

Long Term Mortgage Prepayment Rate Projections (CPR-Average)
10/15/2013

CONV 30-YR											
Participating Dealers: BC CSFB JPM MS RBS											
Coupon	Issue	Yield Curve Scenarios									Low-High
		Avg -300	Avg -200	Avg -100	Avg -50	Avg Base	Avg +50	Avg +100	Avg +200	Avg +300	
2.5	2012	23.9	13	7.6	6.4	15.9	8.4	4.7	4.3	4.1	5.6-45.6
3.0	2012	28.9	19	11.3	8.1	17.5	11.2	5.2	4.6	4.2	6.3-48.8
3.5	2009	32.2	25.2	15.5	12.6	15.4	12.4	6.6	5.3	4.6	7.3-36.2
3.5	2010	38.6	31.0	20.3	15.1	16.7	12.7	7.0	5.4	4.6	7.7-38.1
3.5	2011	37.1	29.9	19.4	14.6	17.6	13.3	6.6	5.2	4.5	7.3-44.7
3.5	2012	27.8	20.2	13.5	11.1	17.2	13.0	6.0	5.0	4.5	7.3-43.8
4.0	2009	33.3	29.3	20.9	16.8	17.7	14.3	9.2	6.3	5.1	9.8-34.6
4.0	2010	35.1	30.7	22.7	17.3	18.0	13.8	8.9	6.1	5.0	9.5-34.1
4.0	2011	33.5	29.5	21.8	16.9	18.0	13.9	8.7	5.9	4.9	9.2-35.7
4.0	2012	21.1	17.7	13.9	12.4	13.9	11.6	7.5	5.8	4.9	9.0-25.0
4.5	2003	31.5	27.0	20.9	18.2	16.7	14.5	11.3	8.1	6.4	11.8-25.3
4.5	2004	31.3	27.4	21.4	18.8	16.9	14.6	11.4	8.3	6.4	11.6-25.6
4.5	2005	33.0	29.8	24.2	21.6	18.7	15.6	12.1	8.7	6.6	13.0-28.4
4.5	2008	37.8	34.7	28.3	24.5	20.4	16.0	11.5	7.9	6.1	13.1-30.8
4.5	2009	33.9	31.0	24.6	20.4	17.9	14.8	10.4	7.1	5.6	11.6-27.9
4.5	2010	31.9	29.4	24.0	20.1	17.9	14.7	10.4	7.0	5.6	11.5-27.4
4.5	2011	30.4	28.2	23.0	19.5	17.1	14.3	10.4	7.0	5.6	11.3-24.7
5.0	2003	29.3	26.4	21.8	19.7	17.6	15.2	12.6	9.9	7.2	13.6-23.9
5.0	2004	30.3	27.9	23.4	21.2	18.9	15.8	12.9	9.9	7.2	14.9-25.8
5.0	2005	31.8	29.7	25.7	23.5	20.8	17.1	13.7	10.3	7.4	16.3-27.9
5.0	2006	31.3	29.5	25.9	23.6	21.0	17.2	13.6	10.3	7.5	16.2-26.7
5.0	2007	33.6	31.7	28.1	25.6	22.8	18.4	14.0	10.3	7.4	17.0-27.6
5.0	2008	35.2	33.2	29.6	26.9	24.0	18.9	14.1	10.3	7.3	17.5-30.2
5.0	2009	29.0	27.5	23.8	21.2	18.7	15.3	12.2	9.3	6.6	15.7-23.1
5.0	2010	27.7	26.4	23.1	20.7	18.3	15.0	12.0	9.0	6.5	15.1-22.3
5.5	2002	27.4	25.6	22.1	20.1	18.3	15.7	13.2	10.9	8.2	16.0-21.1
5.5	2003	27.4	25.7	22.2	20.3	18.4	15.8	13.4	10.9	8.1	15.7-22.0
5.5	2004	27.7	26.2	23.0	21.1	19.1	16.3	13.5	10.8	8.0	16.2-23.7
5.5	2005	28.6	27.3	24.4	22.5	20.4	17.4	14.3	11.3	8.3	17.0-25.7
5.5	2006	31.4	30.1	27.6	25.6	23.2	19.8	15.5	11.5	8.6	17.1-27.4
