

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

Report Date: February 26, 2018  
Collection Period: 01/01/18 to 01/31/18

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
					<b>December 31, 2017</b>	<b>Change</b>	<b>January 31, 2018</b>		
1	Principal Balance				\$83,785,710.05	(\$1,849,221.54)	\$81,936,488.51		
2	Accrued Interest				\$283,155.80	(\$10,470.04)	\$272,685.76		
3	Total Principal And Accrued Interest Balance				<b>\$84,068,865.85</b>	<b>(\$1,859,691.58)</b>	<b>\$82,209,174.27</b>		
4	Fund Accounts Balance				<b>\$2,373,308.86</b>	<b>\$885,956.85</b>	<b>\$3,259,265.71</b>		
5	<b>Total Student Loans And Fund Balance</b>				<b>\$86,442,174.71</b>	<b>(\$973,734.73)</b>	<b>\$85,468,439.98</b>		
<b>B. Student Loan Portfolio and Fund Balance</b>									
					<b>December 31, 2017</b>	<b>Change</b>	<b>January 31, 2018</b>		
1	Weighted Average Coupon (WAC)				4.67%	0.17%	4.84%		
2	Weighted Average Remaining Maturity (WARM) [includes in-school period]				90	(1)	89		
3	Number of Loans				11,062	(102)	10,960		
4	Number of Borrowers				9,908	(89)	9,819		
<b>C. Notes and Certificates</b>									
					<b>1/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	
						<b>December 31, 2017</b>	<b>Change</b>	<b>January 31, 2018</b>	
					<b>Interest Rate</b>			<b>% of</b>	
								<b>O/S Securities</b>	
1	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-1	FRN	00432CAT8	0.00000%	\$0.00	\$0.00	\$0.00	0.0%
2	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-2	VRN	00432CAU5	2.65500%	\$19,544,469.91	(\$531,457.49)	\$19,013,012.42	22.8%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.65500%	\$19,571,133.57	(\$532,182.54)	\$19,038,951.03	22.8%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	2.90400%	\$45,300,000.00	\$0.00	\$45,300,000.00	54.3%
5	<b>Total Notes and Certificates</b>				<b>2.79033%</b>	<b>\$84,415,603.48</b>	<b>(\$1,063,640.03)</b>	<b>\$83,351,963.45</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
					<b>December 31, 2017</b>	<b>Change</b>	<b>January 31, 2018</b>		
1	Capitalized Interest Account				\$400,000.00	\$0.00	\$400,000.00		
2	Pre-Funding Account				\$0.00	\$0.00	\$0.00		
3	Admin Account				\$70,998.47	(\$1,179.84)	\$69,818.63		
4	Collection Account				\$1,808,802.13	\$879,734.67	\$2,688,536.80		
5	Class A-1 Interest Account				\$0.00	\$0.00	\$0.00		
6	Class A-1 Principal Account				\$0.00	\$0.00	\$0.00		
7	Class A-2 Interest Account				\$0.00	\$0.00	\$0.00		
8	Class A-2 Principal Account				\$0.00	\$0.00	\$0.00		
9	Class A-3 Interest Account				\$0.00	\$0.00	\$0.00		
10	Class A-3 Principal Account				\$0.00	\$0.00	\$0.00		
11	Class B Interest Account				\$93,508.26	\$7,402.02	\$100,910.28		
12	Class B Principal Account				\$0.00	\$0.00	\$0.00		
13	<b>Total Fund Accounts Balance</b>				<b>\$2,373,308.86</b>	<b>\$885,956.85</b>	<b>\$3,259,265.71</b>		

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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Collection Period: 01/01/18 to 01/31/18

