

E-MAC NL 2006-II Investor report July 2015

Cashflow analysis for the period

Total interest received	3,791,536	
Interest received on transaction accounts	(41)	
Liquidity available	4,392,437	
Reserve account available	1,567,535	
Receivables under hedging arrangements	-	
Total funds available		9,751,467
Company management expenses	2,073	
MPT fee	71,289	
Administration fee	6,265	
Third party fees	68,110	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	7,687	
Payments under hedging arrangements	3,410,407	
Interest on the Notes	127,564	
Shortfall Class D PDL Repayment	90,413	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	7,687	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	-	
Total funds distributed		3,791,495
Available after distribution of funds		5,959,972
Undrawn Liquidity Facility	4,392,437	
Liquidity Facility Standby Loan as per 27th July 2015	-	
Repayment Liquidity Facility Standby Loan	-	
Reserve account	1,567,535	
Available liquidity		5,959,972
Net cashflow		-

Collateral

Starting principal balance	337,879,754	
Further Advance purchased	-	
Principal redemptions and repayments	(11,464,128)	
Losses for the period	(90,413)	
Ending principal balance		326,325,213
Balance Reset Participation	-	
Total balance collateral E-MAC NL 2006-II as per 01-July-15		326,325,213
Redemptions reserved for purchase Further Advances per 27-July-15	-	
Total balance Put Option Notes E-MAC NL 2006-II		326,325,213

Principal Deficiency Ledger

	Start balance	New Losses This Period	Repayment from Interest Available Amount	End balance
Class A	-	-	-	-
Class B	-	-	-	-
Class C	-	-	-	-
Class D	-	90,413	90,413	-
Total	-	90,413	90,413	-

Performance

	Last period	This period	Since issue
Prepayment rate	11.60%	12.92%	5.50%

Delinquency table	Number of loans	Balance	Percentage of total
Current	1,995	321,364,365	98.48%
31 - 60 days	6	1,409,753	0.43%
61 - 90 days	5	1,017,500	0.31%
91 - 120 days	5	1,170,156	0.36%
120+ days	6	1,363,438	0.42%
In repossession	-	-	-
Total	2,017	326,325,213	100.00%

	Last period	This period	Recovered	Total loss balance
Aggregate principal losses	53,673	90,413	10,716	1,751,784

Characteristics

Number of borrowers	2017		
Number of loanparts	3221		
	(weighted) average	Minimum	Maximum
Loan size borrower	161,787	763	820,000
Loan part size	101,312	763	650,000
Coupon	4.44%	0.75%	6.70%
Remaining maturity (months)	239	7	327
Remaining interest period (months)	89	1	297
Original interest period (months)	184	1	360
Seasoning (months)	101.1	1.0	153.0
Loan to Foreclosure Value (non-NHG loans)	72.8%	0.1%	128.0%

The Royal Bank of Scotland in its role as GIC provider has informed us that in previous years they have miscalculated the Bank Account interest. This means that extra bank interest should be included in the Notes Interest Available Amount for these periods. These amounts are allocated as they would have been allocated in the historical Interest priority of Payments. Please see below an overview of these amounts.

Cashflow analysis for the period October 2006 - July 2013

Total interest received	-	
Interest received on transaction accounts	169,544	
Liquidity available	-	
Reserve account available	-	
Receivables under hedging arrangements	-	
Total funds available		169,544
Company management expenses	-	
MPT fee	-	
Administration fee	-	
Third party fees	-	
Floating Rate GIC Interest Senior Amount	-	
Liquidity Facility Commitment Fee Senior Amount	-	
Payments under hedging arrangements	8,084	
Interest on the Notes	-	
Shortfall Class D PDL Repayment	-	
Redemption of Class E-Notes	-	
Liquidity Facility Commitment Fee Subordinated Amount	-	
Floating Rate GIC Interest Junior Amount	-	
Deferred Purchase Price Instalment	161,459	
Total funds distributed		169,544
Available after distribution of funds		-