5.5	2007	32.7	31.3	28.8	26.6	24.0	20.3	15.7	11.6	8.7	17.8-29.9
5.5	2008	33.5	32.0	29.5	27.4	24.7	20.6	15.7	11.4	8.3	18.1-30.7
5.5	2009	24.7	24.1	21.9	20.3	18.6	16.1	13.5	11.1	8.1	15.6-21.1
5.5	2010	23.8	23.2	21.1	19.4	17.7	15.3	13.0	10.7	7.8	15.0-22.7
6.0	2002	24.7	23.7	21.2	19.7	18.2	16.2	13.8	11.5	9.5	16.4-19.5
6.0	2003	24.1	23.3	21.0	19.7	18.3	16.4	14.2	12.0	9.9	16.6-19.7
6.0	2004	24.8	24.0	21.7	20.3	18.8	16.8	14.3	11.9	9.8	17.2-20.5
6.0	2005	25.6	24.8	22.8	21.5	19.9	17.8	15.1	12.4	10.2	17.7-22.4
6.0	2006	28.9	28.0	26.1	24.7	22.6	20.0	16.5	12.6	9.9	17.6-26.5
6.0	2007	30.0	29.1	27.1	25.4	23.3	20.6	17.0	12.9	10.1	18.0-29.2
6.0	2008	30.7	29.8	28.0	26.4	24.3	21.4	17.5	13.2	10.3	18.9-29.5
6.0	2009	23.8	23.6	22.0	21.0	19.6	17.7	15.4	13.0	10.7	16.5-22.3
6.0	2010	21.9	21.6	19.8	18.5	17.2	15.7	14.0	12.3	10.5	14.6-22.3
6.5	2002	22.6	22.1	20.3	19.2	18.0	16.4	14.5	12.2	10.2	16.5-19.3
6.5	2003	22.0	21.6	20.0	19.2	18.1	16.8	15.3	13.2	11.4	16.9-20.4
6.5	2004	22.3	21.9	20.2	19.3	18.2	16.8	15.1	12.9	11.1	17.1-19.0
6.5	2005	23.8	23.5	21.9	20.9	19.6	18.0	16.1	13.4	11.4	18.1-20.9
6.5	2006	25.6	25.2	23.7	22.7	21.4	19.4	17.0	13.6	10.9	17.7-23.7
6.5	2007	25.9	25.4	23.8	22.7	21.4	19.6	17.3	14.1	11.4	17.9-24.8
6.5	2008	27.3	26.9	25.3	24.1	22.7	20.5	17.9	14.3	11.4	19.2-27.0
7.0	2006	23.2	23.1	21.8	21.1	20.3	19.1	17.3	14.9	12.4	18.7-22.4
7.0	2007	24.0	23.8	22.4	21.7	20.8	19.7	17.9	15.6	13.1	17.6-24.2
7.0	2008	24.7	24.7	23.3	22.5	21.6	20.2	18.2	15.5	12.8	19.5-23.2
7.5	2007	24.0	23.9	22.6	21.9	21.2	20.3	19.0	17.0	14.8	16.7-25.2

GNMA I 30-YR											
Participating Dealers: BC CSFB JPM MS RBS											
Coupon	Issue	Yield Curve Scenarios									Low-High
		Avg -300	Avg -200	Avg -100	Avg -50	Avg Base	Avg +50	Avg +100	Avg +200	Avg +300	
2.5	2012	21.5	12.7	7.5	6.7	9.4	6.8	5.1	4.8	4.6	5.4-19.5
3	2012	24.9	17.7	10.2	8.2	10.9	8.2	5.7	5.1	4.8	6.4-21.9
3.5	2009	31.7	27.6	19.2	14.5	13.7	11.0	7.2	5.7	5.0	7.8-22.9
3.5	2010	32.8	26.1	16.9	12.7	12.7	10.0	6.6	5.4	4.9	7.7-22.1
3.5	2011	33.1	28.8	19.7	14.2	13.1	10.3	6.9	5.6	5.0	8.9-20.6
3.5	2012	25.9	21.1	14.3	10.9	12.1	9.7	6.7	5.7	5.2	7.7-22.0
4.0	2009	32.7	27.5	20.9	17.0	16.4	12.7	8.9	6.4	5.4	9.4-26.3
