

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: April 25, 2018  
Collection Period: 03/01/18 to 03/31/18

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>February 28, 2018</b>	<b>Change</b>	<b>March 31, 2018</b>	
1	Principal Balance					\$80,247,704.56	(\$1,603,964.63)	\$78,643,739.93	
2	Accrued Interest					\$254,761.60	\$5,137.11	\$259,898.71	
3	Total Principal And Accrued Interest Balance					<b>\$80,502,466.16</b>	<b>(\$1,598,827.52)</b>	<b>\$78,903,638.64</b>	
4	Fund Accounts Balance					<b>\$2,647,883.42</b>	<b>\$308,820.01</b>	<b>\$2,956,703.43</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$83,150,349.58</b>	<b>(\$1,290,007.51)</b>	<b>\$81,860,342.07</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>February 28, 2018</b>	<b>Change</b>	<b>March 31, 2018</b>	
1	Weighted Average Coupon (WAC)					4.84%	0.00%	4.84%	
2	Weighted Average Remaining Maturity (WARM)			[includes in-school period]		87	(1)	86	
3	Number of Loans					10,856	(162)	10,694	
4	Number of Borrowers					9,730	(142)	9,588	
<b>C. Notes and Certificates</b>									
						<b>3/31/2018</b>	<b>Balance</b>	<b>Balance</b>	<b>Balance</b>
							<b>February 28, 2018</b>	<b>Change</b>	<b>March 31, 2018</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	3.01300%	\$17,930,828.43	(\$675,549.82)	\$17,255,278.61	21.6%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.01300%	\$17,955,290.67	(\$676,471.44)	\$17,278,819.23	21.6%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	3.05600%	\$45,300,000.00	\$0.00	\$45,300,000.00	56.7%
5	<b>Total Notes and Certificates</b>				<b>3.03740%</b>	<b>\$81,186,119.10</b>	<b>(\$1,352,021.26)</b>	<b>\$79,834,097.84</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>February 28, 2018</b>	<b>Change</b>	<b>March 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					\$68,277.68	(\$2,288.11)	\$65,989.57	
4	Collection Account					\$2,075,741.90	\$308,779.70	2,384,521.60	
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					\$103,863.84	\$2,328.42	\$106,192.26	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	<b>Total Fund Accounts Balance</b>					<b>\$2,647,883.42</b>	<b>\$308,820.01</b>	<b>\$2,956,703.43</b>	

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<b>II. Series 2003-A Transactions and Accruals</b>			
<b>A. Student Loan Cash Principal Activity</b>	<b>March 31, 2018</b>		
1 Borrower Payments - Total			(\$1,583,827.56)
2 Claim Payments			\$0.00
3 Refunds			\$2,541.25
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>(\$1,581,286.31)</b>
<b>B. Student Loan Non-Cash Principal Activity</b>			
1 Capitalized Interest			\$9,678.56
2 New Acquisitions/Cancellations - Fees			\$0.00
3 Capitalized Guarantee Fees			\$0.00
4a Small Balance and Other Adjustments	\$2,370.75		
4b Adjustments - Write-offs	(\$34,727.63)		
4 Total Adjustments			(\$32,356.88)
<b>5 Total Non-Cash Principal Activity</b>			<b>(\$22,678.32)</b>
<b>C. Total Student Loan Principal Activity</b>			<b>(\$1,603,964.63)</b>
<b>D. Student Loan Cash Interest Activity</b>			
1 Borrower Payments - Total			(\$311,661.46)
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>(\$311,661.46)</b>
<b>E. Student Loan Non-Cash Interest Activity</b>			
1 Borrower Accruals			\$326,042.24
2 Capitalized Interest			(\$9,678.56)
3a Small Balance and Other Adjustments	(\$2,547.31)		
3b Adjustments - Write-offs	(\$842.80)		
3 Total Adjustments			(\$3,390.11)
4 Fee Accruals			\$3,825.00
<b>5 Total Non-Cash Interest Activity</b>			<b>\$316,798.57</b>
<b>F. Total Student Loan Interest Activity</b>			<b>\$5,137.11</b>