Redemption Type

Redemption Type	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
Alternative Savings	125,000	0.04%	1	0.03%	125,000.00	6.60%	225.00
Annuity	4,505,145	1.38%	83	2.58%	54,278.85	4.64%	218.16
Hybride(switch)	105,348	0.03%	1	0.03%	105,348.22	5.45%	250.00
Interest Only	271,940,682	83.33%	2,568	79.73%	105,895.90	4.41%	244.65
Investment	1,741,048	0.53%	14	0.43%	124,360.57	4.52%	239.38
Life	37,463,369	11.48%	418	12.98%	89,625.29	4.48%	206.18
Life(external policy)	231,266	0.07%	2	0.06%	115,633.00	4.70%	178.41
Linear	238,863	0.07%	5	0.16%	47,772.64	4.40%	194.16
Savings	1,660,145	0.51%	23	0.71%	72,180.22	4.80%	213.36
STAR Aflossingsvrij	2,719,491	0.83%	45	1.40%	60,433.13	4.86%	237.28
Universal Life	5,594,856	1.71%	61	1.89%	91,718.94	4.64%	202.18
Total	326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Interest Term

Interest Term	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
1	13,827,833	4.24%	134	4.16%	103,192.78	3.29%	244.61
12	7,013,825	2.15%	54	1.68%	129,885.64	3.99%	241.52
24	24	0.00%	-	0.00%	-	0.00%	-
36	36	0.00%	-	0.00%	-	0.00%	-
48	1,953,631	0.60%	22	0.68%	88,801.39	4.60%	238.80
60	48	0.00%	-	0.00%	-	0.00%	-
72	28,373,859	8.69%	273	8.48%	103,933.55	5.27%	240.92
84	6,298,346	1.93%	57	1.77%	110,497.29	5.51%	238.28
96	2,043,635	0.63%	25	0.78%	81,745.40	5.62%	227.87
108	96	0.00%	-	0.00%	-	0.00%	-
120	108	0.00%	-	0.00%	-	0.00%	-
132	42,864,526	13.14%	433	13.44%	98,994.29	4.43%	239.35
144	132	0.00%	-	0.00%	-	0.00%	-
156	51,000	0.02%	1	0.03%	51,000.00	4.35%	41.00
168	156	0.00%	-	0.00%	-	0.00%	-
180	168	0.00%	-	0.00%	-	0.00%	-
192	37,781,135	11.58%	401	12.45%	94,217.29	4.34%	234.52
204	192	0.00%	-	0.00%	-	0.00%	-
216	204	0.00%	-	0.00%	-	0.00%	-
228	216	0.00%	-	0.00%	-	0.00%	-
240	228	0.00%	-	0.00%	-	0.00%	-
252	178,288,224	54.64%	1,742	54.08%	102,346.86	4.36%	238.38
264	252	0.00%	-	0.00%	-	0.00%	-
276	264	0.00%	-	0.00%	-	0.00%	-
288	276	0.00%	-	0.00%	-	0.00%	-
300	288	0.00%	-	0.00%	-	0.00%	-
312	300	0.17%	6	0.19%	90,359.30	4.53%	241.92
324	312	0.00%	-	0.00%	-	0.00%	-
336	324	0.00%	-	0.00%	-	0.00%	-
348	336	0.00%	-	0.00%	-	0.00%	-
360	348	0.00%	-	0.00%	-	0.00%	-
>	7,287,044	2.23%	73	2.27%	99,822.52	4.77%	250.94
		0.00%	-	0.00%	-	0.00%	-
Total	326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Mortgage Coupons