4.0	2010	32.7	28.0	20.8	16.4	15.2	11.8	8.7	6.3	5.4	8.7-22.9
4.0	2011	30.2	27.6	21.8	17.3	15.6	12.3	9.0	6.4	5.4	10.8-22.2
4.0	2012	19.4	17.7	14.7	13.0	13.0	11.0	8.2	6.5	5.7	9.3-19.7
4.5	2003	24.5	21.8	18.1	16.7	15.4	13.4	10.7	7.7	6.2	12.0-19.9
4.5	2004	25.4	22.9	19.0	17.2	15.5	13.2	10.7	7.7	6.0	11.5-19.6
4.5	2005	26.2	23.8	19.8	17.7	16.0	13.4	10.6	7.6	6.0	12.3-19.4
4.5	2008	31.7	29.9	26.0	22.9	20.3	15.9	11.3	7.8	6.1	17.1-23.2
4.5	2009	31.4	27.8	22.8	18.7	17.5	14.1	10.2	7.4	6.1	10.6-23.6
4.5	2010	30.5	27.3	22.1	18.1	16.7	13.4	10.0	7.2	5.9	10.3-22.7
4.5	2011	26.6	25.1	21.6	18.7	17.0	14.0	10.6	7.4	6.0	10.8-23.4
5.0	2003	24.0	22.2	19.4	18.2	16.9	14.8	12.3	9.8	7.0	14.4-21.0
5.0	2004	24.2	22.7	19.8	18.6	17.1	14.9	12.2	9.6	6.9	14.7-20.3
5.0	2005	25.3	23.9	20.9	19.6	17.9	15.4	12.3	9.6	6.9	16.2-20.4
5.0	2006	25.9	24.6	21.7	20.4	18.6	15.9	12.3	9.4	6.7	15.6-21.0
5.0	2007	26.3	25.2	22.4	21.0	19.3	16.3	12.5	9.5	6.8	16.5-21.5
5.0	2008	28.4	27.5	25.0	23.4	21.9	18.4	13.6	10.2	7.1	20.2-25.1
5.0	2009	26.4	25.0	22.2	19.8	18.4	15.3	11.9	9.5	6.9	11.6-23.5
5.0	2010	24.2	23.0	20.2	17.9	16.5	14.1	11.5	9.3	6.7	10.5-24.0
5.5	2002	22.4	21.3	19.0	18.1	17.0	15.3	13.1	10.7	7.8	15.3-20.2
5.5	2003	22.4	21.5	19.3	18.4	17.2	15.6	13.5	11.1	8.1	14.9-21.3
5.5	2004	22.5	21.8	19.6	18.6	17.5	15.8	13.5	11.0	8.0	15.3-21.0
5.5	2005	23.2	22.4	20.2	19.1	17.8	15.9	13.6	11.1	8.1	16.6-21.3
5.5	2006	25.2	24.5	22.4	21.3	20.1	17.6	14.4	11.1	7.9	18.9-22.0
5.5	2007	25.8	25.1	23.2	22.0	20.8	18.2	14.8	11.4	8.1	19.7-23.0
5.5	2008	26.1	25.7	24.0	22.8	21.8	19.1	15.6	12.1	8.5	20.4-23.0
5.5	2009	23.9	23.8	22.2	21.0	19.8	17.6	14.9	12.0	8.4	11.9-24.6
5.5	2010	22.7	22.5	20.8	19.2	17.8	15.7	13.8	11.6	8.3	11.8-26.2
6.0	2002	20.3	19.9	18.1	17.4	16.6	15.3	13.6	11.6	9.5	14.6-19.7
6.0	2003	20.5	20.3	18.6	17.9	17.1	15.9	14.3	12.4	10.3	13.9-22.0
6.0	2004	20.7	20.5	18.9	18.1	17.3	16.0	14.3	12.2	10.0	14.6-21.0
6.0	2005	21.2	21.0	19.3	18.4	17.5	16.2	14.6	12.6	10.4	15.6-21.9
6.0	2006	23.8	23.6	22.1	21.1	20.2	18.4	15.8	12.9	10.1	19.5-20.9
6.0	2007	24.5	24.3	22.9	21.7	20.7	18.9	16.3	13.3	10.5	18.2-21.5
6.0	2008	23.9	24.0	22.7	21.7	20.8	19.0	16.5	13.6	10.9	17.2-23.9
6.0	2009	23.0	23.4	22.3	21.3	20.4	18.7	16.7	14.2	11.5	12.5-25.1
