

# ACCESS GROUP, INC.

## Student Loan Asset Backed Series 2003-A Notes

### Monthly Servicing Report

Report Date: February 25, 2019  
Collection Period: 01/01/19 to 01/31/19

<b>I. Series 2003-A Asset and Liability Summary</b>									
<b>A. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2018</b>	<b>Change</b>	<b>January 31, 2019</b>	
1	Principal Balance					\$65,083,483.60	(\$1,484,546.41)	\$63,598,937.19	
2	Accrued Interest					\$263,176.70	\$4,566.74	\$267,743.44	
3	Total Principal And Accrued Interest Balance					<b>\$65,346,660.30</b>	<b>(\$1,479,979.67)</b>	<b>\$63,866,680.63</b>	
4	Fund Accounts Balance					<b>\$2,352,876.17</b>	<b>\$546,952.52</b>	<b>\$2,899,828.69</b>	
5	<b>Total Student Loans And Fund Balance</b>					<b>\$67,699,536.47</b>	<b>(\$933,027.15)</b>	<b>\$66,766,509.32</b>	
<b>B. Student Loan Portfolio and Fund Balance</b>									
						<b>December 31, 2018</b>	<b>Change</b>	<b>January 31, 2019</b>	
1	Weighted Average Coupon (WAC)					5.41%	0.42%	5.82%	
2	Weighted Average Remaining Maturity (WARM)					77	0	77	[includes in-school period]
3	Number of Loans					9,503	(119)	9,384	
4	Number of Borrowers					8,558	(98)	8,460	
<b>C. Notes and Certificates</b>									
				<b>1/31/2019</b>		<b>Balance</b>	<b>Balance</b>	<b>Balance</b>	<b>% of</b>
			<b>CUSIP</b>	<b>Interest Rate</b>		<b>December 31, 2018</b>	<b>Change</b>	<b>January 31, 2019</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	3.63800%	\$10,329,526.19	(\$474,655.71)	\$9,854,870.48	15.2%
3	Student Loan Asset Backed Series 2003-A Notes Senior Class	A-3	VRN	00432CAV3	3.63800%	\$10,343,618.32	(\$475,303.26)	\$9,868,315.06	15.2%
4	Student Loan Asset Backed Series 2003-A Notes Subordinate Class	B	ARC	00432CAW1	5.01000%	\$45,300,000.00	\$0.00	\$45,300,000.00	69.7%
5	<b>Total Notes and Certificates</b>				<b>4.59384%</b>	<b>\$65,973,144.51</b>	<b>(\$949,958.97)</b>	<b>\$65,023,185.54</b>	<b>100.0%</b>
<b>D. Fund Accounts Balance</b>									
						<b>December 31, 2018</b>	<b>Change</b>	<b>January 31, 2019</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					\$54,124.15	(\$1,122.64)	\$53,001.51	
4	Collection Account					\$1,726,041.24	\$546,688.98	2,272,730.22	
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					\$172,710.78	\$1,386.18	\$174,096.96	
12	Class B Principal Account					\$0.00	\$0.00	\$0.00	
13	<b>Total Fund Accounts Balance</b>					<b>\$2,352,876.17</b>	<b>\$546,952.52</b>	<b>\$2,899,828.69</b>	