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<b>III. Series 2003-A Collection Fund Activity</b>				
<b>A. Collection Fund</b>	<b>Beginning Balance</b>	<b>March 31, 2018</b>		
	Transfers to Other Funds	\$1,640,883.68		
	1a Amount received in the collection account related to the collection period	(\$1,640,883.68)		
	1b Earnings	\$2,208,088.04		
	1c Recoveries	\$3,199.30		
	1d Misc. Payments Received/Due	\$53,516.31		
	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>\$2,264,803.65</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$65,533.83	\$65,533.83	\$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>		\$43,325.13	\$43,325.13	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$43,384.24	\$43,384.24	\$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>		\$111,338.34	\$111,338.34	\$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>	\$1,891,874.98	\$1,891,874.98	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$108,113.97	\$108,113.97	\$0.00	
<b>Total Payments</b>	<b>\$2,264,803.65</b>	<b>\$2,264,803.65</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)	\$2,264,803.65	\$2,264,803.65	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	\$66,766.99	\$2,198,036.66	\$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	\$2,198,036.66	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$43,325.13	\$2,154,711.53	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$43,384.24	\$2,111,327.29	\$0.00
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$86,709.37</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	\$2,111,327.29	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$2,111,327.29	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$2,111,327.29	\$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	\$111,338.34	\$1,999,988.95	\$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	\$1,999,988.95	\$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	\$1,999,988.95	\$0.00
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,999,988.95	\$0.00
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$1,999,988.95	\$0.00
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,999,988.95	\$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	\$1,999,988.95	\$0.00
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$945,292.68	\$1,054,696.27	\$0.00
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$946,582.30	\$108,113.97	\$0.00
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	\$0.00	\$108,113.97	\$0.00
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,891,874.98</b>		
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	\$108,113.97	\$0.00	\$0.00

# ACCESS GROUP, INC.

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

Report Date: April 25, 2018

Collection Period: 03/01/18 to 03/31/18

<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	\$34,534,097.84		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$317,125.55		
5 Plus investment earnings and late fees	\$7,180.16		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$29,491.40		
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	\$78,903,638.64	\$78,903,638.64	
2 Fund Balances	\$2,960,058.59	\$701,178.44	
3 Senior Notes Interest and Fees Accrued	\$18,475.41	\$18,475.41	
4 Senior Notes Outstanding	\$34,534,097.84	\$32,642,222.86	
<b>Senior Asset Percentage</b>	<b>237.00%</b>	<b>243.81%</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$78,903,638.64	\$78,903,638.64	
2 Fund Balances	\$2,960,058.59	\$701,178.44	
3 All Notes Interest and Fees Accrued	\$106,856.94	\$106,856.94	
4 All Notes Outstanding	\$79,834,097.84	\$77,942,222.86	
<b>Subordinate Asset Percentage</b>	<b>102.41%</b>	<b>102.00%</b>	

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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	10,694	\$78,643,739.93	100.00%
	2 Total By Loan Type Distribution	<b>10,694</b>	<b>\$78,643,739.93</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	59	\$459,316.10	0.58%
	5 Repayment	10,631	\$78,147,143.82	99.37%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	7 Total By Borrower Status Distribution	<b>10,694</b>	<b>\$78,643,739.93</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>	1 Graduate	10,632	\$78,103,320.65	99.31%
	2 Undergraduate	62	\$540,419.28	0.69%
	3 Total By Loan Type Distribution	<b>10,694</b>	<b>\$78,643,739.93</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>	<b>INTERIM:</b>		Includes Accrued Int.	
	In-School			
	Current	3	\$48,215.81	0.06%
<b>B.</b>	<b>Grace</b>			
	Current	1	\$16,294.75	0.02%
<b>C.</b>	<b>TOTAL INTERIM</b>	<b>4</b>	<b>\$64,510.56</b>	<b>0.08%</b>
<b>D.</b>	<b>REPAYMENT:</b>			
	<b>Active</b>			
	Current	9,666	\$70,125,905.24	88.88%
	1-29 Days Delinquent	713	\$5,868,718.45	7.44%
	30-59 Days Delinquent	130	\$1,267,252.17	1.61%
	60-89 Days Delinquent	45	\$384,528.75	0.49%
	90-119 Days Delinquent	34	\$289,895.35	0.37%
	120-149 Days Delinquent	27	\$255,859.89	0.32%
	150-179 Days Delinquent	16	\$164,468.63	0.21%
	> 180 Days Delinquent	0	\$0.00	0.00%
<b>E.</b>	<b>Deferment:</b>			
	Current	0	\$0.00	0.00%
<b>F.</b>	<b>Forbearance:</b>			
	Current	59	\$482,499.60	0.61%
<b>G.</b>	<b>Claims</b>	0	\$0.00	0.00%
<b>H.</b>	<b>TOTAL REPAYMENT</b>	<b>10,690</b>	<b>\$78,839,128.08</b>	<b>99.92%</b>
<b>I.</b>	<b>TOTAL PORTFOLIO</b>	<b>10,694</b>	<b>\$78,903,638.64</b>	<b>100.00%</b>

