5%	12.5%	14.5%	16.9%	11.4%	8.9%
7/31/2014	9.8%	10.8%	11.7%	10.8%	9.8%	8.3%	8.5%	7.0%	6.3%	6.1%	5.8%	5.7%	7.2%	9.0%	10.8%	12.9%	15.0%	17.4%	13.2%	9.2%
8/31/2014	10.0%	10.9%	11.6%	10.8%	10.0%	8.4%	8.4%	7.2%	6.6%	6.2%	5.9%	5.9%	7.4%	9.2%	11.1%	13.3%	15.3%	17.9%	14.2%	9.4%
9/30/2014	10.1%	10.9%	11.8%	10.7%	10.5%	8.6%	8.8%	7.2%	6.7%	6.3%	6.1%	6.0%	7.5%	9.4%	11.2%	13.5%	15.4%	18.3%	14.7%	9.6%
10/31/2014	10.1%	11.4%	11.7%	11.0%	10.9%	8.9%	9.0%	7.4%	6.9%	6.5%	6.3%	6.2%	7.8%	9.7%	11.5%	13.8%	15.8%	18.8%	15.7%	9.9%
11/30/2014	10.2%	11.5%	11.5%	10.5%	11.0%	9.0%	9.1%	7.6%	6.9%	6.7%	6.4%	6.3%	7.9%	9.9%	11.7%	13.9%	15.9%	18.8%	13.1%	10.0%
12/31/2014	10.2%	11.7%	11.5%	10.6%	11.2%	9.1%	9.2%	7.8%	7.0%	6.9%	6.4%	6.5%	8.0%	10.0%	11.8%	14.1%	16.0%	18.8%	13.8%	10.1%
1/31/2015	10.1%	11.9%	11.6%	10.6%	11.3%	9.2%	9.2%	7.8%	7.1%	7.0%	6.5%	6.5%	8.0%	10.0%	11.8%	14.0%	15.9%	18.8%	15.1%	10.1%
2/28/2015	10.1%	11.6%	11.5%	11.3%	11.5%	9.3%	9.2%	7.9%	7.2%	7.0%	6.6%	6.7%	8.1%	10.1%	11.9%	14.1%	15.8%	18.8%	16.1%	10.2%
3/31/2015	10.4%	11.6%	11.3%	11.3%	11.5%	9.3%	9.0%	7.7%	7.2%	7.0%	6.6%	6.6%	8.0%	10.0%	11.9%	14.1%	15.7%	18.8%	16.9%	10.2%
4/30/2015	11.4%	12.7%	12.2%	12.6%	12.3%	10.4%	10.1%	8.5%	8.0%	7.9%	7.4%	7.3%	8.7%	10.7%	12.6%	15.0%	17.0%	20.3%	19.0%	11.0%
5/31/2015	11.7%	13.1%	12.9%	13.2%	13.4%	10.9%	10.6%	9.2%	8.7%	8.5%	7.9%	7.8%	9.1%	11.3%	13.3%	15.6%	17.8%	21.4%	20.8%	11.6%
6/30/2015	12.6%		13.8%	13.8%	13.7%	11.7%	11.2%	9.7%	9.0%	8.9%	8.4%	8.2%	9.5%	11.7%	13.8%		18.5%	22.1%	21.7%	12.1%
5, 5 3, 2013	0,0	-2		-2.073				2 ,0	2.373	2.370	2	2.270	2.3,0					,		,

1	ment ar 1	2000 1.3%	2001 1.1%	2002 0.1%	2003 0.8%	2004 0.4%	2005 0.3%	2006 0.4%	2007 0.2%	2008 0.4%	Average 0.4%
3											1.0%
5	3	5.2%	1.1%			1.5%		1.2%		1.3%	1.4%
6 6.7% 1.9% 2.1% 2.1% 2.1% 2.1% 1.1% 1.1% 1.2% 2.5%											1.5%
7 7.0% 2.4% 1.9% 2.0% 1.9% 1.9% 0.9% 0.9% 0.9% 1.1% 2.2% 2.6% 1.0% 0.9% 1.1% 2.7% 2.1% 1.0% 1.0% 1.0% 0.9% 1.1% 2.2% 2.9% 1.1% 2.2% 1.1% 1.0% 1.0% 1.0% 1.0% 1.1% 2.2% 1.1% 1.1% 1.0% 1.0% 1.0% 1.1% 1.2% 2.0% 1.1% 1.0% 1.0% 1.0% 1.1% 1.2% 2.0% 1.1% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2% 1.2											1.79
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15 5.7% 3.0% 2.4% 2.1% 1.6% 1.1% 1.1% 1.1% 1.6% 2.0% 1.1% 1.4% 3.1% 2.2% 2.1% 1.7% 1.1% 1.1% 1.1% 1.6% 1.9% 1.9% 1.7% 1.1% 1.1% 1.6% 1.9% 1.9% 1.1% 1.1% 1.1% 1.6% 1.9% 1.9% 1.1% 1.1% 1.1% 1.1% 1.1% 1.1	13			2.2%			1.0%			2.3%	1.6%
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21 4.7% 2.8% 1.9% 1.4% 1.0% 1.0% 1.4% 2.2% 22 4.7% 2.8% 1.9% 1.2% 0.9% 1.0% 1.2% 2.2% 23 4.5% 2.8% 1.8% 1.0% 1.2% 0.9% 0.9% 1.3% 2.4% 25 4.5% 2.8% 1.8% 1.5% 1.1% 0.8% 0.9% 1.2% 2.2% 25 4.5% 2.8% 1.8% 1.5% 1.1% 0.8% 0.9% 1.2% 2.2% 26 4.5% 2.9% 1.8% 1.5% 1.1% 0.8% 0.9% 1.2% 2.2% 26 4.5% 2.0% 1.5% 1.5% 1.1% 0.8% 0.9% 1.2% 2.5% 29 4.5% 2.0% 1.5% 1.5% 1.1% 0.8% 0.9% 1.2% 2.5% 30 4.5% 2.0% 1.5% 1.1% 0.8% 0.9% 1.2% <											1.6%
22						1.4%				2.2%	1.5%
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26	24			1.7%			0.8%				1.49
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28 4.5% 3.0% 1.9% 1.5% 1.1% 0.8% 0.9% 1.2% 2.5% 30 4.5% 3.0% 2.0% 1.6% 1.1% 0.8% 0.9% 1.2% 2.6% 31 4.4% 3.0% 2.0% 1.5% 1.1% 0.8% 0.9% 1.2% 2.6% 32 4.4% 3.0% 2.0% 1.5% 1.1% 0.8% 0.9% 1.2% 2.7% 34 4.5% 3.0% 1.9% 1.4% 1.1% 0.8% 0.9% 1.3% 2.7% 34 4.5% 3.0% 1.9% 1.4% 1.1% 0.8% 0.9% 1.3% 2.7% 36 4.4% 2.9% 1.9% 1.4% 1.0% 0.7% 0.9% 1.5% 2.8% 36 4.4% 3.1% 1.9% 1.4% 1.0% 0.7% 0.8% 1.5% 2.8% 36 4.4% 3.1% 1.9% 1.4% 1.0% <											1.49
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79 3.3% 2.5% 1.2% 0.8% 1.4% 1.7% 3.3% 5.5% 8.6%											2.6
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81 3.1% 2.5% 1.1% 0.8% 1.5% 1.7% 3.5% 5.9% 8.8%											2.79
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0.4	2.00/	2.40/	1.00/	1.00/	1.70/	1.00/	2.70/	C 00/	0.20/	2.00/
84 85	3.0%	2.4% 2.3%	1.0%	1.0%	1.7% 1.7%	1.8%	3.7% 3.9%	6.0%	9.3% 9.2%	2.9%
86	3.0%		1.0%	1.0%		1.8%	3.9%	6.1%		2.9%
	2.9%	2.3%	1.0%	1.0%	1.7%	1.9%		6.4%	9.1%	3.0% 3.1%
87	2.9%	2.3%	0.9%	1.1%	1.8%	1.9%	4.0%	6.7%	9.0%	
88	2.8%	2.2%	0.9%	1.2%	1.8%	2.0%	4.2%	6.9%	9.7%	3.2%
89	2.8%	2.1%	0.9%	1.3%	1.9%	2.2%	4.4%	7.1%	10.1%	3.3%
90	2.8%	2.0%	0.9%	1.3%	2.0%	2.2%	4.5%	7.2%	10.2%	3.4%
91	2.7%	1.9%	0.9%	1.4%	2.0%	2.3%	4.7%	7.4%		3.3%
92	2.6%	1.8%	1.0%	1.4%	1.9%	2.4%	4.9%	7.5%		3.4%
93	2.6%	1.8%	1.0%	1.5%	1.9%	2.4%	5.0%	7.6%		3.4%
94	2.5%	1.8%	1.1%	1.5%	1.9%	2.5%	5.0%	7.8%		3.5%
95	2.4%	1.7%	1.2%	1.6%	2.0%	2.5%	5.0%	7.9%		3.5%
96	2.2%	1.7%	1.2%	1.6%	2.0%	2.6%	5.1%	8.0%		3.6%
97	2.2%	1.6%	1.3%	1.6%	2.1%	2.7%	5.3%	8.0%		3.7%
98	2.2%	1.6%	1.4%	1.6%	2.1%	2.7%	5.5%	8.1%		3.8%
99	2.2%	1.5%	1.5%	1.7%	2.2%	2.8%	5.8%	7.9%		3.8%
100	2.1%	1.5%	1.6%	1.7%	2.3%	3.0%	6.0%	8.6%		4.1%
101	2.2%	1.5%	1.7%	1.8%	2.5%	3.1%	6.2%	9.1%		4.2%
102	2.1%	1.5%	1.8%	1.9%	2.6%	3.2%	6.3%	9.4%		4.4%
103	2.0%	1.4%	1.9%	1.9%	2.6%	3.3%	6.5%			3.6%
104	1.9%	1.6%	2.0%	2.0%	2.7%	3.4%	6.6%			3.6%
105	1.9%	1.8%	2.0%	2.0%	2.7%	3.5%	6.7%			3.7%
106	1.9%	2.0%	2.1%	2.0%	2.8%	3.6%	7.0%			3.8%
107	1.9%	2.1%	2.1%	2.1%	2.9%	3.5%	7.0%			3.8%
108	1.8%	2.2%	2.2%	2.1%	2.9%	3.6%	7.1%			3.9%
109	1.8%	2.4%	2.3%	2.2%	3.0%	3.8%	7.1%			4.0%
110	1.7%	2.6%	2.3%	2.2%	3.1%	3.9%	7.2%			4.1%
111	1.6%	2.9%	2.4%	2.3%	3.2%	4.1%	7.0%			4.1%
112	1.5%	3.1%	2.4%	2.5%	3.4%	4.3%	7.7%			4.4%
113	1.5%	3.3%	2.5%	2.7%	3.5%	4.4%	8.1%			4.6%
114	1.5%	3.5%	2.6%	2.7%	3.6%	4.5%	8.4%			4.8%
115	1.5%	3.7%	2.6%	2.8%	3.7%	4.6%				3.6%
116	1.6%	3.6%	2.6%	2.9%	3.9%	4.7%				3.6%
117	1.9%	3.7%	2.6%	3.0%	4.0%	4.8%				3.7%
118	2.0%	3.7%	2.6%	3.1%	4.1%	5.0%				3.8%
119	2.2%	3.9%	2.7%	3.2%	4.0%	5.0%				3.9%
120	2.6%	4.0%	2.7%	3.2%	4.1%	5.1%				3.9%
121	2.8%	4.0%	2.8%	3.3%	4.2%	5.1%				4.0%
122	3.0%	4.2%	2.9%	3.3%	4.4%	5.2%				4.1%
123	3.3%	4.1%	2.9%	3.4%	4.5%	5.1%				4.1%
124	3.7%	4.3%	3.2%	3.6%	4.6%	5.6%				4.4%
125	3.9%	4.5%	3.4%	3.7%	4.8%	5.8%				4.6%
126	4.0%	4.7%	3.6%	3.8%	4.9%	6.1%				4.8%
127	4.3%	4.8%	3.7%	3.9%	4.9%					4.3%
128	4.5%	4.7%	3.8%	4.1%	5.0%					4.4%
129	4.5%	4.7%	3.8%	4.2%	5.1%					4.4%
130	4.8%	4.9%	4.0%	4.2%	5.3%					4.6%
131	4.8%	4.9%	4.1%	4.1%	5.3%					4.6%
132	4.9%	5.1%	4.2%	4.2%	5.4%					4.7%
133	5.0%	5.1%	4.2%	4.4%	5.5%					4.8%
134	5.1%	5.2%	4.3%	4.5%	5.6%					4.9%
135	5.3%	5.3%	4.3%	4.7%	5.4%					4.9%
136	5.6%	5.6%	4.6%	4.8%	5.9%					5.2%
137	5.8%	6.2%	4.7%	4.9%	6.2%					5.4%
138	6.0%	6.3%	4.9%	5.0%	6.5%					5.6%
139	5.6%	6.6%	5.1%	5.2%						5.4%
140	5.6%	6.8%	5.2%	5.3%						5.5%
141	5.3%	6.9%	5.3%	5.4%						5.6%
142	5.4%	7.1%	5.3%	5.6%						5.7%
143	5.6%	7.4%	5.3%	5.7%						5.8%
144	5.5%	7.5%	5.4%	5.7%						5.8%
145	5.6%	7.7%	5.5%	5.8%						5.9%
146	5.7%	7.8%	5.8%	5.9%						6.1%
147	5.9%	7.9%	6.0%	5.8%						6.2%
148	6.3%	8.4%	6.2%	6.3%						6.6%
149	6.9%	8.7%	6.4%	6.5%						6.8%
150	7.1%	9.0%	6.4%	6.8%						7.0%
151	7.3%	9.3%	6.7%							7.4%
152	7.6%	9.5%	6.8%							7.6%
153	7.8%	9.7%	6.9%							7.8%
154	8.0%	9.8%	7.1%							7.9%
155	8.3%	9.5%	7.2%							8.0%
156	8.5%	9.7%	7.2%							8.1%
157	8.8%	10.1%	7.3%							8.2%
158	9.0%	10.6%	7.3%							8.4%
159	9.3%	10.9%	7.1%							8.5%
160	9.8%	11.1%	7.7%							8.9%
161	10.3%	11.4%	8.1%							9.3%
162	10.5%	11.5%	8.4%							9.6%
163	10.7%	11.9%								11.4%
164	10.9%	12.0%								11.6%
165	11.1%	12.1%								11.7%
166	11.2%	12.5%								11.9%
167	10.9%	12.6%								11.9%
168	11.2%	12.5%								12.0%
169	11.3%	12.4%								11.9%
170	11.7%	12.6%								12.2%
171	11.9%	12.2%								12.1%

72	12.2%	13.2%	
73	12.3%	13.8%	
74	12.6%	14.2%	
5	12.9%		
ò	13.2%		
	13.4%		
	13.8%		
	13.8%		
	13.8%		
	13.9%		
	14.2%		
	13.7%		
	14.8%		
	15.6%		
	16.1%		

1/31/2000	2000 1.3%	2001	2002	2003	2004	2005	2006	2007	2008	Avera 1
2/29/2000	4.3%									4
3/31/2000	5.2%									5
4/30/2000	6.1%									6
5/31/2000	6.5%									6
6/30/2000	6.7%									6
7/31/2000	7.0%									7
3/31/2000	6.7%									6
9/30/2000	6.5%									6
0/31/2000	6.7%									6
1/30/2000	6.7%									ϵ
2/31/2000	6.5%									(
1/31/2001	6.7%	1.1%								(
2/28/2001	6.5%	3.2%								(
3/31/2001	5.7%	1.1%								ļ
1/30/2001	4.7%	1.2%								4
5/31/2001	4.8%	1.7%								3
5/30/2001	4.7%	1.9%								
7/31/2001	4.7%	2.4%								3
3/31/2001	4.8%	2.7%								
										3
0/30/2001	4.7%	2.6%								3
0/31/2001	4.7%	2.6%								3
1/30/2001	4.5%	2.5%								3
2/31/2001	4.5%	2.4%								3
/31/2002	4.5%	2.7%	0.1%							
2/28/2002	4.6%	2.9%	0.7%							3
3/31/2002	4.5%	3.0%	1.0%							
1/30/2002	4.5%	3.0%	1.2%							
5/31/2002	4.5%	3.1%	1.6%							
5/30/2002	4.5%	3.1%	2.1%							
7/31/2002	4.4%	3.0%	1.9%							
3/31/2002	4.4%	3.0%	2.1%							
9/30/2002	4.4%	2.8%	2.0%							2
)/31/2002	4.5%	2.8%	2.1%							:
/30/2002	4.4%	2.8%	2.0%							2
2/31/2002	4.4%	2.8%	2.1%							2
/31/2003	4.4%	2.8%	2.2%	0.8%						
2/28/2003	4.4%	2.9%	2.3%	1.4%						2
3/31/2003	4.4%	2.9%	2.4%	1.9%						
1/30/2003	4.5%	3.0%	2.4%	2.2%						
			2.3%							
5/31/2003	4.6%	3.0%		2.5%						
5/30/2003	4.5%	3.0%	2.3%	2.6%						:
7/31/2003	4.6%	3.0%	2.2%	2.0%						:
3/31/2003	4.5%	3.0%	2.1%	2.1%						2
9/30/2003	4.5%	3.0%	2.0%	2.1%						
0/31/2003	4.5%	3.0%	1.9%	2.2%						:
1/30/2003	4.3%	2.9%	1.8%	2.1%						
2/31/2003	4.3%	2.9%	1.7%	1.9%						:
1/31/2004	4.3%	3.0%	1.8%	2.1%	0.4%					
2/29/2004	4.4%	3.1%	1.8%	2.1%	1.0%					
3/31/2004	4.4%	3.1%	1.9%	2.1%	1.5%					
1/30/2004	4.6%	3.2%	1.9%	2.1%	1.9%					
5/31/2004	4.6%	3.2%	1.9%	2.2%	2.0%					
5/30/2004	4.6%	3.3%	2.0%	2.1%	2.1%					
7/31/2004	4.6%	3.3%	2.0%	1.9%	1.3%					
3/31/2004	4.6%	3.4%	2.0%	1.9%	1.5%					
9/30/2004	4.6%	3.4%	2.0%	1.8%	1.6%					
/31/2004	4.5%	3.4%	1.9%	1.7%	1.6%					
/30/2004	4.5%	3.4%	1.9%	1.6%	1.5%					
2/31/2004	4.5%	3.4%	1.9%	1.5%	1.5%					
/31/2005	4.5%	3.4%	1.9%	1.5%	1.5%	0.3%				
/28/2005	4.4%	3.4%	1.9%	1.5%	1.6%	0.7%				
3/31/2005	4.3%	3.4%	2.0%	1.5%	1.6%	1.1%				
/30/2005										
	4.4%	3.4%	2.0%	1.5%	1.7%	1.2%				
/31/2005	4.3%	3.3%	2.0%	1.5%	1.7%	1.2%				
30/2005	4.3%	3.3%	2.0%	1.6%	1.6%	1.0%				
7/31/2005	4.2%	3.3%	2.0%	1.5%	1.5%	0.9%				
3/31/2005	4.2%	3.4%	2.0%	1.5%	1.5%	1.0%				
/30/2005	4.1%	3.3%	1.9%	1.5%	1.4%	1.0%				
/31/2005	3.9%	3.1%	1.7%	1.4%	1.3%	1.0%				
/30/2005	3.8%	3.1%	1.7%	1.4%	1.2%	1.0%				
/31/2005	3.7%	3.0%	1.7%	1.4%	1.1%	1.0%				
/31/2005	3.6%	3.0%	1.6%	1.3%	1.1%	1.0%	0.4%			
2/28/2006	3.5%	3.0%	1.6%	1.4%	1.1%	1.1%	0.9%			
3/31/2006	3.5%	3.1%	1.6%	1.4%	1.1%	1.1%	1.2%			
1/30/2006	3.4%	3.0%	1.6%	1.4%	1.1%	1.1%	1.2%			
5/31/2006	3.5%	3.0%	1.6%	1.4%	1.2%	1.1%	1.3%			
6/30/2006	3.4%	2.9%	1.6%	1.3%	1.1%	1.0%	1.0%			
7/31/2006	3.3%	2.9%	1.5%	1.3%	1.1%	1.0%	0.9%			
3/31/2006	3.1%	2.8%	1.6%	1.3%	1.1%	1.0%	0.9%			
9/30/2006	3.1%	2.8%	1.6%	1.3%	1.1%	1.0%	0.9%			
	3.1%	2.7%	1.5%	1.2%	1.1%	0.9%	1.0%			
0/31/2006 1/30/2006	3.1%	2.7%	1.5%	1.2%	1.0%	0.8%	1.0%			