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<b>II. Series 2003-A Transactions and Accruals</b>			
<b>A.</b>	<b>Student Loan Cash Principal Activity</b>	<b>January 31, 2019</b>	
1	Borrower Payments - Total		(\$1,431,699.82)
2	Claim Payments		\$0.00
3	Refunds		\$0.00
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
6	<b>Total Cash Principal Activity</b>		<b>(\$1,431,699.82)</b>
<b>B.</b>	<b>Student Loan Non-Cash Principal Activity</b>		
1	Capitalized Interest		\$6,408.98
2	New Acquisitions/Cancellations - Fees		\$0.00
3	Capitalized Guarantee Fees		\$0.00
4a	Small Balance and Other Adjustments	(\$153.39)	
4b	Adjustments - Write-offs	(\$59,102.18)	
4	Total Adjustments		(\$59,255.57)
5	<b>Total Non-Cash Principal Activity</b>		<b>(\$52,846.59)</b>
<b>C.</b>	<b>Total Student Loan Principal Activity</b>		<b>(\$1,484,546.41)</b>
<b>D.</b>	<b>Student Loan Cash Interest Activity</b>		
1	Borrower Payments - Total		(\$320,788.21)
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
5	<b>Total Cash Interest Activity</b>		<b>(\$320,788.21)</b>
<b>E.</b>	<b>Student Loan Non-Cash Interest Activity</b>		
1	Borrower Accruals		331,452.39
2	Capitalized Interest		(\$6,408.98)
3a	Small Balance and Other Adjustments	(\$338.91)	
3b	Adjustments - Write-offs	(\$2,149.55)	
3	Total Adjustments		(\$2,488.46)
4	Fee Accruals		\$2,800.00
5	<b>Total Non-Cash Interest Activity</b>		<b>\$325,354.95</b>
<b>F.</b>	<b>Total Student Loan Interest Activity</b>		<b>\$4,566.74</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, 2019</b>		
	Transfers to Other Funds	\$1,255,098.89		
	1a Amount received in the collection account related to the collection period	(\$1,255,098.89)		
	1b Earnings	\$2,137,401.65		
	1c Recoveries	\$4,517.67		
	1d Misc. Payments Received/Due	\$44,782.17		
	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>\$2,186,701.49</b>		
	<b>B. Required Payments Under Waterfall</b>		<b>Payment</b>	<b>Distribute from Collection</b>
1a <b>Administrative Allowance</b>		\$52,996.99	\$52,996.99	\$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>		\$30,872.57	\$30,872.57	\$0.00
2c <b>Payment of Interest Distribution Amount on Senior Notes; Class A-3</b>		\$30,914.69	\$30,914.69	\$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>		\$173,988.24	\$173,988.24	\$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>	\$1,850,005.78	\$1,850,005.78	\$0.00	
11 Only on or after the Capitalized interest release date, any remainder to Access Group.	\$46,690.06	\$46,690.06	\$0.00	
<b>Total Payments</b>	<b>\$2,186,701.49</b>	<b>\$2,186,701.49</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)	<b>\$2,186,701.49</b>	\$0.00
<b>B.</b>	<b>First</b>	<b>Administrative Allowance</b>	<b>\$54,230.15</b>	\$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]	<b>\$0.00</b>	\$2,132,471.34
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$30,872.57</b>	\$2,101,598.77
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$30,914.69</b>	\$2,070,684.08
	(d)	<b>Total Interest Distribution on Senior Notes or Obligations:</b>	<b>\$61,787.26</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	\$2,070,684.08
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	\$0.00	\$2,070,684.08
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	\$0.00	\$2,070,684.08
	(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	<b>\$173,988.24</b>	\$1,896,695.84
<b>F.</b>	<b>Fifth</b>	Payment of Principal Distribution Amount on Remaining Notes 2003-A (if Sub note interest trigger)	\$0.00	\$1,896,695.84
<b>G.</b>	<b>Sixth</b>	Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth	\$0.00	\$1,896,695.84
<b>H.</b>	<b>Seventh</b>	Payment to the Capitalized Interest account to increase balance thereof set forth	\$0.00	\$1,896,695.84
<b>I.</b>	<b>Eighth</b>	Reserved	\$0.00	\$1,896,695.84
<b>J.</b>	<b>Ninth</b>	Payment of any carry-over amounts due with respect to the class B notes	\$0.00	\$1,896,695.84
<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]	<b>\$0.00</b>	\$1,896,695.84
	(b)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-2 [VRN]	<b>\$924,372.35</b>	\$972,323.49
	(c)	Student Loan Asset-Backed Notes, Senior Series 2003-A Class A-3 [VRN]	<b>\$925,633.43</b>	\$46,690.06
	(d)	Student Loan Asset-Backed Notes, Subordinate Series 2003-A Class B [ARC]	<b>\$0.00</b>	\$46,690.06
	(e)	<b>Total Principal Distribution on Notes or Obligations:</b>	<b>\$1,850,005.78</b>	
<b>L.</b>	<b>Eleventh</b>	Only on or after the Capitalized interest release date, any remainder to Access Group.	<b>\$46,690.06</b>	\$0.00