<b>II. Series 2003-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>January 31, 2018</b>		
1 Borrower Payments - Total			(\$1,845,704.16)
2 Claim Payments			\$0.00
3 Refunds			\$2,255.07
4 Reversals			\$0.00
5a New Acquisitions - Principal	\$0.00		
5b Cancellations - Principal	\$0.00		
5c New Acquisitions - Sale Transfers	\$0.00		
5d New Acquisitions - Repurchases	\$0.00		
5 New Acquisitions - Total			\$0.00
<b>6 Total Cash Principal Activity</b>			<b>(\$1,843,449.09)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1 Capitalized Interest			\$6,551.33
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$2,429.32		
4b Adjustments - Write-offs	(\$14,753.10)		
4 Total Adjustments			(\$12,323.78)
<b>5 Total Non-Cash Principal Activity</b>			<b>(\$5,772.45)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$1,849,221.54)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1 Borrower Payments - Total			(\$344,275.23)
2 Claim Payments			\$0.00
3a New Acquisitions - Sale Transfers	\$0.00		
3b New Acquisitions - Repurchases	\$0.00		
3 New Acquisitions			\$0.00
4 Other Adjustments			\$0.00
<b>5 Total Cash Interest Activity</b>			<b>(\$344,275.23)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1 Borrower Accruals			\$340,047.06
2 Capitalized Interest			(\$6,551.33)
3a Small Balance and Other Adjustments	(\$2,696.96)		
3b Adjustments - Write-offs	(\$418.58)		
3 Total Adjustments			(\$3,115.54)
4 Fee Accruals			\$3,425.00
<b>5 Total Non-Cash Interest Activity</b>			<b>\$333,805.19</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$10,470.04)</b>

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<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>January 31, 2018</b>		
	Transfers to Other Funds	\$1,358,383.24		
	1a Amount received in the collection account related to the collection period	(\$1,358,383.24)		
	1b Earnings	\$2,520,931.22		
	1c Recoveries	\$2,158.39		
	1d Misc. Payments Received/Due	\$48,235.20		
	2 Only on capitalized interest release date any amount remaining in the CAPI account in excess of the CAPI account requirement	\$0.00		
	3 Amount in the capitalized interest account after application of funds in the collection account	\$0.00		
	4 Amount received in the collection account after last date of related to the collection period	\$0.00		
	<b>Ending Balance</b>	<b>\$2,571,324.81</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$68,277.68	\$68,277.68	\$0.00
1b <b>Broker Dealer, Auction Agent and Other Fees</b>		\$2,114.00	\$2,114.00	\$0.00
2a <b>Payment of Interest Distribution Amount on Senior Notes; Class A-1</b>		\$0.00	\$0.00	\$0.00
2b <b>Payment of Interest Distribution Amount on Senior Notes; Class A-2</b>		\$44,870.71	\$44,870.71	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$44,931.92	\$44,931.92	\$0.00
3a Payment of Principal Distribution Amount on Senior Notes; Class A-1		\$0.00	\$0.00	\$0.00
3b Payment of Principal Distribution Amount on Senior Notes; Class A-2		\$0.00	\$0.00	\$0.00
3c Payment of Principal Distribution Amount on Senior Notes; Class A-3		\$0.00	\$0.00	\$0.00
4 <b>Payment of Interest Distribution Amount on Subordinate Notes Class B</b>		\$103,863.84	\$103,863.84	\$0.00
5 Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)		\$0.00	\$0.00	\$0.00
6 Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth		\$0.00	\$0.00	\$0.00
7 Payment to the Capitalized Interest account to increase the balance thereof set forth		\$0.00	\$0.00	\$0.00
8 Reserved	\$0.00	\$0.00	\$0.00	
9 Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00	\$0.00	
10 <b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>	\$2,165,844.35	\$2,165,844.35	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$141,422.31	\$141,422.31	\$0.00	
<b>Total Payments</b>	<b>\$2,571,324.81</b>	<b>\$2,571,324.81</b>	<b>\$0.00</b>	

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<b>IV. Series 2003-A Notes Waterfall for Distributions</b>				
			Remaining Funds Balance	CAPI Account Uses
<b>A.</b>		Total Available Funds (Collection Fund Account)	\$2,571,324.81	\$0.00
<b>B.</b>	<b>First</b>	Administrative Allowance	\$70,391.68	\$0.00
<b>C.</b>	<b>Second</b>	<b>Payment of Interest Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$44,870.71	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$44,931.92	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$89,802.63</b>	
<b>D.</b>	<b>Third</b>	<b>Payment of Principal Distribution Amount on Senior Notes or Senior Obligations:</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$0.00
	(d)	<b>Total Principal Distribution on Senior Notes or Obligations:</b>	<b>\$0.00</b>	
<b>E.</b>	<b>Fourth</b>	Payment of Interest Distribution Amount on Subordinate Notes 2003-A Class B ARC	\$103,863.84	\$0.00
<b>F.</b>	<b>Fifth</b>	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$0.00
<b>G.</b>	<b>Sixth</b>	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$0.00
<b>K.</b>	<b>Tenth</b>	<b>Payment of principal with respect to the notes (Allocation of Principal Payments)</b>		
	(a)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-1 [FRN]	\$0.00	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$1,082,183.99	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$1,083,660.36	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$2,165,844.35</b>	
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$141,422.31	\$0.00