1/31/2007	3.0%	2.6%	1.5%	1.2%	1.0%	0.8%	1.1%	0.2%		1.2%
2/28/2007	2.9%	2.6%	1.5%	1.2%	1.0%	0.8%	1.1%	0.7%		1.2%
3/31/2007	2.9%	2.5%	1.5%	1.2%	1.0%	0.8%	1.1%	0.9%		1.2%
4/30/2007	2.8%	2.5%	1.4%	1.2%	1.0%	0.8%	1.1%	1.0%		1.2%
5/31/2007	2.8%	2.5%	1.5%	1.2%	1.0%	0.8%	1.1%	1.2%		1.2%
6/30/2007	2.8%	2.5%	1.4%	1.2%	1.0%	0.8%	1.1%	1.2%		1.2%
7/31/2007	2.7%	2.5%	1.4%	1.2%	1.0%	0.8%	1.0%	1.1%		1.1%
8/31/2007	2.6%	2.5%	1.4%	1.2%	1.1%	0.8%	1.0%	1.1%		1.1%
9/30/2007	2.6%	2.5%	1.4%	1.1%	1.0%	0.8%	1.0%	1.1%		1.1%
10/31/2007	2.5%	2.5%	1.4%	1.1%	1.0%	0.8%	1.0%	1.2%		1.1%
11/30/2007	2.4%	2.4%	1.3%	1.1%	1.0%	0.7%	0.9%	1.3%		1.1%
12/31/2007	2.2%	2.4%	1.3%	1.1%	1.0%	0.7%	0.9%	1.4%		1.1%
1/31/2008	2.2%	2.3%	1.3%	1.1%	1.0%	0.7%	0.9%	1.4%	0.4%	1.1%
2/29/2008	2.2%	2.3%	1.3%	1.1%	1.0%	0.7%	0.9%	1.5%	0.8%	1.1%
3/31/2008	2.2%	2.3%	1.3%	1.1%	1.0%	0.7%	0.9%	1.6%	1.3%	1.1%
4/30/2008	2.1%	2.2%	1.3%	1.1%	1.0%	0.8%	0.9%	1.6%	2.0%	1.1%
5/31/2008	2.2%	2.1%	1.2%	1.1%	1.0%	0.8%	0.9%	1.6%	2.3%	1.1%
6/30/2008	2.1%	2.0%	1.2%	1.0%	1.0%	0.8%	0.9%	1.5%	2.5%	1.1%
7/31/2008	2.0%	1.9%	1.2%	1.0%	1.0%	0.8%	0.9%	1.5%	2.6%	1.1%
8/31/2008	1.9%	1.8%	1.1%	1.0%	0.9%	0.7%	0.9%	1.5%	2.7%	1.1%
9/30/2008	1.9%	1.8%	1.1%	1.0%	0.9%	0.7%	0.9%	1.4%	2.9%	1.1%
10/31/2008	1.9%	1.8%	1.1%	1.0%	0.9%	0.7%	0.9%	1.4%	2.9%	1.1%
11/30/2008	1.9%	1.7%	1.0%	0.9%	0.9%	0.7%	0.9%	1.3%	2.9%	1.0%
12/31/2008	1.8%	1.7%	1.0%	0.9%	0.9%	0.7%	0.8%	1.3%	2.6%	1.0%
1/31/2009	1.8%	1.6%	1.0%	0.9%	0.9%	0.7%	0.8%	1.2%	2.3%	1.0%
2/28/2009	1.7%	1.6%	1.0%	0.9%	0.9%	0.7%	0.8%	1.2%	2.3%	1.0%
3/31/2009	1.6%	1.5%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	2.0%	0.9%
4/30/2009	1.5%	1.5%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	1.9%	0.9%
5/31/2009	1.5%	1.5%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	1.9%	0.9%
6/30/2009	1.5%	1.5%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	1.8%	0.9%
7/31/2009	1.5%	1.4%	0.9%	0.8%	0.8%	0.7%	0.8%	1.2%	2.0%	0.9%
8/31/2009	1.6%	1.6%	1.0%	0.8%	0.8%	0.7%	0.8%	1.2%	2.1%	0.9%
9/30/2009	1.9%	1.8%	1.0%	0.8%	0.8%	0.7%	0.9%	1.3%	2.2%	1.0%
10/31/2009	2.0%	2.0%	1.1%	0.9%	0.9%	0.8%	0.9%	1.3%	2.2%	1.0%
11/30/2009	2.2%	2.1%	1.2%	0.9%	0.9%	0.8%	1.0%	1.4%	2.3%	1.1%
12/31/2009	2.6%	2.2%	1.2%	1.0%	1.0%	0.8%	1.1%	1.5%	2.4%	1.2%
1/31/2010	2.8%	2.4%	1.3%	1.0%	1.0%	0.9%	1.1%	1.5%	2.2%	1.2%
2/28/2010	3.0%	2.6%	1.4%	1.0%	1.1%	0.9%	1.2%	1.6%	2.4%	1.3%
3/31/2010	3.3%	2.9%	1.5%	1.1%	1.2%	1.0%	1.3%	1.7%	2.4%	1.4%
4/30/2010	3.7%	3.1%	1.6%	1.2%	1.2%	1.1%	1.4%	1.8%	2.5%	1.5%
5/31/2010	3.9%	3.3%	1.7%	1.3%	1.3%	1.1%	1.5%	1.8%	2.6%	1.6%
6/30/2010	4.0%	3.5%	1.8%	1.3%	1.4%	1.2%	1.6%	1.9%	2.6%	1.6%
7/31/2010	4.3%	3.7%	1.9%	1.4%	1.4%	1.2%	1.6%	1.9%	2.6%	1.7%
8/31/2010	4.5%	3.6%	2.0%	1.4%	1.5%	1.3%	1.7%	2.0%	2.7%	1.8%
9/30/2010	4.5%	3.7%	2.0%	1.5%	1.5%	1.3%	1.7%	2.0%	2.7%	1.8%
10/31/2010	4.8%	3.7%	2.1%	1.5%	1.6%	1.3%	1.7%	2.0%	2.7%	1.8%
11/30/2010	4.8%	3.9%	2.1%	1.6%	1.6%	1.3%	1.8%	2.0%	2.7%	1.9%
12/31/2010	4.9%	4.0%	2.2%	1.6%	1.7%	1.4%	1.8%	2.1%	2.8%	1.9%
1/31/2011	5.0%	4.0%	2.3%	1.6%	1.7%	1.4%	1.9%	2.1%	2.8%	2.0%
2/28/2011	5.1%	4.2%	2.3%	1.6%	1.7%	1.5%	1.9%	2.1%	2.8%	2.0%
3/31/2011	5.3%	4.1%	2.4%	1.7%	1.8%	1.5%	2.0%	2.2%	2.9%	2.1%
4/30/2011	5.6%	4.3%	2.4%	1.7%	1.8%	1.6%	2.0%	2.3%	3.0%	2.1%
5/31/2011	5.8%	4.5%	2.5%	1.8%	1.9%	1.7%	2.1%	2.3%	3.0%	2.2%
6/30/2011	6.0%	4.7%	2.6%	1.9%	2.0%	1.7%	2.2%	2.4%	3.1%	2.3%
7/31/2011	5.6%	4.8%	2.6%	1.9%	2.0%	1.7%	2.2%	2.4%	3.1%	2.3%
8/31/2011	5.6%	4.7%	2.6%	2.0%	1.9%	1.7%	2.2%	2.4%	3.0%	2.3%
9/30/2011 10/31/2011	5.3%	4.7%	2.6% 2.6%	2.0% 2.0%	1.9%	1.7%	2.2%	2.4% 2.5%	2.9%	2.3%
	5.4%	4.9%			1.9%	1.7%	2.2%		3.0%	2.3%
11/30/2011 12/31/2011	5.6% 5.5%	4.9% 5.1%	2.7% 2.7%	2.1% 2.1%	2.0% 2.0%	1.8% 1.8%	2.3% 2.4%	2.5% 2.6%	3.2% 3.2%	2.4% 2.4%
1/31/2012										
2/29/2012	5.6%	5.1%	2.8%	2.2%	2.1%	1.8% 1.9%	2.4%	2.6%	3.2% 3.4%	2.5%
3/31/2012	5.7% 5.9%	5.2% 5.3%	2.9% 2.9%	2.2% 2.3%	2.1% 2.2%	1.9%	2.5% 2.6%	2.7% 2.8%	3.4%	2.5% 2.6%
4/30/2012	6.3%	5.6%	3.2%	2.5%	2.2%	2.0%	2.8%	3.0%	3.9%	2.8%
5/31/2012	6.9%	6.2%	3.4%	2.5%	2.5%	2.0%	3.1%	3.3%	3.9% 4.2%	3.1%
6/30/2012	7.1%	6.3%	3.6%	2.7%	2.5%	2.2%	3.1%	3.4%	4.4%	3.1%
7/31/2012	7.1%	6.6%	3.7%	2.8%	2.6%	2.3%	3.3%	3.5%	4.5%	3.2%
8/31/2012	7.6%	6.8%	3.8%	2.9%	2.7%	2.4%	3.4%	3.7%	4.7%	3.4%
9/30/2012	7.8%	6.9%	3.8%	3.0%	2.7%	2.4%	3.5%	3.9%	4.8%	3.5%
10/31/2012	8.0%	7.1%	4.0%	3.1%	2.8%	2.5%	3.6%	4.0%	4.9%	3.6%
11/30/2012	8.3%	7.4%	4.1%	3.2%	2.9%	2.5%	3.7%	4.1%	5.0%	3.7%
12/31/2012	8.5%	7.5%	4.2%	3.2%	2.9%	2.6%	3.7%	4.2%	5.1%	3.7%
1/31/2013	8.8%	7.7%	4.2%	3.3%	3.0%	2.7%	3.9%	4.3%	5.1%	3.8%
2/28/2013	9.0%	7.8%	4.2%	3.3%	3.1%	2.7%	3.9%	4.5%	5.0%	3.9%
3/31/2013	9.3%	7.9%	4.3%	3.4%	3.2%	2.8%	4.0%	4.6%	5.2%	4.0%
4/30/2013	9.8%	8.4%	4.6%	3.6%	3.4%	3.0%	4.2%	5.0%	5.5%	4.3%
5/31/2013	10.3%	8.7%	4.7%	3.7%	3.5%	3.1%	4.4%	5.2%	5.7%	4.4%
6/30/2013	10.5%	9.0%	4.9%	3.8%	3.6%	3.2%	4.5%	5.3%	5.9%	4.6%
7/31/2013	10.7%	9.3%	5.1%	3.9%	3.7%	3.3%	4.7%	5.5%	6.3%	4.7%
8/31/2013	10.9%	9.5%	5.2%	4.1%	3.9%	3.4%	4.9%	5.7%	6.5%	4.9%
9/30/2013	11.1%	9.7%	5.3%	4.2%	4.0%	3.5%	5.0%	5.9%	6.7%	5.0%
10/31/2013	11.2%	9.8%	5.3%	4.2%	4.1%	3.6%	5.0%	6.0%	6.8%	5.1%
11/30/2013	10.9%	9.5%	5.3%	4.1%	4.0%	3.5%	5.0%	5.8%	6.8%	5.0%
12/31/2013	11.2%	9.7%	5.4%	4.2%	4.1%	3.6%	5.1%	6.0%	7.0%	5.1%
1/31/2014	11.3%	10.1%	5.5%	4.4%	4.2%	3.8%	5.3%	6.1%	7.2%	5.3%
2/28/2014	11.7%	10.6%	5.8%	4.5%	4.4%	3.9%	5.5%	6.4%	7.6%	5.5%
3/31/2014	11.9%	10.9%	6.0%	4.7%	4.5%	4.1%	5.8%	6.7%	8.0%	5.7%
4/30/2014	12.2%	11.1%	6.2%	4.8%	4.6%	4.3%	6.0%	6.9%	8.1%	5.9%
	-	-			-	·	·			

5/31/2014	12.3%	11.4%	6.4%	4.9%	4.8%	4.4%	6.2%	7.1%	8.3%	6.0%
6/30/2014	12.6%	11.5%	6.4%	5.0%	4.9%	4.5%	6.3%	7.2%	8.4%	6.2%
7/31/2014	12.9%	11.9%	6.7%	5.2%	4.9%	4.6%	6.5%	7.4%	8.6%	6.3%
8/31/2014	13.2%	12.0%	6.8%	5.3%	5.0%	4.7%	6.6%	7.5%	8.7%	6.5%
9/30/2014	13.4%	12.1%	6.9%	5.4%	5.1%	4.8%	6.7%	7.6%	8.8%	6.6%
10/31/2014	13.8%	12.5%	7.1%	5.6%	5.3%	5.0%	7.0%	7.8%	9.1%	6.8%
11/30/2014	13.8%	12.6%	7.2%	5.7%	5.3%	5.0%	7.0%	7.9%	9.2%	6.8%
12/31/2014	13.8%	12.5%	7.2%	5.7%	5.4%	5.1%	7.1%	8.0%	9.3%	6.9%
1/31/2015	13.9%	12.4%	7.3%	5.8%	5.5%	5.1%	7.1%	8.0%	9.2%	6.9%
2/28/2015	14.2%	12.6%	7.3%	5.9%	5.6%	5.2%	7.2%	8.1%	9.1%	7.0%
3/31/2015	13.7%	12.2%	7.1%	5.8%	5.4%	5.1%	7.0%	7.9%	9.0%	6.9%
4/30/2015	14.8%	13.2%	7.7%	6.3%	5.9%	5.6%	7.7%	8.6%	9.7%	7.5%
5/31/2015	15.6%	13.8%	8.1%	6.5%	6.2%	5.8%	8.1%	9.1%	10.1%	7.8%
6/30/2015	16.1%	14.2%	8.4%	6.8%	6.5%	6.1%	8.4%	9.4%	10.2%	8.1%

	Deferment or Forbearance	Repayment
7/31/2009	15.09%	84.91%
8/31/2009	14.40%	85.60%
9/30/2009	13.75%	86.25%
10/31/2009	12.89%	87.11%
11/30/2009 12/31/2009	12.41% 12.03%	87.59% 87.97%
1/31/2010	11.55%	88.45%
2/28/2010	11.50%	88.50%
3/31/2010	10.84%	89.16%
4/30/2010	10.35%	89.65%
5/31/2010	10.63%	89.37%
6/30/2010	10.91%	89.09%
7/31/2010	11.81%	88.19%
8/31/2010	12.09%	87.91%
9/30/2010	12.25%	87.75%
10/31/2010	12.44%	87.56%
11/30/2010	11.96%	88.04%
12/31/2010	11.25%	88.75%
1/31/2011 2/28/2011	11.38% 11.45%	88.62% 88.55%
3/31/2011	11.45%	88.64%
4/30/2011	10.74%	89.26%
5/31/2011	10.66%	89.34%
6/30/2011	11.19%	88.81%
7/31/2011	11.20%	88.80%
8/31/2011	11.29%	88.71%
9/30/2011	11.67%	88.33%
10/31/2011	11.75%	88.25%
11/30/2011	11.97%	88.03%
12/31/2011	11.84%	88.16%
1/31/2012	12.05%	87.95%
2/29/2012	12.19%	87.81%
3/31/2012	12.21%	87.79%
4/30/2012	11.98%	88.02%
5/31/2012 6/30/2012	11.25% 11.56%	88.75% 88.44%
7/31/2012	11.50%	88.40%
8/31/2012	11.89%	88.11%
9/30/2012	11.79%	88.21%
10/31/2012	11.90%	88.10%
11/30/2012	12.68%	87.32%
12/31/2012	11.61%	88.39%
1/31/2013	11.75%	88.25%
2/28/2013	12.48%	87.52%
3/31/2013	12.12%	87.88%
4/30/2013	11.82%	88.18%
5/31/2013	11.76%	88.24%
6/30/2013 7/31/2013	12.59% 12.12%	87.41% 87.88%
8/31/2013	12.12%	87.58%
9/30/2013	12.61%	87.39%
10/31/2013	13.07%	86.93%
11/30/2013	13.32%	86.68%
12/31/2013	13.66%	86.34%
1/31/2014	15.38%	84.62%
2/28/2014	15.66%	84.34%
3/31/2014	15.36%	84.64%
4/30/2014	14.78%	85.22%
5/31/2014	14.11%	85.89%
6/30/2014	14.30%	85.70%
7/31/2014	14.52%	85.48%
8/31/2014 9/30/2014	14.05% 14.03%	85.95% 85.97%
10/31/2014	13.87%	86.13%
11/30/2014	13.37%	86.63%
12/31/2014	13.12%	86.88%
1/31/2015	12.98%	87.02%
2/28/2015	13.22%	86.78%
3/31/2015	13.04%	86.96%
4/30/2015	13.01%	86.99%
5/31/2015	12.18%	87.82%
6/30/2015	12.78%	87.22%