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
<	2.50%	6,678,911	2.05%	80	2.48%	83,486.39	1.43%	247.14
2.50%	2.75%	-	0.00%	-	0.00%	-	0.00%	-
2.75%	3.00%	-	0.00%	-	0.00%	-	0.00%	-
3.00%	3.25%	101,686	0.03%	2	0.06%	50,843.02	3.25%	260.18
3.25%	3.50%	350,000	0.11%	5	0.16%	70,000.00	3.50%	201.25
3.50%	3.75%	6,365,990	1.95%	58	1.80%	109,758.45	3.69%	240.10
3.75%	4.00%	28,244,308	8.66%	294	9.13%	96,069.07	3.94%	239.16
4.00%	4.25%	68,427,256	20.97%	681	21.14%	100,480.55	4.17%	238.11
4.25%	4.50%	112,702,929	34.54%	1,043	32.38%	108,056.50	4.40%	235.82
4.50%	4.75%	44,375,321	13.60%	394	12.23%	112,627.72	4.62%	239.24
4.75%	5.00%	18,368,741	5.63%	197	6.12%	93,242.34	4.91%	245.33
5.00%	5.25%	15,044,264	4.61%	134	4.16%	112,270.63	5.16%	245.63
5.25%	5.50%	6,957,696	2.13%	96	2.98%	72,476.00	5.39%	242.46
5.50%	5.75%	5,993,154	1.84%	78	2.42%	76,835.31	5.64%	236.55
5.75%	6.00%	5,022,126	1.54%	59	1.83%	85,120.79	5.89%	249.28
6.00%	6.25%	6,323,244	1.94%	71	2.20%	89,059.78	6.14%	240.29
6.25%	6.50%	1,109,349	0.34%	23	0.71%	48,232.57	6.37%	240.82
6.50%	6.75%	260,237	0.08%	6	0.19%	43,372.81	6.60%	246.65
6.75%	7.00%	-	0.00%	-	0.00%	-	0.00%	-
7.00%	7.25%	-	0.00%	-	0.00%	-	0.00%	-
7.25%	7.50%	-	0.00%	-	0.00%	-	0.00%	-
7.50%	>	-	0.00%	-	0.00%	-	0.00%	-
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Interest Reset Date

from	until	Value	As % of total	no.parts	As % of total	Average Loan par	WAC	WAM
Floating		13,827,833	4.24%	134	4.16%	103,192.78	3.29%	244.61
<	01-01-16	5,822,020	1.78%	52	1.61%	111,961.92	4.33%	232.64
01-01-16	01-01-17	53,985,835	16.54%	483	15.00%	111,771.92	4.50%	239.22
01-01-17	01-01-18	13,905,557	4.26%	154	4.78%	90,295.82	5.55%	240.63
01-01-18	01-01-19	8,926,171	2.74%	95	2.95%	93,959.69	5.40%	237.46
01-01-19	01-01-20	1,700,834	0.52%	31	0.96%	54,865.60	5.56%	225.42
01-01-20	01-01-21	4,993,396	1.53%	48	1.49%	104,029.08	4.85%	240.76
01-01-21	01-01-22	35,384,640	10.84%	368	11.43%	96,153.91	4.32%	233.98
01-01-22	01-01-23	684,570	0.21%	15	0.47%	45,638.02	5.26%	238.93
01-01-23	01-01-24	388,852	0.12%	7	0.22%	55,550.33	5.32%	237.72
01-01-24	01-01-25	301,040	0.09%	7	0.22%	43,005.69	5.15%	204.35
01-01-25	01-01-26	9,581,803	2.94%	89	2.76%	107,660.71	4.29%	236.05
01-01-26	01-01-27	168,102,272	51.51%	1,622	50.36%	103,638.89	4.37%	239.00
01-01-27	01-01-28	658,806	0.20%	27	0.84%	24,400.22	5.09%	252.12
01-01-28	01-01-29	182,206	0.06%	8	0.25%	22,775.74	5.80%	254.27
01-01-29	01-01-2030	25,178	0.01%	1	0.03%	25,177.88	6.70%	164.00
01-01-2030	01-01-2031	-	0.00%	-	0.00%	-	0.00%	-
01-01-2031	01-01-2032	567,157	0.17%	7	0.22%	81,022.49	4.70%	250.52
01-01-2032	01-01-2033	-	0.00%	-	0.00%	-	0.00%	-
01-01-2033	01-01-2034	-	0.00%	-	0.00%	-	0.00%	-
01-01-2034	01-01-2035	-	0.00%	-	0.00%	-	0.00%	-
01-01-2035	01-01-2036	-	0.00%	-	0.00%	-	0.00%	-
01-01-2036	01-01-2037	7,179,044	2.20%	68	2.11%	105,574.17	4.75%	250.38
01-01-2037	01-01-2038	10,000	0.00%	1	0.03%	10,000.00	5.00%	261.00
01-01-2038	01-01-2039	73,000	0.02%	3	0.09%	24,333.33	6.35%	280.31
01-01-2039	01-01-2040	-	0.00%	-	0.00%	-	0.00%	-
01-01-2040	01-01-2041	25,000	0.01%	1	0.03%	25,000.00	6.60%	297.00
01-01-2041	01-01-2042	-	0.00%	-	0.00%	-	0.00%	-
01-01-2042	01-01-2043	-	0.00%	-	0.00%	-	0.00%	-
01-01-2043	01-01-2044	-	0.00%	-	0.00%	-	0.00%	-
01-01-2044	01-01-2045	-	0.00%	-	0.00%	-	0.00%	-
01-01-2045	>	-	0.00%	-	0.00%	-	0.00%	-
Total		326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Legal Maturity