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes Monthly Servicing Report

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Collection Period: 01/01/18 to 01/31/18

<b>V. Series 2003-A Net Loan Rate and Asset Percentages</b>			
<b>A. Net Loan Rate</b>			
1 FRN Notes outstanding Balance	\$0.00		
2 VRN Notes outstanding Balance	\$38,051,963.45		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$330,367.97		
5 Plus investment earnings and late fees	\$6,277.06		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$30,726.18		
8 Minus Notes fees expected during current Interest Period	\$2,114.00		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.37%		
<b>Net Loan Rate</b>	<b>4.37%</b>		
<b>B. Senior Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$82,209,174.27	\$82,209,174.27	
2 Fund Balances	\$3,262,117.77	\$694,319.57	
3 Senior Notes Interest and Fees Accrued	\$19,922.11	\$19,922.11	
4 Senior Notes Outstanding	\$38,051,963.45	\$35,886,119.10	
<b>Senior Asset Percentage</b>	<b>224.56%</b>	<b>230.96%</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$82,209,174.27	\$82,209,174.27	
2 Fund Balances	\$3,262,117.77	\$694,319.57	
3 All Notes Interest and Fees Accrued	\$93,652.36	\$93,652.36	
4 All Notes Outstanding	\$83,351,963.45	\$81,186,119.10	
<b>Subordinate Asset Percentage</b>	<b>102.43%</b>	<b>102.00%</b>	

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

Monthly Servicing Report

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## VI. Series 2003-A Portfolio Characteristics

	Number of Loans	Dollar Amount	% of Portfolio
<b>A. Loan Type Distribution:</b>			
1 Private Loans	10,960	\$81,936,488.51	100.00%
2 Total By Loan Type Distribution	<b>10,960</b>	<b>\$81,936,488.51</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>			
1 In-School	4	\$37,280.01	0.05%
2 Grace	0	\$0.00	0.00%
3 Deferment	0	\$0.00	0.00%
4 Forbearance	100	\$1,034,418.38	1.26%
5 Repayment	10,856	\$80,864,790.12	98.69%
6 Interim Charge-Offs	0	\$0.00	0.00%
7 Total By Borrower Status Distribution	<b>10,960</b>	<b>\$81,936,488.51</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>			
1 Graduate	10,898	\$81,368,648.98	99.31%
2 Undergraduate	62	\$567,839.53	0.69%
3 Total By Loan Type Distribution	<b>10,960</b>	<b>\$81,936,488.51</b>	<b>100.00%</b>

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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VII. Series 2003-A Notes		Portfolio Status By Loan Type		
Status	# of Loans	Amount (\$)	Percentage (%)	
<b>A.</b> INTERIM:		Includes Accrued Int.		
<b>A.</b> In-School				
Current	4	\$64,176.30	0.08%	
<b>B.</b> Grace				
Current	0	\$0.00	0.00%	
<b>C.</b> TOTAL INTERIM	4	\$64,176.30	0.08%	
<b>D.</b> REPAYMENT:				
Active				
Current	9,895	\$72,775,655.61	88.52%	
1-29 Days Delinquent	706	\$5,909,586.53	7.19%	
30-59 Days Delinquent	131	\$1,205,591.56	1.47%	
60-89 Days Delinquent	52	\$455,076.62	0.55%	
90-119 Days Delinquent	32	\$301,281.20	0.37%	
120-149 Days Delinquent	21	\$198,775.24	0.24%	
150-179 Days Delinquent	19	\$239,137.25	0.29%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	100	\$1,059,893.96	1.29%	
<b>G.</b> Claims	0	\$0.00	0.00%	
<b>H.</b> TOTAL REPAYMENT	10,956	\$82,144,997.97	99.92%	
<b>I.</b> TOTAL PORTFOLIO	10,960	\$82,209,174.27	100.00%	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