Month	1/31/2009	2/28/2009	3/31/2009	4/30/2009	5/31/2009	6/30/2009	7/31/2009	8/31/2009	9/30/20
0	1.00 0.99	1.00 0.99	1.00 1.00	1.00 1.00	1.00 1.00	1.00 0.97	1.00 0.99	1.00 0.99	1.0
2	0.98	0.99	1.00	1.00	0.98	0.97	0.98	0.92	0.:
3	0.96	0.99	1.00	0.99	0.96	0.96	0.92	0.91	0.9
4	0.96	0.99	0.99	0.99	0.96	0.92	0.91	0.91	0.
5	0.96	0.99	0.98	0.99	0.92	0.91	0.90	0.91	0.
6	0.96	0.99	0.98	0.97	0.92	0.90	0.90	0.90	0.
7	0.95	0.98	0.96	0.97	0.92	0.90	0.90	0.90	0
8	0.95 0.95	0.97 0.96	0.96 0.95	0.96 0.96	0.91 0.91	0.89 0.89	0.90 0.89	0.90 0.89	0
10	0.94	0.96	0.95	0.95	0.90	0.88	0.89	0.89	0
11	0.93	0.96	0.95	0.95	0.91	0.88	0.89	0.89	Č
12	0.93	0.96	0.95	0.96	0.91	0.87	0.89	0.89	(
13	0.92	0.96	0.94	0.95	0.90	0.87	0.89	0.88	(
14	0.92	0.95	0.93	0.94	0.90	0.86	0.88	0.87	(
15	0.91	0.94	0.92	0.94	0.90	0.85	0.88	0.86	(
16 17	0.91 0.90	0.94 0.94	0.92 0.91	0.93 0.92	0.89 0.89	0.84 0.84	0.87 0.86	0.86 0.85	(
18	0.90	0.94	0.91	0.91	0.87	0.83	0.86	0.85	(
19	0.89	0.93	0.91	0.91	0.87	0.83	0.86	0.84	Č
20	0.89	0.93	0.90	0.91	0.87	0.83	0.85	0.84	Ċ
21	0.88	0.93	0.90	0.91	0.86	0.82	0.85	0.84	(
22	0.88	0.93	0.90	0.91	0.86	0.83	0.85	0.83	(
23	0.88	0.92	0.90	0.89	0.86	0.82	0.85	0.83	
24 25	0.87	0.92	0.89	0.88	0.86	0.82	0.85	0.83	
26	0.87 0.86	0.91 0.91	0.88 0.87	0.88 0.87	0.85 0.85	0.81 0.81	0.85 0.85	0.82 0.82	
26	0.86	0.91	0.87	0.87	0.85	0.81	0.85	0.82	
28	0.86	0.90	0.86	0.86	0.83	0.81	0.84	0.81	
29	0.86	0.90	0.86	0.86	0.83	0.81	0.84	0.81	
30	0.86	0.90	0.86	0.86	0.82	0.81	0.84	0.81	
31	0.84	0.89	0.85	0.86	0.81	0.80	0.83	0.80	
32	0.84	0.88	0.84	0.85	0.81	0.80	0.83	0.80	
33	0.84	0.88	0.84	0.85	0.80	0.79	0.82	0.79	
34 35	0.84 0.83	0.87	0.84 0.83	0.84 0.84	0.80 0.79	0.79	0.81	0.78	9
36	0.83	0.87 0.86	0.83	0.84	0.79	0.78 0.77	0.80 0.77	0.76 0.76	
37	0.83	0.85	0.82	0.82	0.77	0.75	0.76	0.75	
38	0.82	0.84	0.81	0.81	0.75	0.74	0.75	0.74	Ò
39	0.81	0.81	0.79	0.80	0.75	0.74	0.74	0.74	(
40	0.80	0.78	0.78	0.80	0.74	0.74	0.73	0.74	(
41	0.79	0.76	0.77	0.79	0.74	0.74	0.73	0.74	(
42	0.77	0.74	0.77	0.79	0.74	0.73	0.73	0.73	(
43	0.77	0.74	0.76	0.79	0.73	0.73	0.73	0.73	(
44 45	0.76 0.75	0.74 0.73	0.76 0.76	0.79 0.78	0.74 0.73	0.73 0.72	0.72 0.71	0.72 0.71	
46	0.75	0.73	0.75	0.78	0.72	0.72	0.71	0.71	
47	0.75	0.73	0.75	0.78	0.72	0.71	0.71	0.71	
48	0.74	0.73	0.75	0.77	0.71	0.70	0.70	0.71	
49	0.74	0.73	0.74	0.77	0.71	0.69	0.69	0.70	
50	0.73	0.71	0.74	0.76	0.71	0.68	0.69	0.70	
51	0.73	0.70	0.73	0.76	0.71	0.67	0.68	0.70	
52	0.72	0.70 0.69	0.72 0.72	0.76	0.71	0.67	0.68	0.70 0.69	
53	0.72 0.72	0.69	0.72 0.72	0.76 0.75	0.70 0.70	0.66 0.66	0.68 0.67	0.69	
54 55	0.72	0.68	0.72	0.75	0.70	0.66	0.67	0.69	
56	0.72	0.68	0.70	0.74	0.69	0.66	0.66	0.69	
57	0.71	0.67	0.70	0.73	0.69	0.66	0.66	0.68	
58	0.71	0.66	0.70	0.74	0.69	0.65	0.65	0.68	
59	0.70	0.66	0.70	0.73	0.68	0.65	0.65	0.67	
60	0.70	0.66	0.69	0.73	0.68	0.65	0.64	0.66	
61	0.70	0.65	0.68	0.73	0.67	0.64	0.63	0.66	
62 63	0.69 0.68	0.65 0.65	0.68 0.68	0.73 0.72	0.67	0.63	0.62 0.61	0.64 0.64	
64	0.68	0.65	0.68	0.72	0.67 0.66	0.64 0.63	0.60	0.64	
65	0.67	0.65	0.66	0.72	0.65	0.63	0.59	0.63	
66	0.67	0.64	0.66	0.72	0.65	0.63	0.58	0.62	
67	0.66	0.64	0.66	0.71	0.63	0.62	0.58	0.62	
68	0.66	0.64	0.66	0.71	0.63	0.62	0.58	0.62	
69	0.65	0.64	0.65	0.70	0.63	0.62	0.57	0.61	
70	0.65	0.63	0.65	0.70	0.63	0.61	0.58	0.60	
71	0.64	0.62	0.64	0.69	0.62	0.60	0.57		
72	0.63	0.62	0.63	0.69	0.62	0.60			
73 74	0.63 0.62	0.62 0.61	0.62 0.62	0.69 0.67	0.61				
75	0.62	0.60	0.62	0.07					
76	0.61	0.59	0.02						
77	0.60	0.00							

Month	10/31/2009	11/30/2009	12/31/2009	1/31/2010	2/28/2010	3/31/2010	4/30/2010	5/31/2010	6/30/2010	7/31/2
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
1	0.99	0.98	0.99	0.99	1.00	0.99	0.99	0.99	0.99	(
2	0.98	0.98	0.98	0.98	0.99	0.98	0.98	0.99	0.98	(
3	0.98	0.97	0.98	0.98	0.98	0.97	0.98	0.98	0.98	
4	0.97	0.96 0.96	0.97	0.97 0.97	0.97	0.97 0.97	0.98	0.97	0.95	
5 6	0.97 0.97	0.95	0.97 0.96	0.97	0.97 0.97	0.96	0.97 0.96	0.96 0.95	0.95 0.94	
7	0.96	0.95	0.96	0.96	0.97	0.95	0.96	0.95	0.94	
8	0.95	0.93	0.95	0.90	0.96	0.93	0.90	0.94	0.34	
9	0.95	0.95 0.94	0.95	0.96 0.95	0.95	0.95 0.95	0.95 0.95	0.94	0.93 0.93 0.93 0.93	
10	0.94	0.93	0.94	0.94	0.95	0.93	0.95	0.94	0.93	
11	0.94	0.94	0.95	0.95	0.96	0.94 0.95	0.95	0.94	0.93	
12	0.94	0.94	0.95	0.95	0.95	0.95	0.95	0.94	0.93	
13	0.93	0.94	0.94	0.94	0.94	0.94	0.95	0.93	0.93	
14	0.93	0.93	0.93	0.94	0.93	0.93	0.95	0.93	0.93	
15	0.92	0.92	0.92	0.93	0.93	0.92	0.94	0.92	0.92	
16	0.92	0.92	0.92	0.92	0.93	0.92	0.93	0.92	0.92	
17	0.91	0.91	0.92	0.92	0.92	0.92	0.93	0.91	0.92	
18	0.91	0.91	0.92	0.91	0.92	0.92 0.92	0.93 0.92	0.91	0.91	
19	0.90	0.90	0.91	0.91	0.92	0.91	0.92	0.91	0.91	
20	0.89	0.90	0.91	0.91	0.91	0.91	0.92	0.91	0.91	
21	0.89	0.89	0.91	0.91	0.91	0.90	0.91	0.90	0.90	
22	0.89	0.89	0.90	0.91	0.91	0.90	0.91 0.91	0.90	0.90	
23	0.89	0.89	0.90	0.91	0.91	0.90	0.91	0.89	0.88	
24	0.89	0.89	0.90	0.91	0.91	0.89	0.90	0.88	0.87	
25	0.88	0.89	0.90	0.90	0.91	0.88	0.89	0.86	0.84	
26	0.88	0.89	0.89	0.89	0.90	0.85	0.87	0.83	0.83	
27	0.88	0.88	0.89	0.88	0.89	0.84	0.84	0.82	0.83	
28	0.87	0.88	0.88	0.88	0.88	0.80	0.83	0.81	0.82	
29	0.86	0.87	0.87	0.86	0.84	0.80	0.83	0.81	0.82	
30	0.84	0.85	0.86	0.83	0.83	0.79	0.82	0.80	0.82	
31	0.84	0.84	0.82	0.83	0.81	0.78	0.82	0.80	0.81	
32	0.82	0.81	0.82	0.82	0.81	0.78	0.82	0.80	0.81	
33	0.80	0.81	0.81	0.81	0.80	0.78	0.81	0.80	0.80	
34	0.79	0.81	0.81	0.81	0.80	0.77	0.81	0.79	0.80	
35	0.80	0.80	0.81	0.81	0.80	0.77	0.81	0.79	0.80	
36	0.79	0.80	0.80	0.81	0.79	0.77	0.80	0.78	0.80	
37	0.79	0.80	0.80	0.81	0.79	0.76	0.80	0.78	0.79	
38	0.78	0.80	0.79	0.80	0.78	0.75	0.79	0.78	0.79	
39	0.78	0.79	0.78	0.80	0.78	0.75 0.75 0.75	0.79	0.78	0.78	
40	0.77	0.79	0.78	0.79	0.77	0.75	0.78	0.78	0.78	
41	0.77	0.78	0.77	0.78	0.77	0.75	0.78	0.77	0.77	
42	0.76	0.78	0.77	0.78	0.77	0.74	0.78	0.77	0.77	
43	0.76	0.77	0.76	0.77	0.76	0.74	0.77	0.77	0.76	
44	0.76	0.77	0.76	0.77	0.76	0.74	0.77	0.77	0.75	
45	0.75	0.77	0.75	0.77	0.76	0.74	0.76	0.76	0.74	
46	0.75	0.77	0.75	0.77	0.75	0.73	0.76	0.76	0.74	
47	0.74	0.76	0.75	0.76	0.75	0.73	0.75 0.75	0.75	0.73	
48	0.73	0.76	0.74	0.76	0.74	0.73	0.75	0.75	0.73	
49	0.73	0.74	0.74	0.76	0.74	0.72	0.74	0.75	0.72	
50	0.73	0.74	0.74	0.75	0.73	0.72	0.74	0.74	0.72	
51	0.73	0.74	0.73	0.75	0.73	0.72	0.74	0.74	0.72	
52	0.72	0.73	0.73	0.75	0.72	0.72	0.73	0.73	0.71	
53	0.71	0.73	0.72	0.74	0.72	0.71	0.73	0.72	0.70	
54 55	0.71	0.73 0.72	0.72	0.74	0.71	0.71	0.72	0.72	0.69	
55	0.71	0.72	0.71	0.73	0.71	0.70	0.71	0.71	0.69	
56	0.70	0.72	0.70	0.73	0.70	0.70	0.71	0.71	0.69	
57	0.70	0.71	0.70	0.72	0.70	0.69	0.71	0.70	0.68	
58	0.70	0.71	0.70	0.72	0.69	0.68	0.71	0.70	0.67	
59	0.70	0.70	0.69	0.71	0.69	0.68	0.70	0.69	0.66	
60	0.68	0.69	0.69	0.70	0.68	0.68	0.70	0.68	0.66	
61	0.68	0.69	0.68	0.70	0.68	0.67	0.70	0.68		
62	0.67	0.69	0.67	0.70	0.68	0.67	0.69			
63	0.67	0.68	0.67	0.70	0.67	0.67				
64	0.66	0.68	0.65	0.69	0.67					
65	0.65	0.67	0.65	0.69						
66	0.65	0.66	0.64							
67	0.64	0.66								

R Month	8/31/2010	9/30/2010	10/31/2010	11/30/2010	12/31/2010	1/31/2011	2/28/2011	3/31/2011	4/30/2011	5/31/20
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.
1	0.99	0.93	0.99	0.98	0.99	0.99	0.99	0.99	0.99	0.
2	0.93	0.92	0.98	0.97	0.98	0.97	0.98	0.98	0.98	0.
3	0.92	0.91	0.97	0.95	0.97	0.97	0.97	0.98	0.97	0
4	0.92	0.91	0.97	0.94	0.96	0.96	0.97	0.97	0.96	0
5	0.92	0.91	0.96	0.94	0.95	0.96	0.96	0.97	0.96	0
6	0.91	0.90	0.96	0.94	0.95	0.95	0.96	0.97	0.96	0
7	0.91	0.90	0.95	0.93	0.94	0.95	0.96	0.96	0.96	0
8	0.90	0.89	0.95	0.93	0.94	0.95	0.96	0.96	0.96	0
9	0.90	0.89	0.95	0.93	0.94	0.94	0.95	0.96	0.95	0
10	0.89	0.89	0.94	0.93	0.93	0.94	0.95	0.95	0.95	0
11	0.89	0.89	0.95	0.93	0.93	0.94	0.95	0.95	0.95	C
12	0.90	0.89	0.95	0.93	0.94	0.95	0.96	0.95	0.94	0
13	0.89	0.89	0.95	0.93	0.94	0.95	0.95	0.94	0.92	0
14	0.89	0.88	0.95	0.93	0.93	0.93	0.93	0.93	0.91	0
15	0.88	0.88	0.94	0.92	0.92	0.92	0.92	0.91	0.86	0
16	0.88	0.87	0.94	0.91	0.91	0.90	0.90	0.87	0.85	0
17	0.88	0.87	0.93	0.90	0.90	0.88	0.85	0.86	0.84	0
18	0.87	0.86	0.92	0.89	0.89	0.84	0.85	0.86	0.84	Ö
19	0.87	0.85	0.91	0.87	0.83	0.84	0.84	0.85	0.84	0
20	0.86	0.84	0.90	0.82	0.82	0.84	0.83	0.85	0.83	Ö
21	0.84	0.84	0.85	0.82	0.82	0.83	0.83	0.85	0.83	ő
22	0.82	0.81	0.85	0.82	0.81	0.83	0.83	0.85	0.82	0
23	0.78	0.81	0.85	0.82	0.81	0.83	0.82	0.84	0.83	0
24	0.77	0.80	0.85	0.82	0.81	0.82	0.82	0.84	0.82	0
25	0.77		0.84	0.82	0.81	0.82	0.81	0.84	0.82	0
		0.80 0.79						0.83		
26	0.77		0.84	0.81	0.81	0.81	0.80		0.82	0
27	0.76	0.79	0.83	0.80	0.80	0.81	0.80	0.83	0.81	0
28	0.76	0.78	0.83	0.80	0.79	0.80	0.79	0.83	0.81	0
29	0.76	0.78	0.82	0.79	0.79	0.80	0.79	0.82	0.81	0
30	0.76	0.77	0.82	0.78	0.79	0.80	0.79	0.82	0.80	0
31	0.75	0.77	0.81	0.78	0.79	0.79	0.78	0.82	0.80	0
32	0.75	0.76	0.81	0.78	0.78	0.78	0.78	0.82	0.79	0
33	0.74	0.76	0.81	0.77	0.78	0.78	0.78	0.82	0.79	0
34	0.74	0.76	0.80	0.77	0.78	0.78	0.78	0.81	0.79	0
35	0.74	0.76	0.80	0.77	0.77	0.78	0.78	0.80	0.79	0
36	0.73	0.75	0.80	0.77	0.77	0.78	0.78	0.80	0.78	0
37	0.73	0.75	0.80	0.76	0.77	0.78	0.77	0.80	0.78	0
38	0.72	0.74	0.79	0.76	0.76	0.77	0.77	0.79	0.77	0
39	0.72	0.74	0.79	0.75	0.76	0.77	0.76	0.79	0.77	0
40	0.71	0.74	0.79	0.75	0.76	0.76	0.76	0.79	0.76	0
41	0.71	0.74	0.78	0.75	0.75	0.76	0.75	0.78	0.76	0
42	0.70	0.73	0.77	0.75	0.75	0.75	0.75	0.77	0.75	0
43	0.70	0.73	0.77	0.74	0.75	0.75	0.75	0.77	0.74	Ö
44	0.70	0.72	0.76	0.73	0.74	0.74	0.74	0.76	0.73	Č
45	0.70	0.72	0.76	0.73	0.74	0.74	0.73	0.75	0.73	Č
46	0.70	0.71	0.75	0.72	0.73	0.73	0.72	0.75	0.73	Č
47	0.69	0.71	0.75	0.71	0.73	0.73	0.72	0.75	0.72	Ò
48	0.69	0.71	0.74	0.70	0.72	0.73	0.72	0.74	0.72	(
49	0.69	0.71	0.74	0.70	0.72	0.72	0.72	0.74	0.71	(
50	0.69	0.70	0.74	0.69	0.71	0.72	0.72	0.74	0.70	,
	0.68	0.70	0.74	0.69		0.72		0.72	0.70	
51					0.70		0.71	0./2		
52	0.68	0.70	0.73	0.67	0.69	0.70	0.70			
53	0.67	0.69	0.72	0.66	0.68	0.70				
54	0.67	0.69	0.72	0.66	0.68					
55	0.67	0.68	0.71	0.65						
56	0.66	0.68	0.71							
57	0.66	0.67								
58	0.65									