6.0	2010	23.3	24.0	22.8	21.6	20.3	18.3	16.1	14.1	11.5	15.2-28.4
6.5	2002	18.7	18.6	17.2	16.6	16.0	15.1	13.8	12.2	10.4	13.5-19.3
6.5	2003	18.6	18.9	17.7	17.2	16.7	15.8	14.7	13.2	11.4	12.4-22.5
6.5	2004	18.6	18.9	17.6	17.1	16.6	15.7	14.5	12.9	11.2	12.4-21.1
6.5	2005	19.5	19.9	18.6	17.9	17.3	16.4	15.2	13.6	11.8	13.3-22.7
6.5	2006	21.5	21.7	20.4	19.6	18.9	17.6	15.9	13.8	11.4	17.1-20.8
6.5	2007	22.1	22.2	20.9	20.1	19.3	17.9	16.3	14.2	11.8	16.1-21.2
6.5	2008	21.7	22.1	20.9	20.1	19.3	18.1	16.5	14.5	12.3	14.6-23.3
7.0	2006	20.2	20.4	19.2	18.6	18.0	17.1	15.9	14.4	12.6	15.0-21.7
7.0	2007	21.0	21.2	20.0	19.3	18.7	17.8	16.6	15.1	13.3	14.9-22.1
7.0	2008	21.6	21.9	20.8	20.1	19.6	18.5	17.3	15.8	13.9	15.3-23.7
7.5	2007	23.7	22.9	21.5	20.4	19.5	18.6	17.8	16.5	15.1	17.3-22.7

GNMA II 30-YR											
Participating Dealers: BC CSFB JPM MS RBS											
Coupon	Issue	Yield Curve Scenarios									Low-High
		Avg -300	Avg -200	Avg -100	Avg -50	Avg Base	Avg +50	Avg +100	Avg +200	Avg +300	
2.5	2012	23.0	13.2	7.9	6.8	10.6	7.1	5.2	4.8	4.6	5.5-24.0
3	2012	26.8	17.4	9.7	7.8	12.2	8.3	5.6	5.1	4.8	6.3-27.8
3.5	2009	33.5	27.6	17.6	12.9	14.2	10.6	6.6	5.5	5.0	7.0-29.9
3.5	2010	33.4	26.4	17.0	12.7	12.7	10.0	6.7	5.6	5.0	7.8-21.6
3.5	2011	34.0	29.0	18.7	13.3	13.4	10.1	6.6	5.5	5.0	8.2-24.5
3.5	2012	28.1	21.4	13.4	10.1	13.2	9.9	6.3	5.5	5.1	7.5-27.9
4.0	2009	33.1	27.0	20.0	15.9	15.1	11.7	8.5	6.2	5.3	8.6-23.1
4.0	2010	33.5	27.8	19.9	15.4	14.7	11.5	8.2	6.1	5.2	8.5-23.6
4.0	2011	31.0	28.4	21.4	16.5	15.4	12.1	8.5	6.2	5.4	10.4-24.1
4.0	2012	23.9	21.2	16.1	13.5	14.3	11.8	8.0	6.4	5.7	9.4-26.4
4.5	2003	24.4	22.0	18.6	17.2	15.8	13.5	10.8	8.0	6.1	11.2-20.4
4.5	2004	24.4	22.1	18.4	17.1	15.9	13.4	10.4	7.5	5.9	9.7-22.6
4.5	2005	25.9	23.8	20.1	18.7	17.4	14.5	10.8	7.8	6.0	11.3-24.7
4.5	2008	31.2	29.5	25.6	23.1	20.9	16.3	11.5	7.9	6.2	17.3-25.1
4.5	2009	31.4	27.7	22.0	17.8	16.5	13.3	9.7	7.0	5.8	10.3-22.7
4.5	2010	31.3	27.7	21.7	17.4	16.2	13.1	9.6	6.9	5.8	9.9-23.7
4.5	2011	29.0	27.1	22.5	18.9	17.4	14.0	10.2	7.1	5.8	11.0-24.3
5.0	2003	23.8	22.3	19.5	18.4	17.1	14.9	12.3	9.8	7.1	14.5-21.0
5.0	2004	24.2	22.8	20.0	18.9	17.5	15.2	12.3	9.7	7.0	14.9-20.1