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<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	\$19,723,185.54		
3 ARC Notes outstanding Balance	\$45,300,000.00		
4 Amount of Accrued Interest	\$308,767.39		
5 Plus investment earnings and late fees	\$7,845.93		
6 Minus Amount of interest on FRN	\$0.00		
7 Minus portion of Administrative allowance	\$23,849.60		
8 Minus Notes fees expected during current Interest Period	\$1,233.16		
9 Annualized Net Loan Rate based on Current ARC Notes Outstanding	5.38%		
<b>Net Loan Rate</b>	<b>5.38%</b>		
<b>B. Senior Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$63,866,680.63	\$63,866,680.63	
2 Fund Balances	\$2,904,874.62	\$716,827.33	
3 Senior Notes Interest and Fees Accrued	\$15,228.13	\$15,228.13	
4 Senior Notes Outstanding	\$19,723,185.54	\$17,873,179.76	
<b>Senior Asset Percentage</b>	<b>338.47%</b>	<b>361.26%</b>	
<b>C. Subordinate Asset Percentage</b>			
	<b>Pre-Distribution</b>	<b>Post-Distribution</b>	
1 Student Loan Portfolio Balance	\$63,866,680.63	\$63,866,680.63	
2 Fund Balances	\$2,904,874.62	\$716,827.33	
3 All Notes Interest and Fees Accrued	\$146,864.62	\$146,864.62	
4 All Notes Outstanding	\$65,023,185.54	\$63,173,179.76	
<b>Subordinate Asset Percentage</b>	<b>102.46%</b>	<b>102.00%</b>	

# ACCESS GROUP, INC.

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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	9,384	\$63,598,937.19	100.00%
	<b>2 Total By Loan Type Distribution</b>	<b>9,384</b>	<b>\$63,598,937.19</b>	<b>100.00%</b>
	<b>B. Borrower Status Distribution:</b>			
	1 In-School	3	\$28,466.01	0.04%
	2 Grace	0	\$0.00	0.00%
	3 Deferment	0	\$0.00	0.00%
	4 Forbearance	52	\$472,378.30	0.74%
	5 Repayment	9,323	\$63,098,092.88	99.21%
	6 Interim Charge-Offs	0	\$0.00	0.00%
	<b>7 Total By Borrower Status Distribution</b>	<b>9,378</b>	<b>\$63,598,937.19</b>	<b>100.00%</b>
<b>C. School Type Distribution:</b>	1 Graduate	9,339	\$63,241,556.37	99.44%
	2 Undergraduate	45	\$357,380.82	0.56%
	<b>3 Total By Loan Type Distribution</b>	<b>9,384</b>	<b>\$63,598,937.19</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	\$49,619.26	0.08%	
<b>B.</b> Grace				
Current	0	\$0.00	0.00%	
<b>C.</b> TOTAL INTERIM	3	\$49,619.26	0.08%	
<b>D.</b> REPAYMENT:				
Active				
Current	8,557	\$57,030,165.96	89.30%	
1-29 Days Delinquent	495	\$3,821,277.36	5.98%	
30-59 Days Delinquent	146	\$1,187,812.49	1.86%	
60-89 Days Delinquent	39	\$307,856.42	0.48%	
90-119 Days Delinquent	36	\$333,091.32	0.52%	
120-149 Days Delinquent	32	\$347,366.59	0.54%	
150-179 Days Delinquent	18	\$210,582.98	0.33%	
> 180 Days Delinquent	0	\$0.00	0.00%	
<b>E.</b> Deferment:				
Current	0	\$0.00	0.00%	
<b>F.</b> Forbearance:				
Current	52	\$480,351.28	0.75%	
<b>G.</b> Claims	6	\$98,556.97	0.15%	
<b>H.</b> TOTAL REPAYMENT	9,381	\$63,817,061.37	99.92%	
<b>I.</b> TOTAL PORTFOLIO	9,384	\$63,866,680.63	100.00%	

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

<b>A.</b>	1 ABS Notes Outstanding	<b>\$65,023,186</b>
<b>B.</b>	1 Total Private Principal Outstanding Balance	\$63,598,937
	2 Total Fund Accounts Balance	\$2,899,829
	3 Total Principal and Accrued Interest Balance	\$63,866,681
	4 Number of Loans	9,384
	5 Number of Borrowers	8,460
<b>C.</b>	1 Borrower Payments- Principal	\$1,431,700
	2 Borrower Payments- Interest	\$320,788
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0
	2 Administrative Allowance	\$52,997
	3 Cash Release to Access Group Inc	\$46,690
<b>E.</b>	1 Weighted Average Coupon (WAC)	5.82%
	2 Weighted Average Remaining Maturity (WARM)	77
<b>F.</b>	1 Senior Notes Outstanding	\$19,723,186
	2 Subordinate Note Outstanding	\$45,300,000
	3 Senior Principal Distribution Amount	\$949,959
	4 Subordinate Principal Distribution Amount	\$0
	5 Net Loan Rate	5.38%
	6 Senior Asset Percentage	338.47%
	7 Total Asset Percentage	102.46%