BR Month	6/30/2011	7/31/2011	8/31/2011	9/30/2011	10/31/2011	11/30/2011	12/31/2011	1/31/2012	2/29/2012	3/31/201
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.0
1	0.99	0.99	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.9
2	0.99	0.99	0.98	0.99	0.99	0.98	0.98	0.97	0.96	0.9
3	0.98	0.98	0.98	0.98	0.98	0.97	0.96	0.95	0.93	0.9
4	0.98	0.98	0.97	0.98	0.98	0.96	0.95	0.93	0.90	0.8
5	0.97	0.98	0.97	0.97	0.96	0.94	0.92	0.91	0.85	0.
6	0.97	0.97	0.97	0.96	0.95	0.92	0.89	0.85	0.85	0.
7	0.96	0.97	0.96	0.95	0.94	0.89	0.83	0.85	0.84	0.
8	0.96	0.96	0.95	0.93	0.91	0.83	0.82	0.84	0.83	0.
9	0.95	0.94	0.93	0.90	0.86	0.82	0.81	0.83	0.83	0.
10	0.94	0.93	0.91	0.86	0.86	0.82	0.80	0.83	0.83	0.
11	0.92	0.92	0.87	0.86	0.85	0.81	0.81	0.84	0.83	0.
12	0.91	0.87	0.87	0.85	0.85	0.81	0.81	0.84	0.83	0.
13	0.87	0.86	0.87	0.84	0.85	0.81	0.80	0.83	0.83	0.
14	0.87	0.85	0.86	0.84	0.84	0.80	0.80	0.82	0.82	0.
15	0.86	0.84	0.85	0.83	0.84	0.80	0.80	0.82	0.81	0.
16	0.85	0.84	0.85	0.83	0.84	0.80	0.79	0.81	0.81	0
17	0.85	0.84	0.84	0.83	0.84	0.79	0.79	0.81	0.81	0
18	0.85	0.83	0.84	0.82	0.83	0.79	0.78	0.81	0.80	0
19	0.84	0.83	0.84	0.81	0.82	0.78	0.78	0.80	0.80	0
20	0.84	0.82	0.83	0.81	0.82	0.78	0.78	0.80	0.80	0
21	0.83	0.81	0.83	0.81	0.82	0.77	0.77	0.80	0.79	0
22	0.83	0.81	0.82	0.80	0.82	0.77	0.77	0.79	0.79	0
23	0.83	0.81	0.82	0.80	0.82	0.77	0.77	0.80	0.79	0
24	0.83	0.81	0.82	0.80	0.81	0.77	0.77	0.80	0.79	0
25	0.82	0.80	0.82	0.79	0.81	0.77	0.77	0.79	0.79	0
26	0.81	0.79	0.81	0.79	0.81	0.76	0.77	0.79	0.78	0
27	0.81	0.79	0.81	0.78	0.81	0.75	0.76	0.78	0.77	0
28	0.80	0.79	0.81	0.78	0.80	0.75	0.75	0.77	0.77	0
29	0.80	0.78	0.80	0.77	0.80	0.74	0.75	0.77	0.76	0
30	0.79	0.78	0.80	0.77	0.79 0.79	0.74	0.75	0.77	0.76	0
31	0.79	0.77	0.79	0.76	0.79	0.73	0.74	0.76	0.75	0
32 33	0.78	0.76	0.79 0.79	0.76	0.78 0.78	0.73	0.74	0.76	0.75 0.74	0
33	0.78	0.76	0.79	0.76	0.78	0.73	0.74	0.75	0.74	0
34	0.77	0.76	0.79 0.78	0.75	0.77	0.72	0.73	0.75	0.73	0
35	0.77	0.76	0.78	0.75	0.77	0.71	0.73	0.74	0.73	C
36	0.77	0.75	0.78	0.74	0.77	0.71	0.72	0.74	0.73	0
37	0.77	0.74	0.77	0.74	0.76	0.70	0.72	0.74	0.72	0
38	0.76	0.74	0.76	0.73	0.76	0.70	0.72	0.73	0.71	0
39	0.76	0.73	0.76	0.72	0.75	0.69	0.71	0.72	0.70	C
40	0.75	0.72	0.75	0.71	0.75	0.69	0.70	0.71	0.69	
41	0.74	0.72	0.75	0.71	0.74	0.68	0.70	0.71		
42	0.73	0.71	0.74	0.70	0.74	0.68	0.69			
43	0.73	0.71	0.73	0.69	0.73	0.67				
44	0.72	0.70	0.73	0.69	0.73					
45	0.72	0.69	0.72	0.68						
46	0.72	0.69	0.71							
47	0.71	0.68								
48	0.71									

IBR Month	4/30/2012	5/31/2012	6/30/2012	7/31/2012	8/31/2012	9/30/2012	10/31/2012	11/30/2012	12/31/2012	1/31/2013
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.97	0.96	0.92	0.99	0.99	0.98	0.99	0.99	0.98	0.98
2	0.93	0.91	0.91	0.98	0.97	0.98	0.98	0.98	0.96	0.97
3	0.89	0.90	0.91	0.97	0.97	0.98	0.96	0.97	0.95	0.96
4	0.88	0.89	0.90	0.97	0.96	0.97	0.96	0.96	0.95	0.96
5	0.87	0.89	0.90	0.97	0.95	0.97	0.95	0.95	0.94	0.95
6	0.86	0.88	0.89	0.96	0.94	0.96	0.95	0.95	0.94	0.95
7	0.86	0.88	0.89	0.96	0.94	0.95	0.94	0.94	0.93	0.95
8	0.86	0.88	0.89	0.96	0.93	0.95	0.94	0.94	0.92	0.94
9	0.86	0.87	0.89	0.95	0.92	0.94	0.94	0.93	0.92	0.94
10	0.85	0.87	0.88	0.95	0.92	0.94	0.93	0.93	0.92	0.93
11	0.85	0.87	0.88	0.95	0.92	0.94	0.94	0.93	0.92	0.94
12	0.85	0.87	0.88	0.95	0.92	0.95	0.94	0.94	0.93	0.94
13	0.85	0.87	0.88	0.94	0.92	0.95	0.93	0.93	0.93	0.94
14	0.84	0.86	0.87	0.93	0.92	0.94	0.93	0.93	0.92	0.93
15	0.84	0.86	0.87	0.93	0.91	0.94	0.92	0.92	0.91	0.92
16	0.83	0.86	0.86	0.92	0.91	0.94	0.92	0.92	0.91	0.92
17	0.83	0.85	0.86	0.92	0.91	0.93	0.91	0.91	0.90	0.91
18	0.83	0.85	0.86	0.92	0.90	0.93	0.90	0.90	0.89	0.91
19	0.83	0.85	0.86	0.91	0.90	0.92	0.90	0.90	0.89	0.90
20	0.83	0.85	0.85	0.91	0.89	0.92	0.89	0.89	0.88	0.89
21	0.82	0.84	0.85	0.90	0.89	0.90	0.89	0.89	0.87	0.88
22	0.82	0.84	0.84	0.90	0.88	0.90	0.88	0.88	0.86	0.88
23	0.82	0.84	0.84	0.90	0.88	0.89	0.88	0.87	0.86	0.87
24	0.82	0.84	0.84	0.89	0.87	0.89	0.87	0.87	0.86	0.87
25	0.82	0.83	0.83	0.89	0.86	0.88	0.87	0.86	0.85	0.87
26	0.81	0.83	0.83	0.88	0.85	0.86	0.85	0.85	0.84	0.85
27	0.80	0.82	0.82	0.87	0.85	0.86	0.84	0.84	0.84	0.85
28	0.79	0.81	0.81	0.87	0.84	0.85	0.84	0.84	0.83	0.84
29	0.79	0.80	0.81	0.85	0.83	0.85	0.83	0.83	0.82	0.83
30	0.78	0.80	0.80	0.85	0.83	0.85	0.82	0.82	0.81	
31	0.77	0.79	0.79	0.84	0.82	0.84	0.81	0.82		
32	0.76	0.78	0.79	0.83	0.81	0.83	0.81			
33	0.76	0.78	0.78	0.83	0.81	0.82				
34	0.76	0.77	0.78	0.82	0.80					
35	0.75	0.76	0.78	0.82						
36	0.75	0.76	0.78							
37	0.74	0.75								
20	0.72									

IBR Month	2/28/2013	3/31/2013	4/30/2013	5/31/2013	6/30/2013	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.99	0.98	0.99	0.99	0.99	0.98	0.99	0.99	0.99	0.99
2	0.97	0.97	0.98	0.99	0.98	0.98	0.99	0.98	0.98	0.98
3	0.96	0.97	0.97	0.98	0.98	0.97	0.98	0.98	0.98	0.98
4	0.96	0.97	0.97	0.97	0.97	0.97	0.98	0.98	0.97	0.97
5	0.96	0.96	0.96	0.97	0.97	0.97	0.97	0.97	0.96	0.97
6	0.95	0.96	0.96	0.96	0.96	0.96	0.97	0.97	0.95	0.96
7	0.95	0.95	0.96	0.96	0.96	0.96	0.96	0.96	0.95	0.96
8	0.95	0.95	0.96	0.96	0.96	0.95	0.96	0.96	0.94	0.95
9	0.94	0.95	0.95	0.95	0.95	0.95	0.96	0.96	0.94	0.95
10	0.94	0.94	0.95	0.95	0.94	0.94	0.95	0.95	0.93	0.95
11	0.95	0.95	0.95	0.95	0.95	0.94	0.95	0.95	0.94	0.95
12	0.95	0.95	0.95	0.95	0.95	0.94	0.95	0.95	0.93	0.95
13	0.94	0.94	0.95	0.95	0.94	0.93	0.95	0.94	0.92	0.94
14	0.93	0.93	0.94	0.94	0.93	0.92	0.93	0.93	0.90	0.93
15	0.92	0.93	0.93	0.93	0.93	0.90	0.92	0.92	0.90	0.92
16	0.91	0.92	0.93	0.92	0.91	0.89	0.91	0.91	0.89	0.91
17	0.91	0.91	0.92	0.91	0.90	0.88	0.90	0.90	0.89	0.90
18	0.90	0.91	0.91	0.90	0.89	0.88	0.90	0.89	0.88	0.89
19	0.89	0.90	0.90	0.89	0.89	0.87	0.89	0.89	0.87	0.89
20	0.88	0.89	0.89	0.89	0.88	0.86	0.88	0.88	0.87	
21	0.88	0.88	0.89	0.88	0.88	0.86	0.87	0.87		
22	0.87	0.88	0.88	0.87	0.87	0.85	0.87			
23	0.87	0.87	0.88	0.87	0.87	0.84				
24	0.86	0.87	0.88	0.87	0.86					
25	0.86	0.86	0.87	0.86						
26	0.84	0.85	0.86							
27	0.83	0.84								
28	0.83									

IBR Month	12/31/2013	1/31/2014	2/28/2014	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	9/30/2014
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.99	0.98	0.98	0.98	0.97	0.96	0.96	0.97	0.98	0.97
2	0.98	0.97	0.97	0.96	0.95	0.95	0.94	0.96	0.95	0.94
3	0.97	0.96	0.95	0.95	0.95	0.93	0.93	0.94	0.94	0.93
4	0.97	0.95	0.94	0.95	0.93	0.93	0.92	0.93	0.94	0.92
5	0.96	0.94	0.94	0.94	0.92	0.91	0.91	0.92	0.93	0.91
6	0.96	0.94	0.93	0.93	0.91	0.91	0.90	0.91	0.93	0.90
7	0.95	0.93	0.92	0.92	0.90	0.90	0.90	0.90	0.92	0.90
8	0.94	0.93	0.91	0.91	0.90	0.89	0.90	0.90	0.91	0.89
9	0.94	0.92	0.91	0.90	0.90	0.89	0.89	0.89	0.91	0.89
10	0.93	0.91	0.90	0.90	0.89	0.88	0.89	0.88	0.90	
11	0.93	0.91	0.90	0.90	0.89	0.88	0.88	0.88		
12	0.92	0.91	0.89	0.90	0.89	0.88	0.88			
13	0.91	0.90	0.88	0.89	0.87	0.87				
14	0.91	0.89	0.87	0.87	0.87					
15	0.90	0.88	0.86	0.86						
16	0.88	0.87	0.85							
17	0.87	0.86								
18	0.87									

IBR Month	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.97	0.96	0.98	0.98	0.98	0.98	0.98	0.98	
2	0.94	0.94	0.96	0.97	0.97	0.97	0.97		
3	0.93	0.93	0.96	0.96	0.96	0.96			
4	0.92	0.93	0.95	0.95	0.95				
5	0.92	0.92	0.94	0.95					
6	0.91	0.91	0.94						
7	0.90	0.91							
8	0.89								

onth	1/31/2009	2/28/2009	3/31/2009	4/30/2009	5/31/2009	6/30/2009	7/31/2009	8/31/2009	9/30/200
0	1.00 1.00	1.00 1.00	1.00 1.00	1.00 1.00	1.00 1.00	1.00 1.00	1.00 0.99	1.00 1.00	1.0 1.0
2	1.00	1.00	1.00	1.00	1.00	0.99	0.98	1.00	0.9
3	1.00	1.00	1.00	0.99	0.98	0.99	0.98	0.99	0.9
4	0.99	0.99	1.00	0.99	0.98	0.99	0.98	0.99	0.9
5	1.00	0.99	1.00	0.98	0.98	0.99	0.98	0.99	0.9
6	1.00	0.99	1.00	0.98	0.98	0.99	0.98	0.99	0.9
7	0.99	0.99	1.00	0.98	0.98	0.99	0.98	0.99	0.9
8	0.99	0.99	1.00	0.98	0.98	0.99	0.97	0.99	0.9
9	0.99	0.98	1.00	0.98	0.98	0.99	0.97	0.98	0.9
10	0.99	0.98	1.00	0.98	0.98	0.98	0.97	0.98	0.
11	0.99	0.99	1.01	0.99	0.98 0.99	0.99 0.99	0.98	0.99	0.
12 13	0.99 0.99	0.99 1.00	1.01 1.01	0.99 1.00	0.99	0.99	0.99 0.99	0.99 0.99	0. 0.
14	0.99	0.99	1.01	0.99	0.98	0.98	0.98	0.98	0.
15	0.99	0.99	1.01	0.99	0.98	0.99	0.97	0.98	0
16	0.98	0.99	1.01	0.99	0.98	0.98	0.96	0.98	0.
17	0.98	0.99	0.99	0.99	0.98	0.98	0.97	0.98	0.
18	0.98	0.98	1.00	0.99	0.97	0.98	0.96	0.98	0.
19	0.98	0.98	0.99	0.99	0.97	0.97	0.96	0.98	0.
20	0.97	0.98	0.99	0.99	0.97	0.97	0.97	0.97	0.
21	0.97	0.97	0.99	0.99	0.97	0.97	0.96	0.97	0
22	0.97	0.97	0.99	0.99	0.97	0.97	0.96	0.97	0
23	0.97	0.97	0.99	0.99	0.96	0.98	0.96	0.97	0
24	0.97	0.97	0.98	0.99	0.96	0.97	0.96	0.97	0
25	0.96	0.97	0.98	0.99	0.97	0.98	0.96	0.97	0
26 27	0.96 0.96	0.96 0.96	0.98 0.98	0.98 0.98	0.96 0.96	0.96 0.97	0.96 0.96	0.97 0.97	0
28	0.95	0.96	0.97	0.98	0.96	0.96	0.96	0.96	0
29	0.95	0.96	0.97	0.98	0.96	0.96	0.96	0.96	0.
30	0.95	0.96	0.97	0.98	0.95	0.96	0.95	0.96	0.
31	0.95	0.96	0.96	0.98	0.95	0.96	0.95	0.96	0.
32	0.95	0.95	0.97	0.98	0.96	0.96	0.94	0.96	0
33	0.95	0.95	0.97	0.97	0.95	0.96	0.94	0.95	0
34	0.95	0.96	0.97	0.97	0.95	0.95	0.94	0.94	0
35	0.94	0.96	0.97	0.97	0.95	0.95	0.94	0.94	0
36	0.94	0.96	0.97	0.97	0.94	0.94	0.93	0.93	0
37	0.94	0.96	0.97	0.97	0.94	0.94	0.93	0.93	0
38	0.94	0.96	0.96	0.96	0.93	0.92	0.93	0.92	0
39	0.94	0.96	0.95	0.95	0.91	0.92	0.91	0.92	0
40	0.93	0.95	0.94	0.94	0.91	0.91	0.91	0.92	0
41	0.92	0.94	0.94	0.93	0.90	0.91	0.91	0.92	0
42 43	0.91 0.91	0.93 0.93	0.94 0.94	0.93 0.92	0.91 0.91	0.91 0.91	0.90 0.90	0.91 0.92	0
44	0.91	0.93	0.94	0.93	0.91	0.91	0.89	0.92	0
45	0.90	0.93	0.94	0.92	0.90	0.91	0.89	0.92	0
46	0.90	0.93	0.94	0.92	0.90	0.91	0.89	0.92	0
47	0.90	0.93	0.94	0.92	0.89	0.91	0.88	0.92	ő
48	0.89	0.92	0.94	0.92	0.89	0.91	0.88	0.92	0
49	0.88	0.92	0.94	0.92	0.89	0.90	0.88	0.91	Č
50	0.88	0.91	0.93	0.92	0.89	0.90	0.88	0.91	Ö
51	0.88	0.90	0.93	0.92	0.88	0.90	0.88	0.91	C
52	0.88	0.91	0.93	0.93	0.88	0.90	0.88	0.91	C
53	0.88	0.91	0.93	0.92	0.88	0.90	0.88	0.90	(
54	0.87	0.90	0.93	0.92	0.88	0.89	0.87	0.90	(
55	0.87	0.90	0.93	0.92	0.87	0.89	0.87	0.90	(
56	0.87	0.90	0.93	0.92	0.87	0.89	0.86	0.90	(
57	0.87	0.90	0.92	0.92	0.87	0.89	0.85	0.89	(
58	0.86	0.90	0.92	0.92	0.86	0.89	0.85	0.89	(
59	0.87	0.90	0.92	0.92	0.85	0.89	0.85	0.89	(
60 61	0.87 0.86	0.90 0.90	0.91 0.92	0.92 0.92	0.85 0.84	0.89 0.88	0.85 0.85	0.89 0.89	(
62	0.86	0.89	0.92	0.92	0.84	0.87	0.84	0.88	(
63	0.86	0.89	0.91	0.91	0.84	0.87	0.84	0.88	
64	0.86	0.89	0.91	0.90	0.83	0.87	0.84	0.87	Ò
65	0.86	0.89	0.91	0.90	0.82	0.87	0.84	0.87	Ò
66	0.85	0.88	0.91	0.90	0.82	0.86	0.84	0.87	(
67	0.85	0.88	0.89	0.90	0.82	0.86	0.84	0.86	(
68	0.85	0.88	0.89	0.89	0.82	0.86	0.83	0.85	(
69	0.84	0.87	0.87	0.89	0.82	0.86	0.83	0.85	Ċ
70	0.84	0.87	0.86	0.88	0.82	0.86	0.82	0.85	
71	0.84	0.86	0.86	0.88	0.81	0.86	0.82		
72	0.84	0.86	0.86	0.88	0.81	0.86			
73	0.83	0.84	0.87	0.86	0.81				
74	0.84	0.84	0.86	0.86					
75	0.82	0.83	0.86						
76	0.82	0.83							