5.0	2005	25.0	23.8	21.1	20.1	18.7	16.2	12.8	9.9	7.1	16.5-21.3
5.0	2006	25.6	24.5	22.0	21.1	19.8	17.0	13.0	9.8	7.0	16.4-23.7
5.0	2007	26.0	25.0	22.4	21.4	20.3	17.2	12.7	9.6	6.9	16.2-24.8
5.0	2008	26.9	26.2	23.6	22.3	20.9	17.7	13.4	10.1	7.1	20.0-23.3
5.0	2009	27.6	25.8	22.3	19.0	17.5	14.4	11.1	8.7	6.5	11.3-22.8
5.0	2010	27.2	25.3	21.6	18.3	16.9	14.1	11.0	8.5	6.4	10.8-23.6
5.5	2002	21.4	20.7	18.8	18.0	17.1	15.6	13.6	11.3	8.8	15.3-20.3
5.5	2003	22.5	21.7	19.5	18.6	17.5	15.8	13.6	11.2	8.2	15.4-21.7
5.5	2004	23.0	22.1	19.9	18.9	17.8	15.9	13.5	10.9	7.8	15.9-20.8
5.5	2005	23.3	22.6	20.5	19.6	18.5	16.6	13.9	11.0	7.9	17.0-21.1
5.5	2006	24.4	23.8	21.9	21.0	19.9	17.7	14.5	11.1	8.0	19.0-20.9
5.5	2007	25.0	24.5	22.6	21.5	20.3	18.0	14.8	11.5	8.2	19.3-21.9
5.5	2008	25.3	25.0	23.3	22.3	21.3	18.8	15.3	11.8	8.3	18.9-22.5
5.5	2009	24.1	23.5	21.2	19.5	17.9	15.5	13.0	10.7	7.7	12.0-24.1
5.5	2010	26.4	24.9	21.4	18.5	16.0	13.9	12.5	10.7	7.9	10.6-24.8
6.0	2002	19.8	19.6	18.0	17.3	16.6	15.5	14.1	12.1	10.1	14.8-19.6
6.0	2003	20.8	20.5	18.8	18.0	17.2	16.0	14.3	12.2	10.0	14.4-21.4
6.0	2004	21.4	21.1	19.3	18.5	17.6	16.2	14.4	12.0	9.6	15.4-20.8
6.0	2005	21.9	21.6	19.9	19.1	18.3	16.9	14.9	12.6	10.1	16.5-21.8
6.0	2006	23.1	23.0	21.5	20.7	19.9	18.2	15.7	12.7	9.9	19.1-20.4
6.0	2007	24.1	23.9	22.4	21.4	20.4	18.7	16.3	13.3	10.4	17.9-21.8
6.0	2008	23.5	23.6	22.3	21.4	20.6	18.8	16.4	13.5	10.7	16.2-23.6
6.0	2009	27.2	26.2	23.9	22.1	20.4	18.8	17.2	14.7	12.8	13.0-24.6
6.0	2010	28.6	27.1	23.5	21.3	19.2	17.4	15.9	14.3	12.4	11.9-26.5
6.5	2002	18.1	18.1	16.7	16.1	15.6	14.9	13.9	12.5	10.9	13.3-19.2
6.5	2003	19.0	19.0	17.7	17.2	16.8	16.0	14.7	13.1	11.2	13.5-20.8
6.5	2004	19.9	20.0	18.5	17.9	17.3	16.3	15.0	13.2	11.3	13.9-21.1
6.5	2005	21.0	21.2	19.8	19.1	18.4	17.3	15.9	14.0	11.9	15.1-22.4
6.5	2006	21.8	21.9	20.6	19.8	19.1	17.8	16.0	13.8	11.3	17.4-20.6
6.5	2007	22.6	22.8	21.4	20.5	19.7	18.3	16.6	14.3	11.7	16.1-22.1
6.5	2008	22.2	22.6	21.4	20.6	19.9	18.6	16.8	14.5	12.1	14.7-23.9
7.0	2006	19.9	19.9	18.6	18.0	17.6	16.7	15.6	14.2	12.3	15.1-20.6
7.0	2007	21.0	20.9	19.5	18.9	18.3	17.4	16.3	14.8	12.9	14.4-21.6
7.0	2008	21.3	21.4	20.1	19.5	19.0	18.1	16.9	15.4	13.4	14.0-23.0