Legal Maturity	Value	As % of total	no.parts	As % of total	Average Loan Part	WAC	WAM
01-Jan-2015 - 31-Dec-2015	74,444	0.02%	1	0.03%	74,444.07	5.30%	3.00
01-Jan-2016 - 31-Dec-2016	44,994	0.01%	2	0.06%	22,496.92	3.79%	7.00
01-Jan-2017 - 31-Dec-2017	161,734	0.05%	6	0.19%	26,955.74	4.30%	20.30
01-Jan-2018 - 31-Dec-2018	232,069	0.07%	6	0.19%	38,678.12	4.01%	34.95
01-Jan-2019 - 31-Dec-2019	284,281	0.09%	9	0.28%	31,586.81	4.43%	46.25
01-Jan-2020 - 31-Dec-2020	84,519	0.03%	2	0.06%	42,259.31	4.42%	58.82
01-Jan-2021 - 31-Dec-2021	1,009,903	0.31%	14	0.43%	72,135.91	4.33%	68.75
01-Jan-2022 - 31-Dec-2022	331,211	0.10%	5	0.16%	66,242.20	4.57%	81.86
01-Jan-2023 - 31-Dec-2023	869,112	0.27%	13	0.40%	66,854.78	4.86%	93.91
01-Jan-2024 - 31-Dec-2024	579,950	0.18%	14	0.43%	41,425.01	4.43%	105.09
01-Jan-2025 - 31-Dec-2025	1,148,216	0.35%	14	0.43%	82,015.41	4.48%	117.25
01-Jan-2026 - 31-Dec-2026	6,274,201	1.92%	67	2.08%	93,644.79	4.28%	129.60
01-Jan-2027 - 31-Dec-2027	1,064,673	0.33%	18	0.56%	59,148.48	4.25%	141.18
01-Jan-2028 - 31-Dec-2028	3,632,706	1.11%	45	1.40%	80,726.80	4.63%	153.11
01-Jan-2029 - 31-Dec-2029	2,251,246	0.69%	34	1.06%	66,213.13	4.36%	165.59
01-Jan-2030 - 31-Dec-2030	3,723,613	1.14%	43	1.33%	86,595.64	4.37%	177.90
01-Jan-2031 - 31-Dec-2031	8,595,529	2.63%	92	2.86%	93,429.66	4.42%	188.99
01-Jan-2032 - 31-Dec-2032	5,089,713	1.56%	56	1.74%	90,887.73	4.59%	201.52
01-Jan-2033 - 31-Dec-2033	3,199,714	0.98%	31	0.96%	103,216.58	4.64%	213.55
01-Jan-2034 - 31-Dec-2034	3,697,632	1.13%	38	1.18%	97,306.12	4.70%	225.89
01-Jan-2035 - 31-Dec-2035	8,392,052	2.57%	70	2.17%	119,886.46	4.63%	241.83
01-Jan-2036 - 31-Dec-2036	270,795,159	82.98%	2,452	76.13%	110,438.48	4.42%	249.07
01-Jan-2037 - 31-Dec-2037	2,137,395	0.65%	90	2.79%	23,748.83	4.72%	263.06
01-Jan-2038 - 31-Dec-2038	1,113,473	0.34%	43	1.33%	25,894.71	5.30%	274.86
01-Jan-2039 - 31-Dec-2039	742,271	0.23%	28	0.87%	26,509.70	3.85%	287.10
01-Jan-2040 - 31-Dec-2040	422,961	0.13%	17	0.53%	24,880.06	5.76%	296.98
01-Jan-2041 - 31-Dec-2041	317,282	0.10%	9	0.28%	35,253.51	5.89%	310.02
01-Jan-2042 - 31-Dec-2042	55,161	0.02%	2	0.06%	27,580.42	5.84%	323.40
Total	326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Loan to Foreclosure Value