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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	<b>\$79,834,098</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$78,643,740
	2 Total Fund Accounts Balance	\$2,956,703
	3 Total Principal and Accrued Interest Balance	\$78,903,639
	4 Number of Loans	10,694
	5 Number of Borrowers	9,588
<b>C.</b>	1 Borrower Payments- Principal	\$1,583,828
	2 Borrower Payments- Interest	\$311,661
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$65,534
	3 Cash Release to Access Group Inc	\$108,114
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.84%
	2 Weighted Average Remaining Maturity (WARM)	86
<b>F.</b>	1 Senior Notes Outstanding	\$34,534,098
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$1,352,021
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	4.41%
	6 Senior Asset Percentage	237.00%
	7 Total Asset Percentage	102.41%



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

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	May-17	June-17	July-17	August-17	September-17	October-17	November-17	December-17	January-18	February-18	March-18
	Reporting Date	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	4/25/2018
<b>A.</b>	1 Asset Backed Securities	\$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	\$79,834,098
<b>B.</b>	1 Total Private Principal Balance	\$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	\$78,643,740
	2 Total Fund Accounts Balance	\$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	\$2,956,703
	3 Total Principal and Accrued Interest Balance	\$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	\$78,903,639
	4 Number of Loans	11,764	11,671	11,589	11,482	11,357	11,249	11,165	11,062	10,960	10,856	10,694
	5 Number of Borrowers	10,489	10,410	10,346	10,256	10,162	10,067	9,994	9,908	9,819	9,730	9,588
<b>C.</b>	1 Borrower Payments- Principal	\$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	\$1,583,828
	2 Borrower Payments- Interest	\$354,244	\$349,726	\$338,998	\$344,646	\$341,769	\$331,668	\$328,881	\$319,073	\$344,275	\$316,193	\$311,661
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$78,562	\$77,266	\$76,011	\$74,588	\$73,369	\$72,159	\$70,998	\$69,819	\$68,278	\$66,870	\$65,534
	3 Cash Release to Access Group	\$74,886	\$141,846	\$141,846	\$55,512	\$80,363	\$180,990	\$94,856	\$37,834	\$141,422	\$34,768	\$108,114
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.41%	4.41%	4.56%	4.56%	4.56%	4.67%	4.67%	4.67%	4.84%	4.84%	4.84%
	2 Weighted Average Remaining Maturity (WARM)	97	96	95	94	93	92	91	90	89	87	86
<b>F.</b>	1 Senior Notes Outstanding	\$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	\$34,534,098
	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	\$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	\$1,352,021
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	3.89%	3.89%	4.12%	4.10%	4.13%	4.22%	4.24%	4.24%	4.37%	4.41%	4.41%
	6 Senior Asset Percentage	195.11%	198.89%	201.59%	204.37%	209.48%	212.56%	217.05%	220.95%	224.56%	231.69%	237.00%
	7 Subordinate Asset Percentage	102.31%	102.30%	102.19%	102.29%	102.34%	102.46%	102.37%	102.31%	102.43%	102.32%	102.41%