Ionth	10/31/2009	11/30/2009	12/31/2009	1/31/2010	2/28/2010	3/31/2010	4/30/2010	5/31/2010	6/30/2010	7/31/20
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1
1	1.00	0.99 0.99	1.00	0.99 0.98	0.99	1.00	0.99	1.00	0.99 0.99	0
3	0.99		0.99		0.99	0.99	0.99	0.99		
4	0.99 0.99	0.98 0.98	0.99 0.99	0.98 0.97	0.98 0.98	0.99 0.99	0.99 0.98	0.99 0.99	0.98 0.98	0
5	0.99	0.98	0.99	0.97	0.98	0.99	0.98	0.98	0.98	(
6	0.98	0.98	0.98	0.97	0.98	0.99	0.98	0.98	0.97	(
7	0.98	0.97	0.98	0.97	0.98	0.99	0.98	0.98	0.97	
8	0.98	0.97	0.98	0.97	0.98	0.99	0.97	0.98	0.97	
9	0.98	0.97	0.98	0.96	0.97	0.99	0.97	0.98	0.97	
10	0.98	0.97	0.97	0.96	0.97	0.99	0.97	0.98	0.96	
11	0.98	0.98	0.98	0.97	0.98	0.99	0.97	0.98	0.97	
12	0.99	0.98	0.98	0.98	0.98	1.00	0.98	0.99	0.98	
13	0.98	0.98	0.98	0.98	0.98	0.99	0.98	0.98	0.98	
14	0.98	0.97	0.98	0.97	0.96	0.99	0.97	0.98	0.97	
15	0.98	0.96	0.97	0.97	0.96	0.98	0.97	0.97	0.97	
16	0.98	0.96	0.96	0.97	0.96	0.98	0.96	0.97	0.97	
17	0.98	0.95	0.96	0.97	0.96	0.98	0.96	0.96	0.96	
18	0.97	0.95	0.96	0.97	0.95	0.98	0.96	0.96	0.97	
19	0.97	0.95	0.96	0.97	0.95	0.97	0.96	0.97	0.97	
20	0.97	0.95	0.95	0.97	0.95	0.97	0.95	0.96	0.96	
21	0.97	0.95	0.95	0.97	0.94	0.97	0.95	0.96	0.97	
22	0.96	0.95	0.95	0.96	0.94	0.97	0.95	0.96	0.96	
23	0.97	0.95	0.95	0.96	0.94	0.97	0.95	0.96	0.96	
24	0.96	0.95	0.95	0.96	0.95	0.98	0.96	0.96	0.96	
25	0.96	0.95	0.96	0.96	0.94	0.97	0.95	0.95	0.95	
26	0.96	0.95	0.95	0.96	0.94	0.97	0.94	0.94	0.94	
27	0.96	0.94 0.94	0.95	0.95	0.93	0.96	0.94	0.93 0.93	0.94	
28	0.96		0.95	0.95	0.92	0.95	0.93		0.93	
29	0.96	0.93	0.94	0.95	0.91	0.94	0.93	0.93	0.93	
30 31	0.96 0.95	0.93 0.93	0.93 0.92	0.94 0.93	0.90 0.90	0.94 0.94	0.93 0.93	0.93 0.93	0.93 0.93	
32	0.95	0.93	0.92	0.93	0.89	0.93	0.93	0.92	0.93	
33	0.95	0.91	0.92	0.93	0.89	0.93	0.93	0.92	0.93	
34	0.93	0.91	0.91	0.92	0.90	0.93	0.92	0.92	0.92	
35	0.93	0.90	0.91	0.92	0.90	0.93	0.92	0.92	0.92	
36	0.92	0.90	0.91	0.92	0.89	0.93	0.92	0.92	0.92	
37	0.93	0.90	0.91	0.92	0.88	0.93	0.92	0.92	0.91	
38	0.92	0.90	0.90	0.91	0.88	0.92	0.92	0.92	0.90	
39	0.92	0.89	0.89	0.91	0.88	0.93	0.92	0.91	0.91	
40	0.92	0.89	0.90	0.91	0.88	0.92	0.91	0.91	0.91	
41	0.91	0.89	0.89	0.91	0.88	0.92	0.91	0.91	0.90	
42	0.91	0.89	0.89	0.90	0.88	0.92	0.91	0.91	0.90	
43	0.91	0.89	0.89	0.90	0.87	0.91	0.91	0.91	0.90	
44	0.90	0.89	0.88	0.90	0.87	0.91	0.91	0.91	0.90	
45	0.90	0.89	0.88	0.90	0.87	0.91	0.91	0.91	0.89	
46	0.90	0.89	0.87	0.90	0.87	0.91	0.91	0.90	0.89	
47	0.90	0.88	0.88	0.91	0.86	0.91	0.90	0.90	0.89	
48	0.90	0.88	0.88	0.91	0.86	0.91	0.90	0.90	0.89	
49	0.90	0.88	0.88	0.90	0.86	0.90	0.90	0.90	0.89	
50	0.89	0.88	0.88	0.90	0.85	0.90	0.89	0.90	0.89	
51	0.89	0.88	0.88	0.90	0.85	0.90	0.89	0.90	0.88	
52	0.89	0.88	0.88	0.90	0.85	0.90	0.89	0.90	0.88	
53	0.89	0.87	0.88	0.90	0.85	0.90	0.89	0.89	0.88	
54	0.88	0.87	0.88	0.89	0.85	0.89	0.88	0.88	0.88	
55	0.88	0.87	0.87	0.89	0.84	0.89	0.88	0.88	0.87	
56	0.88	0.87	0.86	0.89	0.84	0.89	0.88	0.88	0.87	
57	0.88	0.87	0.86	0.88	0.84	0.88	0.87	0.87	0.87	
58	0.87	0.86	0.85	0.88	0.83	0.88	0.87	0.87	0.86	
59	0.87	0.85	0.84	0.87	0.83	0.88	0.87	0.87	0.85	
60	0.87	0.85	0.83	0.87	0.83	0.88	0.87	0.86	0.85	
61	0.86	0.85	0.83	0.87	0.82	0.88	0.87	0.86		
62	0.86	0.85	0.83	0.87	0.82	0.88	0.86			
63	0.86	0.85	0.82	0.86	0.81	0.87				
64	0.85	0.84	0.82	0.86	0.81					
65	0.86	0.83	0.81	0.86						
66 67	0.85 0.85	0.83 0.83	0.81							

R Month	8/31/2010	9/30/2010	10/31/2010	11/30/2010	12/31/2010	1/31/2011	2/28/2011	3/31/2011	4/30/2011	5/31/201
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.0
1	0.99	0.99	0.99	1.00	1.00	1.00	0.99	0.99	1.00	1.0
2	0.98	0.99 0.99	0.99 0.99	1.00	0.99	1.00	0.98	0.99 0.99	0.99 0.99	0.9
4	0.98 0.98	0.99	0.98	0.99 0.99	0.98 0.98	0.99 0.99	0.98 0.98	0.99	0.99	0.:
5	0.98	0.99	0.98	0.99	0.98	0.98	0.98	0.99	0.99	0.
6	0.98	0.98	0.98	0.99	0.98	0.98	0.98	0.99	0.98	0.
7	0.98	0.98	0.97	0.99	0.98	0.98	0.98	0.99	0.98	0.
8	0.98	0.98	0.97	0.98	0.97	0.97	0.97	0.99	0.98	0.
9	0.97	0.98	0.97	0.98	0.97	0.97	0.97 0.96	0.99	0.98	0.
10	0.97	0.98	0.97	0.98	0.97	0.97	0.96	0.99	0.98	0.
11	0.98	0.98	0.98	0.99	0.98	0.98	0.97	0.99	0.98	0
12	0.98	0.99	0.98	1.00	0.99	0.99	0.98	1.00	0.99	0.
13	0.98	0.98	0.99	1.00	0.99	0.98	0.98	0.99	0.98	0.
14	0.97	0.98	0.98	0.99	0.98	0.98	0.98	0.98	0.97	0.
15 16	0.97 0.97	0.98 0.97	0.97 0.97	0.99 0.99	0.97 0.97	0.98 0.97	0.97 0.95	0.97 0.95	0.96 0.95	0. 0.
17	0.96	0.97	0.97	0.98	0.96	0.96	0.94	0.95	0.95	0
18	0.96	0.97	0.97	0.97	0.96	0.94	0.93	0.95	0.94	0.
19	0.96	0.96	0.96	0.96	0.95	0.93	0.93	0.94	0.94	0.
20	0.96	0.95	0.95	0.94	0.94	0.93	0.93	0.94	0.94	0
21	0.96	0.94	0.94	0.94	0.94	0.92	0.93	0.94	0.94	0
22	0.96	0.93	0.94	0.94	0.93	0.92	0.93	0.94	0.94 0.94	0
23	0.94	0.93	0.94	0.94	0.93	0.92	0.93	0.94	0.94	0
24	0.94	0.93	0.94	0.94	0.94	0.92	0.92	0.94	0.94	0
25	0.94	0.93	0.94	0.94	0.94	0.92	0.92	0.93	0.94	0
26	0.93	0.93	0.93	0.93	0.93	0.91	0.90	0.92	0.94	0
27	0.92	0.93	0.92	0.92	0.92	0.90	0.90	0.92	0.94	0
28	0.92 0.92	0.92 0.92	0.92 0.92	0.92 0.92	0.92	0.90	0.90	0.92 0.91	0.93	0.
29 30	0.92	0.92	0.92	0.92	0.92 0.92	0.90 0.90	0.90 0.90	0.91	0.94 0.93	0. 0.
31	0.91	0.91	0.91	0.91	0.92	0.90	0.90	0.91	0.93	0
32	0.91	0.91	0.91	0.92	0.91	0.89	0.89	0.91	0.93	0
33	0.91	0.91	0.91	0.91	0.91	0.89	0.89	0.91	0.93	0
34	0.90	0.90	0.90	0.91	0.91	0.89	0.89	0.90	0.93	Ö
34 35	0.90	0.90	0.90	0.91	0.91	0.89	0.89	0.90	0.93 0.92	0
36	0.90	0.90	0.90	0.91	0.91	0.89	0.89	0.90	0.92	0
37	0.90	0.90	0.90	0.91	0.91	0.88	0.89	0.90	0.92	0
38	0.89	0.90	0.90	0.91	0.91	0.88	0.88	0.89	0.92	0
39	0.89	0.90	0.90	0.91	0.90	0.88	0.88	0.89	0.92	0
40	0.89	0.90	0.89	0.91	0.90	0.87	0.88	0.88	0.91	0
41	0.89	0.90	0.89	0.90	0.90	0.87	0.88	0.87	0.91	0
42	0.89	0.90	0.89	0.90	0.90	0.86	0.87	0.87	0.90	0
43	0.89	0.89	0.88	0.90	0.90	0.86	0.87	0.86	0.90	0
44 45	0.89 0.89	0.89 0.89	0.88 0.88	0.90 0.89	0.89 0.89	0.86 0.85	0.87 0.86	0.86 0.85	0.90 0.89	0
45	0.88	0.89	0.88	0.89	0.88	0.85	0.86	0.85	0.89	0
46	0.00	0.88	0.88	0.88	0.88	0.84	0.00	0.84	0.89	0
48	0.88 0.88	0.88	0.88	0.88	0.88	0.84	0.86 0.85	0.85	0.88	0
49	0.87	0.88	0.87	0.87	0.88	0.83	0.85	0.85	0.88	0
50	0.87	0.87	0.86	0.87	0.88	0.83	0.86	0.85	0.88	
51	0.86	0.87	0.86	0.87	0.87	0.83	0.85	0.85	****	
52	0.86	0.87	0.86	0.87	0.87	0.83	0.84			
53	0.86	0.87	0.86	0.86	0.87	0.82				
54 55	0.86	0.87	0.86	0.86	0.87					
55	0.86	0.86	0.85	0.86						
56	0.86	0.86	0.85							
57	0.85	0.86								
58	0.84									

R Month	6/30/2011	7/31/2011	8/31/2011	9/30/2011	10/31/2011	11/30/2011	12/31/2011	1/31/2012	2/29/2012	3/31/201
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.0
1	1.00	1.00	1.00	1.00	0.99	0.99	0.99	1.00	1.00	0.
2	1.00	1.00	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.
3	1.00	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.98	0.
4	0.99	0.99	0.99	0.98	0.98	0.99	0.98	0.98	0.97	0
5	0.99	0.99	0.99	0.98	0.98	0.98	0.97	0.97	0.95	0
6	0.99	0.99	0.98	0.98	0.98	0.97	0.95	0.95	0.94	0
7	0.98	0.99	0.98	0.98	0.97	0.97	0.94	0.95	0.94	0
8	0.98	0.99	0.98	0.97	0.96	0.95	0.94	0.94	0.94	C
9	0.98	0.98	0.97	0.96	0.95	0.95	0.94	0.94	0.94	C
10	0.98	0.98	0.97	0.95	0.94	0.95	0.93	0.94	0.93	C
11	0.98	0.98	0.96	0.95	0.95	0.95	0.94	0.94	0.94	(
12	0.98	0.97	0.96	0.95	0.95	0.96	0.95	0.95	0.94	(
13	0.96	0.97	0.96	0.95	0.94	0.95	0.95	0.94	0.94	
14	0.96	0.96	0.96	0.95	0.94	0.94	0.94	0.93	0.94	(
15	0.95	0.96	0.95	0.95	0.93	0.93	0.94	0.93	0.93	(
16	0.95	0.96	0.95	0.94	0.93	0.93	0.93	0.92	0.93	
17	0.95	0.96	0.95	0.94	0.93	0.93	0.93	0.92	0.92	
18	0.94	0.96	0.95	0.94	0.93	0.92	0.93	0.92	0.92	
19	0.94	0.95	0.95	0.94	0.93	0.92	0.93	0.92	0.92	
20	0.94	0.95	0.94	0.93	0.93	0.92	0.92	0.92	0.92	
21	0.94	0.94	0.94	0.93	0.92	0.91	0.92	0.92	0.92	
22	0.94	0.93	0.94	0.93	0.92	0.91	0.92	0.91	0.92	
23	0.93	0.93	0.94	0.93	0.92	0.91	0.92	0.92	0.92	(
24	0.93	0.93	0.94	0.93	0.92	0.91	0.92	0.92	0.92	
25	0.93 0.93	0.93 0.92	0.93 0.92	0.92 0.92	0.92 0.92	0.91 0.90	0.92 0.92	0.92 0.91	0.92 0.91	
26			0.92			0.90	0.92			
27 28	0.92 0.92	0.92 0.92	0.92 0.92	0.91 0.91	0.91 0.91	0.90	0.92	0.90 0.90	0.90 0.91	
29	0.92	0.92	0.92	0.91	0.91	0.89	0.91	0.90	0.90	
	0.92	0.92	0.91	0.91	0.91	0.89	0.91	0.90	0.90	
30 31	0.92	0.92	0.91	0.91	0.91	0.89	0.91	0.90	0.90	
32	0.92	0.91	0.91	0.91	0.90	0.88	0.90	0.88	0.89	
33	0.91	0.91	0.90	0.91	0.90	0.87	0.90	0.87	0.89	
	0.91	0.91	0.90	0.90	0.90	0.87	0.89	0.87	0.89	
34 35	0.90	0.91	0.89	0.90	0.90	0.87	0.89	0.87	0.88	
36	0.90	0.91	0.89	0.89	0.89	0.86	0.89	0.86	0.88	
37	0.90	0.91	0.89	0.89	0.88	0.86	0.89	0.86	0.88	
38	0.90	0.90	0.88	0.89	0.88	0.86	0.89	0.86	0.88	
39	0.90	0.90	0.88	0.88	0.88	0.86	0.89	0.85	0.87	
40	0.90	0.90	0.87	0.88	0.88	0.85	0.88	0.85	0.86	
41	0.90	0.90	0.87	0.88	0.88	0.85	0.88	0.84	0.00	
42	0.89	0.89	0.87	0.88	0.87	0.84	0.88	0.04		
43	0.89	0.88	0.87	0.87	0.87	0.84	0.00			
44	0.88	0.88	0.87	0.87	0.87	0.04				
45	0.89	0.88	0.86	0.86	0.07					
46	0.88	0.87	0.86	0.00						
47	0.88	0.87	0.00							
4/	0.88	0.07								