from	until	Value	As % of total	no. loanparts	As % of total	Average Loan Part	WAC	WAM
NHG		2,562,783	0.79%	32	0.99%	80,086.98	4.10%	226.89
<	50%	57,838,543	17.72%	738	22.91%	78,372.01	4.18%	242.11
50%	55%	17,524,831	5.37%	182	5.65%	96,290.28	4.22%	240.84
55%	60%	30,348,003	9.30%	302	9.38%	100,490.08	4.24%	239.93
60%	65%	14,041,912	4.30%	124	3.85%	113,241.23	4.42%	235.15
65%	70%	17,681,155	5.42%	169	5.25%	104,622.22	4.30%	236.54
70%	75%	36,667,428	11.24%	308	9.56%	119,050.09	4.44%	240.64
75%	80%	12,881,260	3.95%	116	3.60%	111,045.35	4.73%	236.97
80%	85%	37,332,040	11.44%	274	8.51%	136,248.32	4.70%	243.53
85%	90%	16,695,390	5.12%	144	4.47%	115,940.20	4.33%	238.96
90%	95%	9,409,506	2.88%	108	3.35%	87,125.05	4.43%	227.72
95%	100%	13,638,096	4.18%	138	4.28%	98,826.78	4.49%	231.40
100%	105%	7,323,524	2.24%	70	2.17%	104,621.77	4.51%	235.52
105%	110%	14,610,341	4.48%	143	4.44%	102,170.21	4.59%	230.84
110%	115%	6,326,540	1.94%	69	2.14%	91,688.99	4.62%	232.04
115%	120%	11,034,133	3.38%	109	3.38%	101,230.58	4.78%	235.93
120%	125%	19,156,004	5.87%	179	5.56%	107,016.78	4.76%	241.10
125%	>	1,253,724	0.38%	16	0.50%	78,357.73	5.09%	249.60
Unknown		-	0.00%	-	0.00%	-	0.00%	-
Total		326,325,213	100.00%	3,221	100.00%	101,311.77	4.44%	238.80

Province

Province	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Groningen	9,113,862	2.79%	66	3.27%	138,088.81	4.46%	239.10
Zeeland	6,553,383	2.01%	44	2.18%	148,940.52	4.28%	235.35
Noord-Brabant	56,440,762	17.30%	352	17.45%	160,343.07	4.37%	240.19
Limburg	25,547,144	7.83%	158	7.83%	161,690.78	4.53%	233.83
Friesland	8,005,296	2.45%	53	2.63%	151,043.32	4.56%	241.08
Drenthe	8,102,786	2.48%	57	2.83%	142,154.15	4.49%	239.90
Overijssel	18,747,451	5.75%	126	6.25%	148,789.30	4.51%	243.90
Gelderland	39,963,026	12.25%	247	12.25%	161,793.63	4.39%	241.19
Flevoland	9,188,622	2.82%	58	2.88%	158,424.52	4.53%	228.43
Utrecht	28,216,273	8.65%	168	8.33%	167,954.01	4.42%	235.14
Noord-Holland	50,250,485	15.40%	299	14.82%	168,061.82	4.39%	243.10
Zuid-Holland	64,668,346	19.82%	381	18.89%	169,733.19	4.49%	235.97
unspecified	1,527,776	0.47%	8	0.40%	190,972.03	4.51%	249.08
Total	326,325,213	100.00%	2,017	100.00%	161,787.41	4.44%	238.80