7.5	2007	23.3	22.4	21.0	20.0	19.1	18.4	17.6	16.4	15.1	16.4-22.2

CONV 15-YR											
Participating Dealers: BC CSFB JPM MS RBS											
Coupon	Issue	Yield Curve Scenarios									Low-High
		Avg -300	Avg -200	Avg -100	Avg -50	Avg Base	Avg +50	Avg +100	Avg +200	Avg +300	
2.0	2012	24.4	16.0	10.7	9.3	20.3	13.0	6.1	4.9	4.1	8.1-44.0
2.5	2012	26.9	19.6	14.2	11.9	19.1	14.2	7.0	5.6	4.7	7.2-48.1
3.0	2012	31.5	25.4	19.7	16.6	17.5	14.2	9.0	6.6	5.1	8.8-36.8
3.0	2011	25.6	19.9	16.0	14.7	17.5	14.6	8.7	6.6	5.3	8.2-36.8
3.5	2009	25.9	22.7	18.7	16.7	16.8	14.6	11.1	8.2	6.3	10.2-30.7
3.5	2010	30.0	25.6	20.8	17.9	17.1	14.4	10.8	7.9	6.1	10.8-27.0
3.5	2011	28.1	24.3	19.9	17.5	17.0	14.5	10.8	7.8	5.9	10.2-28.6
3.5	2012	18.2	16.3	14.5	13.6	13.7	12.3	9.7	7.7	6.0	9.3-20.8
4.0	2003	24.5	21.5	18.8	16.7	16.3	15.0	13.2	11.7	9.7	12.7-25.6
4.0	2007	27.2	23.9	20.5	18.1	17.2	15.0	12.5	10.3	8.1	11.2-26.2
4.0	2009	27.4	24.8	21.3	19.1	18.6	16.1	12.7	9.8	7.5	13.3-30.9
4.0	2010	26.9	24.5	20.7	18.1	16.9	14.7	11.9	9.4	7.2	12.7-23.2
4.0	2011	25.7	23.6	20.0	17.6	16.5	14.4	11.6	9.1	6.9	11.7-23.1
4.5	2003	23.8	21.8	19.3	17.4	16.7	15.2	13.5	12.4	10.5	12.9-24.9
4.5	2004	24.6	22.5	19.6	17.6	16.9	15.3	13.4	12.1	10.0	13.2-25.9
4.5	2005	25.2	23.4	20.3	18.3	17.5	15.6	13.6	12.1	10.0	13.3-25.6
4.5	2008	27.9	26.4	23.5	21.3	20.8	18.1	14.7	12.2	9.5	13.9-34.4
4.5	2009	24.7	23.3	20.5	18.6	18.1	15.9	13.2	10.8	8.4	13.5-28.4
4.5	2010	24.6	23.1	20.0	17.8	16.4	14.5	12.5	10.4	8.1	13.0-20.2
4.5	2011	22.6	21.4	18.6	16.6	15.2	13.5	11.8	9.9	7.8	12.2-18.1
5.0	2003	22.3	20.9	18.5	17.1	16.4	15.0	13.6	12.7	11.2	12.5-21.4
5.0	2004	22.9	21.5	18.8	17.3	16.6	15.1	13.4	12.3	10.6	12.8-23.4
5.0	2005	23.8	22.6	19.7	18.0	17.1	15.3	13.6	12.3	10.6	13.1-23.0
5.0	2007	25.2	24.5	21.7	19.6	18.9	16.9	14.6	12.9	10.8	13.3-24.8
5.0	2008	25.7	25.1	22.4	20.5	19.6	17.3	14.7	12.8	10.5	13.4-28.4
5.5	2006	23.3	22.4	19.8	18.1	17.3	15.7	13.9	12.6	11.1	12.7-20.3
5.5	2007	24.0	23.5	20.8	19.1	18.4	16.6	14.5	13.1	11.3	13.1-21.9
5.5	2008	23.6	23.3	20.8	19.2	18.7	16.9	14.7	13.1	11.2	13.1-24.5
6.0	2006	21.9	21.0	18.6	17.3	16.7	15.6	14.3	13.0	11.7	12.3-18.2
6.0	2007	21.9	21.3	19.0	17.7	17.1	16.0	14.6	13.3	11.8	12.4-19.0