IBR Month	4/30/2012	5/31/2012	6/30/2012	7/31/2012	8/31/2012	9/30/2012	10/31/2012	11/30/2012	12/31/2012	1/31/2013
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.99	0.98	0.98	0.99	0.99	1.00	1.00	0.99	0.99	0.99
2	0.97	0.96	0.97	0.99	0.99	0.99	0.99	0.99	0.99	0.99
3	0.96	0.96	0.97	0.98	0.99	0.99	0.99	0.98	0.98	0.98
4	0.95	0.96	0.96	0.98	0.98	0.99	0.98	0.98	0.98	0.98
5	0.95	0.95	0.96	0.98	0.98	0.98	0.98	0.98	0.97	0.98
6	0.94	0.95	0.96	0.98	0.98	0.98	0.98	0.97	0.97	0.98
7	0.94	0.95	0.96	0.98	0.97	0.97	0.97	0.97	0.97	0.98
8	0.94	0.95	0.95	0.98	0.97	0.97	0.97	0.97	0.96	0.98
9	0.94	0.95	0.96	0.97	0.97	0.97	0.97	0.97	0.96	0.97
10	0.93	0.95	0.95	0.97	0.96	0.96	0.97	0.96	0.96	0.97
11	0.94	0.95	0.96	0.97	0.96	0.97	0.97	0.97	0.97	0.98
12	0.95	0.96	0.96	0.98	0.97	0.98	0.98	0.98	0.98	0.99
13	0.95	0.95	0.96	0.98	0.97	0.97	0.98	0.97	0.98	0.98
14	0.95	0.95	0.95	0.97	0.97	0.97	0.98	0.97	0.98	0.97
15	0.94	0.95	0.94	0.97	0.96	0.96	0.97	0.96	0.97	0.97
16	0.93	0.95	0.94	0.96	0.96	0.96	0.97	0.96	0.97	0.96
17	0.93	0.94	0.94	0.96	0.96	0.96	0.97	0.95	0.97	0.96
18	0.93	0.94	0.94	0.96	0.95	0.96	0.97	0.95	0.96	0.96
19	0.93	0.94	0.93	0.96	0.95	0.95	0.97	0.95	0.96	0.95
20	0.93	0.94	0.93	0.96	0.95	0.95	0.97	0.94	0.95	0.95
21	0.92	0.94	0.93	0.96	0.94	0.95	0.96	0.94	0.95	0.95
22	0.92	0.94	0.93	0.95	0.95	0.94	0.96	0.94	0.94	0.94
23	0.92	0.93	0.93	0.95	0.94	0.94	0.95	0.93	0.94	0.94
24	0.92	0.93	0.93	0.95	0.94	0.94	0.95	0.93	0.94	0.94
25	0.92	0.93	0.92	0.94	0.94	0.93	0.95	0.92	0.93	0.94
26	0.91	0.92	0.92	0.94	0.92	0.93	0.94	0.91	0.93	0.94
27	0.91	0.92	0.92	0.93	0.92	0.92	0.94	0.90	0.92	0.93
28	0.91	0.92	0.91	0.93	0.92	0.91	0.93	0.90	0.92	0.92
29	0.90	0.91	0.90	0.92	0.92	0.91	0.93	0.89	0.91	0.92
30	0.89	0.91	0.90	0.92	0.92	0.91	0.92	0.89	0.91	
31	0.89	0.90	0.90	0.92	0.92	0.91	0.92	0.89		
32	0.89	0.89	0.89	0.91	0.91	0.90	0.91			
33	0.88	0.89	0.90	0.91	0.91	0.90				
34	0.88	0.89	0.89	0.90	0.91					
35	0.88	0.89	0.89	0.89						
36	0.88	0.89	0.89							
37	0.87	0.89								
38	0.87									

IBR Month	2/28/2013	3/31/2013	4/30/2013	5/31/2013	6/30/2013	7/31/2013	8/31/2013	9/30/2013	10/31/2013	11/30/2013
IBR Month			1.00		1.00	1.00	1.00	1.00	1.00	
0	1.00	1.00		1.00						1.00
1	0.99	0.99	0.99	1.00	0.99	0.99	1.00	1.00	1.00	1.00
2	0.99	0.98	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
3	0.98	0.98	0.99	0.99	0.98	0.99	0.99	0.99	0.99	0.99
4	0.98	0.98	0.98	0.98	0.98	0.98	0.99	0.99	0.99	0.99
5	0.98	0.98	0.98	0.98	0.98	0.98	0.99	0.98	0.98	0.98
6	0.97	0.98	0.97	0.98	0.97	0.98	0.98	0.98	0.98	0.98
7	0.97	0.98	0.97	0.98	0.97	0.98	0.98	0.98	0.98	0.98
8	0.97	0.97	0.97	0.97	0.97	0.98	0.98	0.98	0.98	0.97
9	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.98	0.97
10	0.97	0.97	0.97	0.97	0.96	0.97	0.97	0.97	0.97	0.97
11	0.98	0.97	0.97	0.97	0.97	0.97	0.98	0.97	0.98	0.97
12	0.98	0.98	0.98	0.97	0.97	0.98	0.98	0.97	0.98	0.98
13	0.98	0.97	0.98	0.97	0.97	0.97	0.98	0.97	0.97	0.97
14	0.97	0.97	0.97	0.96	0.95	0.96	0.96	0.95	0.96	0.96
15	0.96	0.96	0.97	0.96	0.95	0.95	0.96	0.95	0.95	0.95
16	0.95	0.96	0.96	0.95	0.94	0.95	0.95	0.94	0.95	0.95
17	0.95	0.95	0.96	0.94	0.93	0.94	0.95	0.94	0.94	0.95
18	0.95	0.95	0.95	0.94	0.93	0.94	0.94	0.93	0.94	0.94
19	0.95	0.94	0.94	0.93	0.92	0.93	0.94	0.92	0.93	0.93
20	0.93	0.93	0.94	0.92	0.92	0.93	0.93	0.92	0.93	
21	0.93	0.93	0.94	0.92	0.91	0.93	0.92	0.92		
22	0.93	0.93	0.93	0.92	0.91	0.93	0.92			
23	0.93	0.92	0.93	0.92	0.91	0.92				
24	0.92	0.93	0.93	0.91	0.91					
25	0.92	0.92	0.93	0.91						
26	0.92	0.92	0.92	0.51						
27	0.91	0.92	****							
28	0.91	0.52								

IBR Month	12/31/2013	1/31/2014	2/28/2014	3/31/2014	4/30/2014	5/31/2014	6/30/2014	7/31/2014	8/31/2014	9/30/2014
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.99	1.00	0.99	0.98	0.98	0.98	0.97	0.98	0.98	0.98
2	0.99	0.99	0.98	0.97	0.97	0.97	0.94	0.97	0.97	0.97
3	0.98	0.99	0.98	0.97	0.97	0.96	0.94	0.96	0.96	0.96
4	0.98	0.99	0.97	0.96	0.96	0.95	0.93	0.96	0.95	0.95
5	0.97	0.98	0.97	0.96	0.95	0.94	0.92	0.95	0.95	0.95
6	0.97	0.98	0.96	0.95	0.95	0.94	0.92	0.94	0.94	0.94
7	0.97	0.98	0.96	0.95	0.95	0.93	0.91	0.94	0.94	0.93
8	0.96	0.97	0.95	0.94	0.94	0.93	0.91	0.93	0.93	0.93
9	0.96	0.96	0.95	0.94	0.94	0.93	0.91	0.93	0.93	0.93
10	0.95	0.96	0.94	0.93	0.93	0.92	0.90	0.93	0.93	
11	0.96	0.96	0.94	0.93	0.94	0.93	0.91	0.92		
12	0.96	0.96	0.94	0.94	0.94	0.93	0.91			
13	0.95	0.96	0.94	0.93	0.93	0.92				
14	0.94	0.95	0.93	0.92	0.92					
15	0.94	0.94	0.92	0.92						
16	0.93	0.94	0.92							
17	0.92	0.93								
18	0.92									

IBR Month	10/31/2014	11/30/2014	12/31/2014	1/31/2015	2/28/2015	3/31/2015	4/30/2015	5/31/2015	6/30/2015
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1	0.98	0.98	0.99	0.98	0.99	0.99	0.99	0.99	
2	0.97	0.97	0.98	0.98	0.99	0.98	0.98		
3	0.96	0.96	0.98	0.97	0.98	0.98			
4	0.96	0.96	0.97	0.96	0.97				
5	0.95	0.95	0.96	0.95					
6	0.94	0.95	0.95						
7	0.94	0.94							
8	0.93								

Annualized Default Rate, IDR Statuses vs. Rest of Vintage 2004 Repayment Vintage Annualized Default Rate, IDR Statuses vs. Rest of Vintage 2010 Repayment Vintage

D /D 4 /D 0 0 0	IDR - Reduced Pmt	IDR - Step Up Pmt	Non-IDR
3/31/2006	1.5%		5.9%
6/30/2006	1.0%		3.8%
9/30/2006	0.9%		3.3%
12/31/2006	0.5%		3.5%
3/31/2007	1.0%		4.8%
6/30/2007	0.7%		5.2%
9/30/2007	1.8%		3.8%
12/31/2007	1.4%		5.2%
3/31/2008	0.5%		3.6%
6/30/2008	0.4%		5.4%
9/30/2008	0.9%		4.2%
12/31/2008	1.1%		3.6%
3/31/2009	1.6%		3.8%
6/30/2009	0.7%		3.5%
9/30/2009	0.5%		3.1%
12/31/2009	1.0%		3.6%
3/31/2010	0.6%		3.1%
6/30/2010	2.1%		4.2%
9/30/2010	0.7%	0.0%	4.1%
12/31/2010	0.6%	1.4%	4.5%
3/31/2011	1.2%	8.6%	4.1%
6/30/2011	1.2%	3.4%	4.1%
9/30/2011	0.8%	10.1%	3.1%
12/31/2011	1.3%	6.2%	3.5%
3/31/2012	1.6%	9.5%	3.6%
6/30/2012	1.2%	14.3%	3.7%
9/30/2012	1.0%	12.1%	3.0%
12/31/2012	1.1%	10.9%	3.4%
3/31/2013	1.1%	12.3%	3.4%
6/30/2013	0.7%	8.3%	3.3%
9/30/2013	1.0%	12.7%	3.1%
12/31/2013	1.1%	10.0%	3.3%
3/31/2014	1.5%	7.6%	3.5%
6/30/2014	1.1%	15.0%	3.2%
9/30/2014	0.9%	9.1%	3.3%
12/31/2014	0.8%	7.4%	2.3%
3/31/2015	0.5%	5.9%	2.1%
6/30/2015	0.5%	8.1%	2.8%

	IDD Dadarad Dass	IDD Com II- Done	N IDD
2/21/2011	IDR - Reduced Pmt	IDR - Step Up Pmt	Non-IDR
3/31/2011	0.1%	0.0%	1.4%
6/30/2011	0.4%	0.1%	5.9%
9/30/2011	0.7%	1.5%	6.0%
12/31/2011	0.6%	0.2%	4.2%
3/31/2012	0.8%	1.4%	8.9%
6/30/2012	0.5%	0.2%	5.4%
9/30/2012	0.3%	2.5%	5.2%
12/31/2012	0.5%	1.7%	5.9%
3/31/2013	0.5%	3.0%	7.3%
6/30/2013	0.4%	1.0%	7.2%
9/30/2013	0.5%	5.6%	6.8%
12/31/2013	0.6%	4.0%	7.5%
3/31/2014	0.6%	3.8%	7.9%
6/30/2014	0.4%	2.0%	7.2%
9/30/2014	0.7%	4.5%	7.6%
12/31/2014	0.5%	3.7%	7.2%
3/31/2015	0.3%	2.2%	6.0%
6/30/2015	0.4%	4.1%	7.3%

	Paydown	Paydown
	Without IBR	With IBR
0 1	\$50,000.00 \$49,707.93	\$ 50,000.00 \$ 49,957.02
2	\$49,414.21	\$ 49,913.80
3	\$49,118.82	\$ 49,870.33
4	\$48,821.76	\$ 49,826.62
5	\$48,523.01	\$ 49,782.65
6	\$ 48,222.58	\$ 49,738.44
7 8	\$47,920.44 \$47,616.58	\$ 49,693.98 \$ 49,649.27
9	\$47,010.30	\$ 49,604.30
10	\$47,003.70	\$ 49,559.08
11	\$46,694.66	\$ 49,513.60
12	\$46,383.86	\$ 49,467.87
13	\$46,071.30	\$ 49,409.84
14	\$45,756.97	\$ 49,351.49
15 16	\$45,440.85 \$45,122.95	\$ 49,292.81 \$ 49,233.79
17	\$44,803.25	\$ 49,174.44
18	\$44,481.73	\$ 49,114.75
19	\$44,158.39	\$ 49,054.73
20	\$43,833.22	\$ 48,994.36
21	\$43,506.21	\$ 48,933.66
22	\$43,177.34	\$ 48,872.61
23 24	\$42,846.61 \$42,514.01	\$ 48,811.21 \$ 48,749.46
25	\$42,514.01	\$ 48,674.93
26	\$41,843.13	\$ 48,599.97
27	\$41,504.84	\$ 48,524.59
28	\$41,164.63	\$ 48,448.78
29	\$40,822.50	\$ 48,372.54
30	\$40,478.42	\$ 48,295.86
31 32	\$40,132.40 \$39,784.42	\$ 48,218.76 \$ 48,141.21
33	\$39,434.46	\$ 48,063.23
34	\$39,082.52	\$ 47,984.81
35	\$38,728.59	\$ 47,905.94
36	\$38,372.65	\$ 47,826.62
37	\$38,014.69	\$ 47,733.99
38	\$37,654.70	\$ 47,640.84
39 40	\$37,292.68 \$36,928.60	\$ 47,547.15 \$ 47,452.94
41	\$36,562.46	\$ 47,358.19
42	\$36,194.25	\$ 47,262.90
43	\$35,823.95	\$ 47,167.08
44	\$35,451.55	\$ 47,070.71
45	\$35,077.04	\$ 46,973.80
46	\$34,700.41	\$ 46,876.33
47 48	\$34,321.64 \$33,940.73	\$ 46,778.32 \$ 46,679.74
49	\$33,557.66	\$ 46,567.31
50	\$33,172.42	\$ 46,454.24
51	\$32,784.99	\$ 46,340.53
52	\$32,395.37	\$ 46,226.17
53	\$32,003.54	\$ 46,111.17
54 55	\$31,609.50 \$31,213.21	\$ 45,995.51 \$ 45,879.20
56	\$30,814.69	\$ 45,762.23
57	\$30,413.90	\$ 45,644.59
58	\$30,010.85	\$ 45,526.29
59	\$29,605.51	\$ 45,407.32
60	\$29,197.87	\$ 45,287.68
61 62	\$ 28,787.92 \$ 28,375.65	\$ 45,153.60 \$ 45,018.76
63	\$20,373.03	\$ 44,883.16
64	\$27,544.09	\$ 44,746.79
65	\$27,124.77	\$ 44,609.64
66	\$26,703.08	\$ 44,471.72
67	\$ 26,278.99	\$ 44,333.01
68	\$25,852.51	\$ 44,193.53
69 70	\$ 25,423.60 \$ 24,992.27	\$ 44,053.25 \$ 43,912.17
71	\$ 24,992.27	\$ 43,770.30
72	\$24,122.25	\$ 43,627.62
73	\$23,683.54	\$ 43,469.91
74	\$23,242.35	\$ 43,311.30
75	\$22,798.65	\$ 43,151.80
76	\$ 22,352.44	\$ 42,991.39
77 78	\$21,903.70 \$21,452.42	\$ 42,830.07 \$ 42,667.84
79	\$20,998.59	\$ 42,504.69
80	\$20,542.18	\$ 42,340.61
81	\$20,083.18	\$ 42,175.61
82	\$ 19,621.58	\$ 42,009.67
83	\$ 19,157.37	\$ 41,842.79

64			
STATE STAT	84	\$ 18,690.53	\$ 41,674.96
87 \$17,707 \$1,121,8 88 \$18,785,8 \$10,000,100 90 \$18,357,9 \$10,000,100 91 \$18,357,9 \$10,000,100 92 \$18,357,9 \$10,000,100 93 \$18,357,9 \$10,000,100 94 \$13,370,0 \$10,000,100 95 \$13,377,1 \$10,000,100 96 \$13,377,1 \$10,000,100 96 \$13,377,1 \$10,000,100 97 \$11,000 \$10,000 98 \$11,000 \$10,000 99 \$11,000 \$10,000 99 \$11,000 \$10,000 90 \$11,000 \$10,000 90 \$10,000 \$			
86 \$16,055 \$10,770 \$			
SICHAL S			
91			
91			
92			
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170 \$16,426.82	169		\$ 16,868.75
171 \$ 15,982.39	170		\$ 16,426.82
	171		\$ 15,982.39