Property Type

Property Type	Value	As % of total	no. loans	As % of total	Average Loans	WAC	WAM
Garage	-	0.00%	-	0.00%	-	0.00%	-
Utility building	-	0.00%	-	0.00%	-	0.00%	-
Shop/House	175,966	0.05%	1	0.05%	175,966.00	4.65%	257.48
Farm house	1,229,494	0.38%	6	0.30%	204,915.74	4.25%	224.21
National property	-	0.00%	-	0.00%	-	0.00%	-
Condominium with garage	1,077,750	0.33%	8	0.40%	134,718.75	4.39%	248.16
Garagebox near house	-	0.00%	-	0.00%	-	0.00%	-
Garagebox near Condominium	-	0.00%	-	0.00%	-	0.00%	-
Conversion	-	0.00%	-	0.00%	-	0.00%	-
Condominium	18,380,891	5.63%	134	6.64%	137,170.83	4.65%	245.42
Shop	-	0.00%	-	0.00%	-	0.00%	-
Retail property	-	0.00%	-	0.00%	-	0.00%	-
Office space	-	0.00%	-	0.00%	-	0.00%	-
NRF Property	-	0.00%	-	0.00%	-	0.00%	-
Single family house	305,461,111	93.61%	1,868	92.61%	163,523.08	4.42%	238.42
Private Shop	-	0.00%	-	0.00%	-	0.00%	-
Recreational home	-	0.00%	-	0.00%	-	0.00%	-
Unknown	-	0.00%	-	0.00%	-	0.00%	-
Total	326,325,213	100.00%	2,017	100.00%	161,787.41	4.44%	238.80

Net Size

Net Size	Value	As % of total	no. of loans	As % of total	Average Loans	WAC	WAM
<	0	0.00%	-	0.00%	-	0.00%	-
0	25,000	0.06%	14	0.69%	14,839.21	4.24%	229.07
25,000	50,000	0.04%	65	3.22%	42,297.04	4.20%	242.70
50,000	75,000	0.06%	137	6.79%	66,157.32	4.22%	241.45
75,000	100,000	0.07%	265	13.14%	88,995.40	4.28%	242.23
100,000	125,000	0.08%	273	13.53%	112,976.67	4.40%	239.54
125,000	150,000	0.09%	305	15.12%	138,025.71	4.42%	239.29
150,000	175,000	0.09%	272	13.49%	163,089.88	4.43%	239.05
175,000	200,000	0.09%	170	8.43%	189,230.71	4.43%	238.06
200,000	225,000	0.09%	141	6.99%	213,257.31	4.57%	235.85
225,000	250,000	0.09%	115	5.70%	239,489.73	4.56%	236.78
250,000	275,000	0.09%	75	3.72%	263,316.19	4.45%	236.77
275,000	300,000	0.09%	67	3.32%	288,550.77	4.56%	240.79
300,000	325,000	0.09%	31	1.54%	314,580.69	4.22%	235.90
325,000	350,000	0.09%	27	1.34%	337,815.17	4.52%	238.77
350,000	375,000	0.09%	15	0.74%	362,410.98	4.43%	244.81
375,000	400,000	0.09%	13	0.64%	388,213.92	4.58%	242.68
400,000	425,000	0.09%	11	0.55%	408,294.87	4.67%	235.45
425,000	450,000	0.09%	10	0.50%	443,322.85	4.34%	240.84
450,000	475,000	0.09%	3	0.15%	462,842.55	4.09%	249.91
475,000	500,000	0.09%	2	0.10%	490,354.03	4.57%	246.11
500,000	525,000	0.09%	1	0.05%	511,800.00	4.50%	247.00
525,000	550,000	0.09%	3	0.15%	540,666.67	3.42%	203.27
550,000	575,000	0.09%	-	0.00%	-	0.00%	-
575,000	600,000	0.09%	-	0.00%	-	0.00%	-
600,000	625,000	0.09%	-	0.00%	-	0.00%	-
625,000	650,000	0.09%	1	0.05%	650,000.00	4.25%	248.00
650,000	>	0.09%	1	0.05%	820,000.00	4.50%	250.00
Total	326,325,213	100.00%	2,017	100.00%	161,787.41	4.44%	238.80