

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: March 26, 2018  
Collection Period: 02/01/18 to 02/28/18

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>January 31, 2018</b>	<b>Change</b>	<b>February 28, 2018</b>	
1	Principal Balance					\$81,936,488.51	(\$1,688,783.95)	\$80,247,704.56	
2	Accrued Interest					\$272,685.76	(\$17,924.16)	\$254,761.60	
3	Total Principal And Accrued Interest Balance					<b>\$82,209,174.27</b>	<b>(\$1,706,708.11)</b>	<b>\$80,502,466.16</b>	
4	Fund Accounts Balance					<b>\$3,259,265.71</b>	<b>(\$611,382.29)</b>	<b>\$2,647,883.42</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$85,468,439.98</b>	<b>(\$2,318,090.40)</b>	<b>\$83,150,349.58</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>January 31, 2018</b>	<b>Change</b>	<b>February 28, 2018</b>	
1	Weighted Average Coupon (WAC)					4.84%	0.00%	4.84%	
2	Weighted Average Remaining Maturity (WARM)				[includes in-school period]	89	(2)	87	
3	Number of Loans					10,960	(104)	10,856	
4	Number of Borrowers					9,819	(89)	9,730	
<b>C. Notes and Certificates</b>									
				<b>2/28/2018</b>		<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>Interest Rate</b>		<b>January 31, 2018</b>	<b>Change</b>	<b>February 28, 2018</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	2.85900%	\$19,013,012.42	(\$1,082,183.99)	\$17,930,828.43	22.1%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	2.85900%	\$19,038,951.03	(\$1,083,660.36)	\$17,955,290.67	22.1%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	2.98900%	\$45,300,000.00	\$0.00	\$45,300,000.00	55.8%
5	<b>Total Notes and Certificates</b>				<b>2.93154%</b>	<b>\$83,351,963.45</b>	<b>(\$2,165,844.35)</b>	<b>\$81,186,119.10</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>January 31, 2018</b>	<b>Change</b>	<b>February 28, 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					\$69,818.63	(\$1,540.95)	\$68,277.68	
4	Collection Account					\$2,688,536.80	(\$612,794.90)	2,075,741.90	
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					\$100,910.28	\$2,953.56	\$103,863.84	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	<b>Total Fund Accounts Balance</b>					<b>\$3,259,265.71</b>	<b>(\$611,382.29)</b>	<b>\$2,647,883.42</b>	

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<b>II. Series 2003-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>		<b>February 28, 2018</b>	
1 Borrower Payments - Total			(\$1,591,540.41)
2 Claim Payments			\$0.00
3 Refunds			\$3,162.51
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>(\$1,588,377.90)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1 Capitalized Interest			\$2,628.58
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$285.75		
4b Adjustments - Write-offs	(\$103,320.38)		
4 Total Adjustments			(\$103,034.63)
<b>5 Total Non-Cash Principal Activity</b>			<b>(\$100,406.05)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$1,688,783.95)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1 Borrower Payments - Total			(\$316,193.40)
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>(\$316,193.40)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1 Borrower Accruals			\$300,437.96
2 Capitalized Interest			(\$2,628.58)
3a Small Balance and Other Adjustments	(\$436.01)		
3b Adjustments - Write-offs	(\$1,999.13)		
3 Total Adjustments			(\$2,435.14)
4 Fee Accruals			\$2,895.00
<b>5 Total Non-Cash Interest Activity</b>			<b>\$298,269.24</b>
<b>F. Total Student Loan Interest Activity</b>			<b>(\$17,924.16)</b>

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<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>February 28, 2018</b>		
	Transfers to Other Funds	\$2,571,324.81		
	1a Amount received in the collection account related to the collection period	(\$2,571,324.81)		
	1b Earnings	\$1,586,925.07		
	1c Recoveries	\$2,852.06		
	1d Misc. Payments Received/Due	\$51,106.55		
	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>\$1,640,883.68</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$66,870.41	\$66,870.41	\$0.00
1b <b>Broker Dealer, Auction Agent and Other Fees</b>		\$1,233.16	\$1,233.16	\$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>		\$39,872.19	\$39,872.19	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$39,926.58	\$39,926.58	\$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>		\$106,192.26	\$106,192.26	\$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>	\$1,352,021.26	\$1,352,021.26	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$34,767.82	\$34,767.82	\$0.00	
<b>Total Payments</b>	<b>\$1,640,883.68</b>	<b>\$1,640,883.68</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)	\$1,640,883.68	\$1,640,883.68	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$68,103.57	\$1,572,780.11	\$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	\$1,572,780.11	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$39,872.19	\$1,532,907.92	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$39,926.58	\$1,492,981.34	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$79,798.77</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	\$1,492,981.34	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$1,492,981.34	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$1,492,981.34	\$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	\$106,192.26	\$1,386,789.08	\$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	\$1,386,789.08	\$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	\$1,386,789.08	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,386,789.08	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$1,386,789.08	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,386,789.08	\$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	\$1,386,789.08	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$675,549.82	\$711,239.26	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$676,471.44	\$34,767.82	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$34,767.82	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,352,021.26</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$34,767.82	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

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Collection Period: 02/01/18 to 02/28/18