172	\$ 15,535.44
173	\$ 15,085.96
174	\$ 14,633.93
175	\$ 14,179.34
176	\$ 13,722.17
177	\$ 13,262.42
178	\$ 12,800.05
179	\$ 12,300.03 \$ 12,335.07
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180	\$ 11,867.46
181	\$ 11,378.00
182	\$ 10,885.78
183	\$ 10,390.77
184	\$ 9,892.95
185	\$ 9,392.31
186	\$ 8,888.83
187	\$ 8,382.50
188	\$ 7,873.30
189	\$ 7,361.22
190	\$ 6,846.23
191	\$ 6,328.32
192	\$ 5,788.78
193	\$ 5,246.18
194	\$ 4,700.51
195	\$ 4,151.75
196	\$ 3,599.87
197	\$ 3,044.87
198	\$ 2,486.72
199	\$ 1,925.41
200	\$ 1,925.41 \$ 1,360.92
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	Paydown Without IBR	Paydown With IBR	Prin I	Plus Outstanding npaid Interest
0	\$100,000.00	\$100,000.00		#N/A
1	\$ 99,415.86	\$100,000.00	\$	100,240.35
2	\$ 98,828.42	\$100,000.00	\$	100,480.71
3	\$ 98,237.64	\$100,000.00	\$	100,721.06
4 5	\$ 97,643.52 \$ 97,046.03	\$100,000.00 \$100,000.00	\$ \$	100,961.42 101,201.77
6	\$ 96,445.15	\$100,000.00	\$	101,201.77
7	\$ 95,840.87	\$100,000.00	\$	101,682.48
8	\$ 95,233.17	\$100,000.00	\$	101,922.83
9	\$ 94,622.02	\$100,000.00	\$	102,163.19
10	\$ 94,007.41	\$100,000.00	\$	102,403.54
11	\$ 93,389.31	\$100,000.00	\$	102,643.90
12 13	\$ 92,767.71 \$ 92,142.59	\$100,000.00 \$100,000.00	\$ \$	102,884.25 103,112.57
14	\$ 91,513.93	\$100,000.00	\$	103,340.90
15	\$ 90,881.71	\$100,000.00	\$	103,569.22
16	\$ 90,245.90	\$100,000.00	\$	103,797.55
17	\$ 89,606.49	\$100,000.00	\$	104,025.87
18	\$ 88,963.46	\$100,000.00	\$	104,254.20
19 20	\$ 88,316.78 \$ 87,666.44	\$100,000.00 \$100,000.00	\$ \$	104,482.52 104,710.85
21	\$ 87,000.44	\$100,000.00	\$	104,710.03
22	\$ 86,354.68	\$100,000.00	\$	105,167.50
23	\$ 85,693.22	\$100,000.00	\$	105,395.82
24	\$ 85,028.01	\$100,000.00	\$	105,624.15
25	\$ 84,359.03	\$100,000.00	\$	105,840.03
26 27	\$ 83,686.26 \$ 83,009.68	\$100,000.00 \$100,000.00	\$ \$	106,055.91 106,271.80
28	\$ 82,329.27	\$100,000.00	\$	106,487.68
29	\$ 81,645.00	\$100,000.00	\$	106,703.56
30	\$ 80,956.85	\$100,000.00	\$	106,919.45
31	\$ 80,264.80	\$100,000.00	\$	107,135.33
32 33	\$ 79,568.83 \$ 78,868.92	\$100,000.00	\$	107,351.22 107,567.10
34	\$ 78,165.04	\$100,000.00 \$100,000.00	\$ \$	107,567.10
35	\$ 77,457.17	\$100,000.00	\$	107,998.87
36	\$ 76,745.29	\$100,000.00	\$	108,214.75
37	\$ 76,029.38	\$100,000.00	\$	108,417.77
38	\$ 75,309.41	\$100,000.00	\$	108,620.79
39 40	\$ 74,585.36 \$ 73,857.21	\$100,000.00	\$	108,823.81 109,026.82
41	\$ 73,057.21	\$100,000.00 \$100,000.00	\$ \$	109,026.82
42	\$ 72,388.50	\$100,000.00	\$	109,432.86
43	\$ 71,647.90	\$100,000.00	\$	109,635.88
44	\$ 70,903.10	\$100,000.00	\$	109,838.90
45	\$ 70,154.08	\$100,000.00	\$	110,041.92
46 47	\$ 69,400.81 \$ 68,643.28	\$100,000.00 \$100,000.00	\$ \$	110,244.93 110,447.95
48	\$ 67,881.46	\$100,000.00	\$	110,447.93
49	\$ 67,115.32	\$100,000.00	\$	110,840.68
50	\$ 66,344.83	\$100,000.00	\$	111,030.40
51	\$ 65,569.98	\$100,000.00	\$	111,220.11
52 53	\$ 64,790.74 \$ 64,007.09	\$100,000.00 \$100,000.00	\$ \$	111,409.83 111,599.54
54	\$ 63,218.99	\$100,000.00	\$	111,789.25
55	\$ 62,426.43	\$100,000.00	\$	111,978.97
56	\$ 61,629.38	\$100,000.00	\$	112,168.68
57	\$ 60,827.80	\$100,000.00	\$	112,358.40
58	\$ 60,021.69	\$100,000.00	\$	112,548.11
59 60	\$ 59,211.01 \$ 58,395.74	\$100,000.00 \$100,000.00	\$ \$	112,737.82 112,927.54
61	\$ 57,575.84	\$100,000.00	\$	113,103.49
62	\$ 56,751.30	\$100,000.00	\$	113,279.45
63	\$ 55,922.09	\$100,000.00	\$	113,455.41
64	\$ 55,088.18	\$100,000.00	\$	113,631.36
65 66	\$ 54,249.54 \$ 53,406.15	\$100,000.00 \$100,000.00	\$ \$	113,807.32 113,983.28
67	\$ 52,557.98	\$100,000.00	\$	114,159.24
68	\$ 51,705.01	\$100,000.00	\$	114,335.19
69	\$ 50,847.20	\$100,000.00	\$	114,511.15
70	\$ 49,984.53	\$100,000.00	\$	114,687.11
71 72	\$ 49,116.98 \$ 48,244.50	\$100,000.00 \$100,000.00	\$	114,863.06 115,039.02
73	\$ 48,244.50 \$ 47,367.08	\$100,000.00	\$ \$	115,039.02
74	\$ 46,484.69	\$100,000.00	\$	115,362.48
75	\$ 45,597.30	\$100,000.00	\$	115,524.21
76	\$ 44,704.89	\$100,000.00	\$	115,685.95
77	\$ 43,807.41	\$100,000.00	\$	115,847.68
78 79	\$ 42,904.85 \$ 41,997.17	\$100,000.00 \$100,000.00	\$ \$	116,009.41 116,171.14
80	\$ 41,997.17 \$ 41,084.35	\$100,000.00	\$	116,171.14
81	\$ 40,166.36	\$100,000.00	\$	116,494.60
82	\$ 39,243.17	\$100,000.00	\$	116,656.34
83	\$ 38,314.74	\$100,000.00	\$	116,818.07

	ф. В П ВО4 ОС	#400 000 00	Ф	116.070.00
84	\$ 37,381.06	\$100,000.00	\$	116,979.80
85	\$ 36,442.08	\$100,000.00	\$	117,126.82
86	\$ 35,497.78	\$100,000.00	\$	117,273.85
87	\$ 34,548.13 \$ 33,593.10	\$100,000.00	\$	117,420.87 117,567.89
88 89	\$ 32,632.66	\$100,000.00 \$100,000.00	\$ \$	117,714.92
90	\$ 31,666.77	\$100,000.00	\$	117,714.92
91	\$ 30,695.41	\$100,000.00	\$	118,008.96
92	\$ 29,718.55	\$100,000.00	\$	118,155.99
93	\$ 28,736.15	\$100,000.00	\$	118,303.01
94	\$ 27,748.19	\$100,000.00	\$	118,450.03
95	\$ 26,754.63	\$100,000.00	\$	118,597.06
96	\$ 25,755.43	\$100,000.00	\$	118,744.08
97	\$ 24,750.58	\$100,000.00	\$	118,875.90
98	\$ 23,740.03	\$100,000.00	\$	119,007.71
99	\$ 22,723.75	\$100,000.00	\$	119,139.53
100	\$ 21,701.71	\$100,000.00	\$	119,271.35
101	\$ 20,673.89	\$100,000.00	\$	119,403.16
102	\$ 19,640.24	\$100,000.00	\$	119,534.98
103	\$ 18,600.73	\$100,000.00	\$	119,666.80
104	\$ 17,555.33	\$100,000.00	\$	119,798.61
105	\$ 16,504.00	\$100,000.00	\$	119,930.43
106	\$ 15,446.72	\$100,000.00	\$	120,062.25
107	\$ 14,383.45	\$100,000.00	\$	120,194.06 120,325.88
108	\$ 13,314.15	\$100,000.00	\$	
109 110	\$ 12,238.80 \$ 11,157.35	\$100,000.00 \$100,000.00	\$ \$	120,441.97 120,558.07
111	\$ 11,157.35	\$100,000.00	\$	120,558.07
112	\$ 8,976.03	\$100,000.00	\$	120,790.26
113	\$ 7,876.09	\$100,000.00	\$	120,906.35
114	\$ 6,769.92	\$100,000.00	\$	121,022.44
115	\$ 5,657.48	\$100,000.00	\$	121,138.54
116	\$ 4,538.73	\$100,000.00	\$	121,254.63
117	\$ 3,413.65	\$100,000.00	\$	121,370.73
118	\$ 2,282.19	\$100,000.00	\$	121,486.82
119	\$ 1,144.32	\$100,000.00	\$	121,602.92
120	\$ 0.00	\$100,000.00	\$	121,719.01
121		\$100,000.00	\$	121,818.85
122		\$100,000.00	\$	121,918.69
123		\$100,000.00	\$	122,018.53
124		\$100,000.00	\$	122,118.37
125		\$100,000.00	\$	122,218.21
126		\$100,000.00	\$	122,318.05
127		\$100,000.00	\$	122,417.89
128 129		\$100,000.00	\$ \$	122,517.73 122,617.57
130		\$100,000.00 \$100,000.00	\$	122,617.57
101		\$100,000.00		
131 132		\$100,000.00	\$	122,817.26 122,917.10
133		\$100,000.00	\$	123,000.13
134		\$100,000.00	\$	123,083.17
135		\$100,000.00	\$	123,166.21
136		\$100,000.00	\$	123,249.24
137		\$100,000.00	\$	123,332.28
138		\$100,000.00	\$	123,415.32
139		\$100,000.00	\$	123,498.36
140		\$100,000.00	\$	123,581.39
141		\$100,000.00	\$	123,664.43
142		\$100,000.00	\$	123,747.47
143		\$100,000.00	\$	123,830.50
144		\$100,000.00	\$	123,913.54
145		\$100,000.00	\$	123,979.21
146		\$100,000.00	\$	124,044.88
147		\$100,000.00	\$	124,110.54
148		\$100,000.00	\$	124,176.21
149 150		\$100,000.00 \$100,000.00	\$ \$	124,241.88 124,307.54
151		\$100,000.00	\$	124,307.34
152		\$100,000.00	\$	124,438.88
153		\$100,000.00	\$	124,504.54
154		\$100,000.00	\$	124,570.21
155		\$100,000.00	\$	124,635.88
156		\$100,000.00	\$	124,701.54
157		\$100,000.00	\$	124,749.26
158		\$100,000.00	\$	124,796.97
159		\$100,000.00	\$	124,844.68
160		\$100,000.00	\$	124,892.39
161		\$100,000.00	\$	124,940.10
162		\$100,000.00	\$	124,987.81
163		\$100,000.00	\$	125,035.52
164		\$100,000.00	\$	125,083.23
165		\$100,000.00	\$	125,130.95
166 167		\$100,000.00 \$100,000.00	\$ \$	125,178.66 125,226.37
168		\$100,000.00	\$	125,226.37
169		\$100,000.00	\$	125,303.23
170		\$100,000.00	\$	125,332.38
171		\$100,000.00	\$	125,361.53
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172	\$100,000.00	\$ 125,390.68
173	\$100,000.00	\$ 125,419.83
174	\$100,000.00	\$ 125,448.98
175	\$100,000.00	\$ 125,478.14
176	\$100,000.00	\$ 125,507.29
177	\$100,000.00	\$ 125,536.44
178	\$100,000.00	\$ 125,565.59
179	\$100,000.00	\$ 125,594.74
180	\$100,000.00	\$ 125,623.89
181	\$100,000.00	\$ 125,633.86
182	\$100,000.00	\$ 125,643.82
183	\$100,000.00	\$ 125,653.79
184	\$100,000.00	\$ 125,663.76
185	\$100,000.00	125,673.72
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186	\$100,000.00	\$ 125,683.69
187	\$100,000.00	\$ 125,693.66
188	\$100,000.00	\$ 125,703.62
189	\$100,000.00	\$ 125,713.59
190	\$100,000.00	\$ 125,723.56
191	\$100,000.00	\$ 125,733.52
192	\$100,000.00	\$ 125,743.49
193	\$100,000.00	\$ 125,733.63
194		125,723.76
	\$100,000.00	\$
195	\$100,000.00	\$ 125,713.90
196	\$100,000.00	\$ 125,704.04
197	\$100,000.00	\$ 125,694.18
198	\$100,000.00	\$ 125,684.32
199	\$100,000.00	\$ 125,674.45
200	\$100,000.00	\$ 125,664.59
201	\$100,000.00	\$ 125,654.73
202	\$100,000.00	\$ 125,644.87
203	\$100,000.00	\$ 125,635.00
204	\$100,000.00	\$ 125,625.14
205	\$100,000.00	\$ 125,594.79
206	\$100,000.00	\$ 125,564.43
207	\$100,000.00	\$ 125,534.07
208	\$100,000.00	\$ 125,503.72
209	\$100,000.00	\$ 125,473.36
210	\$100,000.00	\$ 125,443.01
211	\$100,000.00	\$ 125,412.65
212	\$100,000.00	\$ 125,382.29
213	\$100,000.00	\$ 125,351.94
214	\$100,000.00	\$ 125,321.58
215	\$100,000.00	\$ 125,291.22
216	\$100,000.00	\$ 125,260.87
217	\$100,000.00	\$ 125,209.33
218	\$100,000.00	\$ 125,157.79
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219 220	\$100,000.00 \$100,000.00	\$ 125,106.26 125,054.72
221	\$100,000.00	\$ 125,003.18
222	\$100,000.00	\$ 124,951.65
223	\$100,000.00	\$ 124,900.11
224	\$100,000.00	\$ 124,848.57
225	\$100,000.00	\$ 124,797.04
226	\$100,000.00	\$ 124,745.50
227	\$100,000.00	\$ 124,693.96
228	\$100,000.00	\$ 124,642.43
229	\$100,000.00	\$ 124,569.00
230	\$100,000.00	\$ 124,495.57
231	\$100,000.00	\$ 124,422.15
232	\$100,000.00	\$ 124,348.72
233	\$100,000.00	\$ 124,275.29
234	\$100,000.00	\$ 124,201.87
235	\$100,000.00	\$ 124,128.44
236	\$100,000.00	\$ 124,055.01
237	\$100,000.00	\$ 123,981.59
238	\$100,000.00	\$ 123,908.16
239	\$100,000.00	\$ 123,834.73
240	\$100,000.00	\$ 123,761.31
241		\$
	\$100,000.00	123,665.26
242	\$100,000.00	\$ 123,569.21
243	\$100,000.00	\$ 123,473.16
244	\$100,000.00	\$ 123,377.11
245	\$100,000.00	\$ 123,281.07
246	\$100,000.00	\$ 123,185.02
247	\$100,000.00	\$ 123,088.97
248	\$100,000.00	\$ 122,992.92
249	\$100,000.00	\$ 122,896.87
		122,890.87
250	\$100,000.00	\$
251	\$100,000.00	\$ 122,704.78
252	\$100,000.00	\$ 122,608.73
253	\$100,000.00	\$ 122,489.30
254	\$100,000.00	\$ 122,369.88
255	\$100,000.00	\$ 122,250.45
256	\$100,000.00	\$ 122,131.03
257	\$100,000.00	\$ 122,011.60
258	\$100,000.00	\$ 121,892.17
259	\$100,000.00	\$ 121,772.75

260	\$100,000.00	\$ 121,653.32
261	\$100,000.00	\$ 121,533.90
262	\$100,000.00	\$ 121,414.47
263	\$100,000.00	\$ 121,295.05
264	\$100,000.00	\$ 121,175.62
265	\$100,000.00	\$ 121,032.04
266	\$100,000.00	\$ 120,888.46
267	\$100,000.00	\$ 120,744.87
268	\$100,000.00	\$ 120,601.29
269	\$100,000.00	\$ 120,457.71
270	\$100,000.00	\$ 120,314.13
271	\$100,000.00	\$ 120,170.54
272	\$100,000.00	\$ 120,026.96
273	\$100,000.00	\$ 119,883.38
274	\$100,000.00	\$ 119,739.79
275	\$100,000.00	\$ 119,596.21
276	\$100,000.00	\$ 119,452.63
277	\$100,000.00	\$ 119,284.08
278	\$100,000.00	\$ 119,115.54
279	\$100,000.00	\$ 118,946.99
280	\$100,000.00	\$ 118,778.45
281	\$100,000.00	\$ 118,609.90
282	\$100,000.00	\$ 118,441.36
283	\$100,000.00	\$ 118,272.81
284	\$100,000.00	\$ 118,104.27
285	\$100,000.00	\$ 117,935.72
286	\$100,000.00	\$ 117,767.18
287	\$100,000.00	\$ 117,598.63
288	\$100,000.00	\$ 117,430.09
289	\$100,000.00	\$ 117,235.75
290	\$100,000.00	\$ 117,041.41
291	\$100,000.00	\$ 116,847.07
292	\$100,000.00	\$ 116,652.73
293	\$100,000.00	\$ 116,458.40
294	\$100,000.00	\$ 116,264.06
295	\$100,000.00	\$ 116,069.72
296	\$100,000.00	\$ 115,875.38
297	\$100,000.00	\$ 115,681.04
298	\$100,000.00	\$ 115,486.70
299	\$100,000.00	\$ 115,292.37
300	\$100,000.00	\$ 115,098.03

Distribution of Stafford Loans in PFH by Loan Balance and Potential Income

Balances	10000	20000	30000	40000	50000	60000	70000	80000	90000	100000	More
10000	0.8%	1.2%	1.3%	1.4%	1.5%	1.3%	1.3%	1.3%	1.1%	0.9%	6.5%
20000	0.9%	1.4%	1.5%	1.6%	1.7%	1.5%	1.4%	1.5%	1.2%	1.0%	7.3%
30000	0.7%	1.1%	1.1%	1.3%	1.3%	1.2%	1.1%	1.2%	1.0%	0.8%	5.7%
40000	0.5%	0.7%	0.8%	0.9%	0.9%	0.8%	0.8%	0.8%	0.7%	0.5%	3.9%
50000	0.4%	0.6%	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%	0.4%	2.9%
60000	0.3%	0.4%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%	0.3%	2.3%
70000	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	1.3%
80000	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.9%
90000	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.7%
100000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.6%
110000	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
120000	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%
130000	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.3%
140000	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.3%
150000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
160000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
170000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
180000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
190000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
200000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
More	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.4%