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<b>VIII. Series 2003-A Portfolio Summary Report</b>		
<b>A.</b>	1 ABS Notes Outstanding	<b>\$83,351,963</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$81,936,489
	2 Total Fund Accounts Balance	\$3,259,266
	3 Total Principal and Accrued Interest Balance	\$82,209,174
	4 Number of Loans	10,960
	5 Number of Borrowers	9,819
<b>C.</b>	1 Borrower Payments- Principal	\$1,845,704
	2 Borrower Payments- Interest	\$344,275
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$68,278
	3 Cash Release to Access Group Inc	\$141,422
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.84%
	2 Weighted Average Remaining Maturity (WARM)	89
<b>F.</b>	1 Senior Notes Outstanding	\$38,051,963
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,063,640
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.37%
	6 Senior Asset Percentage	224.56%
	7 Total Asset Percentage	102.43%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2003-A Notes**  
**Portfolio Trend Analysis Report**  
**January 31, 2018**

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	March-17	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18
	Reporting Date	4/25/2017	5/25/2017	6/26/2017	7/25/2017	8/25/2017	9/25/2017	10/25/2017	11/27/2017	12/26/2017	1/25/2018	2/26/2018
<b>A.</b>	<b>1 Asset Backed Securities</b>	<b>\$98,581,337</b>	<b>\$96,436,459</b>	<b>\$95,323,289</b>	<b>\$93,283,440</b>	<b>\$91,894,472</b>	<b>\$90,735,654</b>	<b>\$88,597,784</b>	<b>\$87,489,733</b>	<b>\$85,774,223</b>	<b>\$84,415,603</b>	<b>\$83,351,963</b>
<b>B.</b>	1 Total Private Principal Balance	\$97,528,985	\$95,941,125	\$94,277,990	\$92,723,420	\$91,216,371	\$89,509,229	\$88,046,426	\$86,594,710	\$85,201,567	\$83,785,710	<b>\$81,936,489</b>
	2 Total Fund Accounts Balance	\$3,201,572	\$2,526,147	\$3,054,274	\$2,451,817	\$2,446,607	\$3,080,577	\$2,398,056	\$2,817,603	\$2,381,977	\$2,373,309	<b>\$3,259,266</b>
	3 Total Principal and Accrued Interest Balance	\$97,821,955	\$96,236,202	\$94,567,678	\$92,993,920	\$91,500,157	\$89,793,299	\$88,318,550	\$86,877,979	\$85,477,862	\$84,068,866	<b>\$82,209,174</b>
	4 Number of Loans	12,012	11,910	11,764	11,671	11,589	11,482	11,357	11,249	11,165	11,062	<b>10,960</b>
	5 Number of Borrowers	10,695	10,610	10,489	10,410	10,346	10,256	10,162	10,067	9,994	9,908	<b>9,819</b>
<b>C.</b>	1 Borrower Payments- Principal	\$1,714,559	\$1,506,249	\$1,595,330	\$1,440,810	\$1,364,008	\$1,656,597	\$1,350,617	\$1,410,751	\$1,333,557	\$1,333,987	<b>\$1,845,704</b>
	2 Borrower Payments- Interest	\$347,573	\$345,297	\$354,244	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	<b>\$344,275</b>
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
	2 Administrative Allowance	\$81,271	\$79,948	\$78,562	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	<b>\$68,278</b>
	3 Cash Release to Access Group	\$182,844	\$162,132	\$74,886	\$141,846	\$0	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	<b>\$141,422</b>
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.28%	4.41%	4.41%	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%	<b>4.84%</b>
	2 Weighted Average Remaining Maturity (WARM)	99	98	97	96	95	94	93	92	91	90	<b>89</b>
<b>F.</b>	1 Senior Notes Outstanding	\$53,281,337	\$51,136,459	\$50,023,289	\$47,983,440	\$46,594,472	\$45,435,654	\$43,297,784	\$42,189,733	\$40,474,223	\$39,115,603	<b>\$38,051,963</b>
	2 Subordinate Note Outstanding	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	\$45,300,000	<b>\$45,300,000</b>
	3 Senior Principal Distribution Amount	\$1,180,887	\$2,144,879	\$1,113,170	\$2,039,849	\$1,388,968	\$1,158,817	\$2,137,871	\$1,108,050	\$1,715,510	\$1,358,619	<b>\$1,063,640</b>
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
	5 Net Loan Rate	3.83%	3.98%	3.89%	3.96%	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%	<b>4.37%</b>
	6 Senior Asset Percentage	189.58%	193.10%	195.11%	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%	<b>224.56%</b>
	7 Subordinate Asset Percentage	102.40%	102.36%	102.31%	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%	<b>102.43%</b>