**ACCESS GROUP, INC.**  
**Student Loan Asset Backed Series 2003-A Notes**  
**Portfolio Trend Analysis Report**  
**January 31, 2019**

<b>IX. Asset-Backed Securities Notes Series 2003-A</b>												
	Collection Periods	March-18	April-18	May-18	June-18	July-18	August-18	September-18	October-18	November-18	December-18	January-19
	Reporting Date	4/25/2018	5/25/2018	6/25/2018	7/25/2018	8/27/2018	9/25/2018	10/25/2018	11/26/2018	12/26/2018	1/25/2019	2/25/2019
<b>A.</b>	1 Asset Backed Securities	\$79,834,098	\$77,942,223	\$76,799,036	\$74,491,103	\$73,357,349	\$71,870,588	\$69,958,249	\$69,137,114	\$67,305,860	\$65,973,145	\$65,023,186
<b>B.</b>	1 Total Private Principal Balance	\$78,643,740	\$77,164,963	\$75,097,226	\$73,496,090	\$72,035,675	\$70,526,900	\$69,267,060	\$67,656,291	\$66,430,712	\$65,083,484	\$63,598,937
	2 Total Fund Accounts Balance	\$2,956,703	\$2,543,204	\$3,383,646	\$2,472,143	\$2,786,794	\$2,758,235	\$2,167,309	\$2,886,631	\$2,386,457	\$2,352,876	\$2,899,829
	3 Total Principal and Accrued Interest Balance	\$78,903,639	\$77,465,433	\$75,396,382	\$73,781,679	\$72,332,503	\$70,811,866	\$69,554,909	\$67,939,580	\$66,695,307	\$65,346,660	\$63,866,681
	4 Number of Loans	10,694	10,537	10,325	10,169	10,052	9,917	9,823	9,708	9,603	9,503	9,384
	5 Number of Borrowers	9,588	9,459	9,267	9,133	9,042	8,924	8,844	8,737	8,650	8,558	8,460
<b>C.</b>	1 Borrower Payments- Principal	\$1,583,828	\$1,476,735	\$1,987,772	\$1,523,940	\$1,447,047	\$1,436,092	\$1,211,823	\$1,492,026	\$1,211,577	\$1,282,348	\$1,431,700
	2 Borrower Payments- Interest	\$311,661	\$304,313	\$346,789	\$342,331	\$338,515	\$353,634	\$320,779	\$330,871	\$325,761	\$304,574	\$320,788
<b>D.</b>	1 Necessary Funds Transfer to Meet Obligations	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2 Administrative Allowance	\$65,534	\$64,302	\$62,579	\$61,244	\$60,027	\$58,770	\$57,720	\$56,378	\$55,357	\$54,234	\$52,997
	3 Cash Release to Access Group	\$108,114	\$154,516	\$175,480	\$135,239	\$123,448	\$10,439	\$70,943	\$11,076	\$57,689	\$13,160	\$46,690
<b>E.</b>	1 Weighted Average Coupon (WAC)	4.84%	5.16%	5.09%	5.10%	5.41%	5.41%	5.41%	5.41%	5.41%	5.41%	5.82%
	2 Weighted Average Remaining Maturity (WARM)	86	84	84	82	82	83	80	80	79	77	77
<b>F.</b>	1 Senior Notes Outstanding	\$34,534,098	\$32,642,223	\$31,499,036	\$29,191,103	\$28,057,349	\$26,570,588	\$24,658,249	\$23,837,114	\$22,005,860	\$20,673,145	\$19,723,186
	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	\$1,352,021	\$1,891,875	\$1,143,186	\$2,307,933	\$1,133,754	\$1,486,762	\$1,912,338	\$821,135	\$1,831,255	\$1,332,715	\$949,959
	4 Subordinate Principal Distribution Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	5 Net Loan Rate	4.41%	4.76%	4.57%	4.70%	4.98%	4.98%	5.01%	4.97%	5.01%	5.01%	5.38%
	6 Senior Asset Percentage	237.00%	245.07%	250.05%	261.18%	267.68%	276.85%	290.82%	297.07%	313.89%	327.43%	338.47%
	7 Subordinate Asset Percentage	102.41%	102.50%	102.47%	102.34%	102.33%	102.31%	102.44%	102.34%	102.49%	102.43%	102.46%