<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	\$35,886,119.10		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$323,614.43		
5 Plus investment earnings and late fees	\$6,094.30		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$30,092.89		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	4.41%		
<b>Net Loan Rate</b>	<b>4.41%</b>		
<b>B. Senior Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$80,502,466.16	\$80,502,466.16	
2 Fund Balances	\$2,651,082.72	\$1,012,353.35	
3 Senior Notes Interest and Fees Accrued	\$8,827.65	\$8,827.65	
4 Senior Notes Outstanding	\$35,886,119.10	\$34,534,097.84	
<b>Senior Asset Percentage</b>	<b>231.69%</b>	<b>236.02%</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$80,502,466.16	\$80,502,466.16	
2 Fund Balances	\$2,651,082.72	\$1,012,353.35	
3 All Notes Interest and Fees Accrued	\$84,039.71	\$84,039.71	
4 All Notes Outstanding	\$81,186,119.10	\$79,834,097.84	
<b>Subordinate Asset Percentage</b>	<b>102.32%</b>	<b>102.00%</b>	

# ACCESS GROUP, INC.

Student Loan Asset Backed Series 2003-A Notes

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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	10,856	\$80,247,704.56	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>10,856</b>	<b>\$80,247,704.56</b>	<b>100.00%</b>
<b>B. Borrower Status Distribution:</b>				
	1 In-School	3	\$28,466.01	0.04%
	2 Grace	1	\$8,814.00	0.01%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	124	\$1,278,875.06	1.59%
	5 Repayment	10,728	\$78,931,549.49	98.36%
	<b>6 Interim Charge-Offs</b>	<b>0</b>	<b>\$0.00</b>	<b>0.00%</b>
<b>7 Total By Borrower Status Distribution</b>	<b>10,856</b>	<b>\$80,247,704.56</b>	<b>100.00%</b>	
<b>C. School Type Distribution:</b>				
	1 Graduate	10,794	\$79,687,505.05	99.30%
	2 Undergraduate	62	\$560,199.51	0.70%
<b>3 Total By Loan Type Distribution</b>	<b>10,856</b>	<b>\$80,247,704.56</b>	<b>100.00%</b>	

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

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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.		
In-School				
Current	3	\$48,080.48	0.06%	
<b>B.</b> Grace				
Current	1	\$16,254.45	0.02%	
<b>C.</b> TOTAL INTERIM	4	\$64,334.93	0.08%	
<b>D.</b> REPAYMENT:				
Active				
Current	10,235	\$74,907,207.85	93.05%	
1-29 Days Delinquent	215	\$1,650,313.96	2.05%	
30-59 Days Delinquent	142	\$1,323,317.18	1.64%	
60-89 Days Delinquent	57	\$526,694.02	0.65%	
90-119 Days Delinquent	39	\$334,699.74	0.42%	
120-149 Days Delinquent	25	\$216,040.70	0.27%	
150-179 Days Delinquent	15	\$172,662.92	0.21%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	124	\$1,307,194.86	1.62%	
<b>G.</b> Claims	0	\$0.00	0.00%	
<b>H.</b> TOTAL REPAYMENT	10,852	\$80,438,131.23	99.92%	
<b>I.</b> TOTAL PORTFOLIO	10,856	\$80,502,466.16	100.00%	

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## Student Loan Asset Backed Series 2003-A Notes

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#### VIII. Series 2003-A Portfolio Summary Report

<b>A.</b>	1 ABS Notes Outstanding	\$81,186,119
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$80,247,705
	2 Total Fund Accounts Balance	\$2,647,883
	3 Total Principal and Accrued Interest Balance	\$80,502,466
	4 Number of Loans	10,856
	5 Number of Borrowers	9,730
<b>C.</b>	1 Borrower Payments- Principal	\$1,591,540
	2 Borrower Payments- Interest	\$316,193
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$66,870
	3 Cash Release to Access Group Inc	\$34,768
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.84%
	2 Weighted Average Remaining Maturity (WARM)	87
<b>F.</b>	1 Senior Notes Outstanding	\$35,886,119
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$2,165,844
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.41%
	6 Senior Asset Percentage	231.69%
	7 Total Asset Percentage	102.32%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2003-A Notes**  
**Portfolio Trend Analysis Report**  
**February 28, 2018**

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	April-17	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18
	Reporting Date	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	3/26/2018
<b>A.</b>	1 Asset Backed Securities	\$96,436,459	\$95,323,289	\$93,283,440	\$91,894,472	\$90,735,654	\$88,597,784	\$87,489,733	\$85,774,223	\$84,415,603	\$83,351,963	\$81,186,119
<b>B.</b>	1 Total Private Principal Balance	\$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	\$81,936,489	\$80,247,705
	2 Total Fund Accounts Balance	\$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	\$3,259,266	\$2,647,883
	3 Total Principal and Accrued Interest Balance	\$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	\$82,209,174	\$80,502,466
	4 Number of Loans	11,910	11,764	11,671	11,589	11,482	11,357	11,249	11,165	11,062	10,960	10,856
	5 Number of Borrowers	10,610	10,489	10,410	10,346	10,256	10,162	10,067	9,994	9,908	9,819	9,730
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$1,845,704	\$1,591,540
	2 Borrower Payments- Interest	\$345,297	\$354,244	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$79,948	\$78,562	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870
	3 Cash Release to Access Group	\$162,132	\$74,886	\$141,846	\$141,846	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.41%	4.41%	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%
	2 Weighted Average Remaining Maturity (WARM)	98	97	96	95	94	93	92	91	90	89	87
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$38,051,963	\$35,886,119
	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	\$45,300,000
	3 Senior Principal Distribution Amount	\$2,144,879	\$1,113,170	\$1,113,170	\$1,388,968	\$1,158,817	\$2,137,871	\$1,108,050	\$1,715,510	\$1,358,619	\$1,063,640	\$2,165,844
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.98%	3.89%	3.89%	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%
	6 Senior Asset Percentage	193.10%	195.11%	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%
	7 Subordinate Asset Percentage	102.36%	102.31%	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%