Distribution of Stafford Loans in PFH by Loan Balance and Current Income

Incon	ne										
Balances	10000	20000	30000	40000	50000	60000	70000	80000	90000	100000	More
10000	7.9%	3.3%	3.3%	2.1%	1.0%	0.5%	0.2%	0.1%	0.1%	0.0%	0.1%
20000	8.9%	3.4%	3.8%	2.5%	1.3%	0.6%	0.3%	0.1%	0.1%	0.0%	0.1%
30000	6.7%	2.4%	2.9%	2.2%	1.1%	0.5%	0.2%	0.1%	0.0%	0.0%	0.0%
40000	4.5%	1.5%	1.9%	1.6%	0.9%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%
50000	3.3%	1.1%	1.4%	1.2%	0.7%	0.3%	0.2%	0.1%	0.0%	0.0%	0.0%
60000	2.6%	0.8%	1.1%	1.0%	0.6%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%
70000	1.5%	0.4%	0.5%	0.5%	0.4%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%
80000	1.1%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
90000	0.8%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%
100000	0.7%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
110000	0.5%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
120000	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
130000	0.4%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
140000	0.3%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
150000	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
160000	0.2%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
170000	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
180000	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
190000	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
200000	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
More	0.176	0.076	0.076	0.076	0.0%	0.076	0.0%	0.0%	0.0%	0.0%	0.076

CPR Attributable to Consolidation Refinancing, Non-Consolidation Loan Trusts by Trust Vintage

	2004	2005	2006	2007	2008	2010	2012	2013	2014
3/1/2009	3.2%	3.6%	3.3%	4.8%	5.0%				
6/1/2009	2.3%	2.5%	2.2%	2.8%	2.9%				
9/1/2009	4.4%	5.2%	4.2%	6.1%	6.5%				
12/1/2009	3.2%	3.4%	3.2%	5.3%	5.8%				
3/1/2010	3.3%	4.0%	3.4%	5.4%	6.2%				
6/1/2010	3.9%	4.3%	4.1%	5.9%	6.6%				
9/1/2010	3.9%	4.3%	3.8%	6.2%	7.1%	1.9%			
12/1/2010	4.0%	4.4%	4.0%	5.8%	7.6%	0.4%			
3/1/2011	4.3%	5.0%	4.1%	6.6%	8.5%	4.4%			
6/1/2011	4.6%	5.0%	4.7%	6.0%	6.9%	5.4%			
9/1/2011	3.6%	3.9%	4.0%	4.7%	5.8%	3.7%			
12/1/2011	3.7%	4.0%	3.9%	4.8%	5.8%	2.1%			
3/1/2012	4.1%	4.7%	4.7%	5.4%	7.2%	4.4%			
6/1/2012	10.9%	11.8%	11.8%	15.3%	18.8%	11.1%	22.2%		
9/1/2012	12.3%	14.1%	14.5%	19.8%	25.1%	13.7%	26.3%		
12/1/2012	4.1%	4.3%	4.0%	4.7%	5.1%	4.1%	6.6%		
3/1/2013	4.4%	5.0%	4.5%	5.2%	6.0%	4.3%	7.2%		
6/1/2013	4.4%	4.1%	4.1%	5.1%	5.6%	4.5%	5.9%	5.9%	
9/1/2013	4.0%	4.2%	3.9%	5.0%	5.5%	4.0%	5.9%	5.7%	
12/1/2013	3.7%	3.5%	3.6%	4.0%	4.4%	3.5%	5.4%	5.0%	
3/1/2014	4.2%	4.6%	4.6%	5.5%	6.1%	4.9%	7.2%	7.4%	
6/1/2014	5.1%	5.3%	5.3%	6.4%	6.9%	5.7%	7.8%	7.6%	8.2%
9/1/2014	6.0%	5.9%	6.1%	7.5%	8.6%	7.0%	9.4%	9.4%	9.9%
12/1/2014	8.1%	8.0%	7.5%	9.1%	10.3%	8.7%	11.9%	11.6%	11.2%
3/1/2015	7.5%	6.5%	7.2%	8.0%	9.1%	7.8%	10.1%	9.9%	9.8%
6/1/2015	8.9%	8.9%	8.9%	9.1%	10.2%	9.0%	11.4%	11.1%	11.1%

CPR Attributable to Reconsolidation, Consolidation Loan Trusts by Trust Vintage

	2003	2004	2005	2006	2007	2009	2011	2012	2014
3/1/2009	0.8%	0.7%	0.6%	1.1%	1.4%				
6/1/2009	0.3%	0.5%	0.4%	0.7%	1.0%	0.2%			
9/1/2009	1.5%	1.3%	1.1%	1.9%	2.1%	1.3%			
12/1/2009	0.7%	0.9%	0.8%	1.5%	1.6%	0.9%			
3/1/2010	0.7%	0.9%	0.8%	1.5%	1.6%	1.1%			
6/1/2010	1.0%	1.1%	1.2%	1.7%	2.0%	1.2%			
9/1/2010	1.3%	1.1%	1.2%	1.9%	2.3%	1.2%			
12/1/2010	0.9%	1.0%	1.1%	1.7%	2.1%	1.5%			
3/1/2011	0.8%	1.1%	1.2%	1.9%	2.2%	2.4%			
6/1/2011	1.2%	1.2%	1.1%	2.0%	2.3%	2.3%	0.5%		
9/1/2011	0.7%	0.9%	1.0%	1.7%	1.8%	1.9%	0.5%		
12/1/2011	0.8%	1.0%	0.9%	1.6%	1.7%	1.9%	0.7%		
3/1/2012	1.2%	0.8%	0.8%	1.4%	1.6%	1.8%	0.6%		
6/1/2012	3.3%	3.7%	4.4%	6.7%	8.3%	9.1%	3.1%		
9/1/2012	4.4%	4.7%	5.5%	8.5%	10.5%	10.1%	3.1%	2.3%	
12/1/2012	0.7%	1.0%	0.9%	1.6%	2.3%	2.5%	0.7%	1.9%	
3/1/2013	1.1%	1.0%	1.1%	1.8%	2.3%	2.5%	0.9%	2.6%	
6/1/2013	1.1%	1.2%	1.1%	1.7%	2.4%	2.6%	0.7%	2.4%	
9/1/2013	0.9%	1.0%	1.1%	1.9%	2.3%	2.3%	0.8%	2.6%	
12/1/2013	1.0%	0.9%	0.9%	1.6%	2.2%	2.1%	1.0%	2.4%	
3/1/2014	1.6%	1.0%	1.1%	2.0%	2.7%	2.5%	1.1%	2.7%	
6/1/2014	1.7%	1.5%	1.5%	2.4%	3.4%	3.3%	1.5%	3.3%	
9/1/2014	1.7%	1.8%	1.9%	3.0%	3.8%	3.6%	1.5%	4.1%	
12/1/2014	2.6%	2.2%	2.2%	3.6%	4.8%	5.0%	2.1%	4.9%	4.4%
3/1/2015	2.1%	2.1%	2.1%	3.8%	4.9%	4.6%	1.8%	4.5%	4.0%
6/1/2015	2.4%	2.6%	2.5%	4.1%	5.2%	5.4%	2.3%	4.5%	4.0%

Non-Consolidation Loan Trust Constant Default Rates

	2004	2005	2005	2005	2000	2010	2042	2012	2011
3/1/2009	2004 15.1%	2005 15.5%	2006 16.6%	2007 13.5%	2008 7.5%	2010	2012	2013	2014
6/1/2009	13.1%	14.0%	16.2%	12.3%	8.3%				
9/1/2009	13.5%	13.3%	14.8%	11.7%	9.5%				
12/1/2009	13.8%	13.1%	14.1%	10.9%	8.2%				
3/1/2010	12.6%	11.9%	13.1%	10.9%	8.8%				
6/1/2010	14.5%	13.5%	13.1%	10.9%	9.3%				
9/1/2010	12.2%	11.9%	12.6%	10.5%	8.7%				
12/1/2010	12.2%	11.8%	11.9%	9.5%	7.8%				
3/1/2011	13.0%	11.7%	12.6%	10.2%	8.6%				
6/1/2011	12.5%	12.1%	12.2%	9.8%	7.8%	13.1%			
9/1/2011	11.3%	10.7%	10.8%	8.6%	7.1%	12.9%			
12/1/2011	11.1%	10.1%	10.5%	8.3%	6.3%	10.9%			
3/1/2012	12.9%	12.8%	12.4%	9.7%	8.0%	13.9%			
6/1/2012	11.8%	11.2%	11.8%	9.0%	7.3%	13.1%	0.6%		
9/1/2012	9.8%	9.1%	9.9%	7.8%	6.5%	12.5%	2.8%		
12/1/2012	11.1%	9.9%	10.1%	8.3%	6.9%	12.5%	4.8%		
3/1/2013	10.7%	10.4%	10.2%	8.8%	7.4%	12.7%	6.3%		
6/1/2013	10.7%	10.0%	10.2%	8.2%	7.0%	13.2%	7.3%	0.9%	
9/1/2013	8.8%	8.1%	8.8%	7.3%	6.1%	12.3%	7.2%	2.9%	
12/1/2013	9.7%	8.9%	9.4%	7.8%	6.3%	11.4%	6.9%	4.6%	
3/1/2014	10.9%	9.5%	9.7%	8.6%	7.0%	12.7%	7.4%	4.7%	
6/1/2014	9.7%	8.3%	9.6%	7.6%	6.5%	13.0%	6.6%	4.9%	0.6%
9/1/2014	9.3%	8.3%	9.1%	7.6%	6.7%	11.1%	7.0%	5.4%	2.7%
12/1/2014	7.6%	7.1%	7.3%	6.4%	5.5%	9.9%	6.0%	4.7%	3.6%
3/1/2015	6.0%	5.8%	5.8%	5.2%	5.0%	8.5%	5.6%	4.3%	4.3%
6/1/2015	8.1%	7.4%	7.7%	6.3%	5.8%	9.7%	6.0%	4.6%	6.7%

Non-Consolidation Loan Trust Voluntary Constant Prepayment Rates

	2004	2005	2000	200	2000	2010	2042	2012	2011
3/1/2009	2004 0.2%	2005 0.6%	2006 0.0%	2007 2.3%	2008 4.4%	2010	2012	2013	2014
6/1/2009	-1.1%	-0.6%	-1.2%	0.4%	2.1%				
9/1/2009	0.6%	1.4%	0.2%	3.2%	4.9%				
12/1/2009	-1.3%	-0.5%		2.4%	4.5%				
3/1/2010			-1.0%						
	0.2%	0.9%	0.2%	3.0%	5.1%				
6/1/2010	0.4%	1.0%	0.7%	3.6%	5.4%				
9/1/2010	0.0%	0.5%	0.0%	3.5%	5.6%				
12/1/2010	0.1%	1.0%	0.2%	3.4%	6.7%				
3/1/2011	1.3%	2.1%	0.9%	4.3%	7.7%				
6/1/2011	1.6%	2.0%	1.6%	3.8%	6.2%	1.7%			
9/1/2011	-0.2%	0.5%	0.3%	2.0%	4.6%	-0.7%			
12/1/2011	-0.4%	0.3%	0.0%	1.9%	4.6%	-0.8%			
3/1/2012	0.6%	1.6%	1.4%	2.7%	6.1%	-0.9%			
6/1/2012	8.6%	9.9%	9.4%	13.8%	18.6%	10.0%	22.5%		
9/1/2012	9.8%	11.9%	12.2%	18.1%	24.6%	13.2%	24.7%		
12/1/2012	1.0%	1.8%	1.1%	2.7%	4.2%	0.7%	5.6%		
3/1/2013	2.3%	3.2%	2.3%	3.5%	5.5%	1.0%	6.7%		
6/1/2013	1.7%	2.0%	1.9%	3.6%	5.2%	1.6%	5.5%	7.5%	
9/1/2013	1.5%	2.3%	1.8%	3.7%	5.5%	0.7%	5.6%	6.6%	
12/1/2013	0.5%	1.3%	1.1%	2.4%	3.6%	-0.5%	4.5%	5.6%	
3/1/2014	2.3%	3.4%	2.9%	4.3%	5.8%	1.8%	6.8%	9.1%	
6/1/2014	2.9%	3.9%	3.9%	5.5%	7.1%	3.0%	8.1%	9.6%	10.7%
9/1/2014	3.2%	4.0%	4.1%	6.4%	8.7%	4.3%	9.2%	11.4%	12.1%
12/1/2014	5.7%	6.2%	5.6%	8.5%	11.1%	5.9%	12.6%	14.3%	14.4%
3/1/2015	4.6%	4.7%	5.3%	6.9%	9.4%	4.6%	10.1%	12.0%	12.0%
6/1/2015	5.9%	6.8%	6.6%	8.1%	10.6%	6.2%	11.5%	13.1%	13.7%

Consolidation Loan Trust Constant Default Rates

0.14.10000	2003	2004	2005	2006	2007	2009	2011	2012
3/1/2009	2.2%	2.5%	1.9%	2.7%	3.2%			
6/1/2009	2.6%	2.6%	2.1%	2.7%	3.3%			
9/1/2009	2.5%	2.1%	1.9%	2.7%	3.2%			
12/1/2009	3.3%	2.7%	2.1%	2.8%	3.7%			
3/1/2010	2.6%	2.6%	1.8%	2.3%	2.9%	3.8%		
6/1/2010	3.0%	3.2%	2.3%	3.0%	3.7%	6.1%		
9/1/2010	3.1%	3.1%	2.1%	3.0%	3.6%	4.4%		
12/1/2010	2.8%	3.6%	2.4%	3.1%	3.6%	4.3%		
3/1/2011	2.8%	3.1%	2.3%	2.9%	3.4%	3.4%		
6/1/2011	2.8%	3.0%	2.6%	2.9%	3.5%	3.3%		
9/1/2011	2.3%	2.9%	2.6%	2.7%	2.9%	3.8%		
12/1/2011	2.7%	2.8%	3.0%	2.8%	3.2%	3.5%		
3/1/2012	2.9%	3.0%	2.5%	3.1%	3.3%	4.1%	2.9%	
6/1/2012	2.6%	3.1%	2.8%	3.5%	3.3%	4.3%	3.6%	
9/1/2012	2.8%	2.5%	2.4%	2.9%	3.0%	4.0%	3.8%	
12/1/2012	2.9%	2.7%	2.4%	3.1%	3.3%	4.3%	3.7%	
3/1/2013	2.6%	3.0%	2.3%	3.1%	3.3%	4.2%	4.2%	2.4%
6/1/2013	2.0%	2.7%	2.3%	3.1%	3.6%	4.4%	4.2%	4.1%
9/1/2013	3.0%	2.7%	2.3%	2.9%	3.8%	4.2%	4.2%	3.6%
12/1/2013	2.4%	2.8%	2.2%	3.0%	3.7%	4.3%	3.8%	4.8%
3/1/2014	3.5%	3.0%	2.9%	3.5%	4.5%	5.5%	4.4%	5.7%
6/1/2014	3.3%	3.0%	2.4%	3.2%	3.8%	4.4%	4.6%	5.2%
9/1/2014	2.5%	2.6%	2.5%	3.0%	3.9%	4.6%	4.0%	5.2%
12/1/2014	2.0%	2.1%	1.9%	2.4%	3.1%	3.3%	3.4%	4.7%
3/1/2015	1.6%	1.9%	1.8%	2.0%	2.6%	3.1%	3.1%	4.5%
6/1/2015	2.7%	2.3%	2.2%	2.7%	3.1%	3.5%	3.3%	4.0%

3/1/2009	2003	2004	2005	2006	2007	2009	2011	2012
	1.9%	1.5%	1.4%	1.6%	1.7%			
6/1/2009	1.3%	1.2%	1.2%	1.3%	1.4%			
9/1/2009	2.5%	2.0%	2.0%	2.4%	2.4%			
12/1/2009	1.7%	1.7%	1.9%	2.1%	1.8%	0.40/		
3/1/2010	1.9%	1.8%	1.7%	2.1%	1.9%	2.1%		
6/1/2010	2.3%	1.9%	2.1%	2.3%	2.3%	2.4%		
9/1/2010	2.7%	2.0%	2.1%	2.6%	2.6%	2.6%		
12/1/2010	2.2%	2.0%	2.2%	2.5%	2.7%	2.9%		
3/1/2011	2.4%	2.3%	2.5%	2.9%	2.8%	2.3%		
6/1/2011	2.5%	2.2%	2.3%	2.9%	2.8%	2.4%		
9/1/2011	1.9%	1.8%	2.0%	2.4%	2.2%	1.9%		
12/1/2011	2.3%	2.0%	2.1%	2.3%	2.2%	2.2%		
3/1/2012	2.9%	2.1%	2.3%	2.3%	2.2%	2.2%		
6/1/2012	5.1%	5.0%	5.8%	7.8%	9.0%	9.6%	5.7%	
9/1/2012	6.0%	6.0%	6.9%	9.6%	11.3%	10.8%	8.7%	
12/1/2012	2.2%	2.5%	2.5%	2.8%	3.1%	3.2%	0.2%	
3/1/2013	3.1%	2.7%	2.8%	3.3%	3.2%	3.4%	1.1%	
6/1/2013	2.7%	2.7%	2.7%	3.1%	3.5%	3.5%	0.5%	3.7%
9/1/2013	3.0%	2.7%	2.8%	3.4%	3.6%	3.2%	0.8%	4.1%
12/1/2013	2.4%	2.3%	2.4%	2.8%	3.1%	2.8%	0.2%	3.4%
3/1/2014	3.3%	2.5%	2.7%	3.2%	3.4%	3.3%	0.8%	3.8%
6/1/2014	3.9%	3.1%	3.2%	3.8%	4.6%	4.3%	0.7%	4.0%
9/1/2014	3.6%	3.3%	3.5%	4.3%	4.9%	4.6%	2.4%	5.2%
12/1/2014	4.9%	4.1%	4.0%	5.3%	6.5%	6.4%	3.3%	6.0%
3/1/2015	3.9%	3.7%	3.8%	5.3%	6.1%	5.7%	3.3%	5.9%
6/1/2015	4.3%	4.2%	4.1%	5.6%	6.4%	6.7%	3.1%	5.9%