

Date	Credit Risk Factor
19890228	0.019195
19890331	-0.01458
19890428	-0.00471
19890531	0.012355
19890630	-0.0752
19890731	-0.002
19890831	0.052159
19890929	0.13019
19891031	0.023593
19891130	0.00365
19891229	-0.05253
19900131	0.013879
19900228	0.001909
19900330	0.008775
19900430	0.061763
19900531	0.012153
19900629	0.058683
19900731	-0.01867
19900831	-0.03444
19900928	0.003326
19901031	-0.01062
19901130	-0.06328
19901231	0.037925
19910131	-0.01417
19910228	0.064883
19910328	0.011813
19910430	-0.00713
19910531	-0.0569
19910628	0.026979
19910731	0.015482
19910830	-0.02554
19910930	-0.0296
19911031	0.014276
19911129	0.024245
19911231	-0.025
19920131	0.037407
19920228	0.00709
19920331	0.009964
19920430	0.002589
19920529	-0.05869
19920630	0.080151
19920731	-0.00402
19920831	0.008769
19920930	-0.00587
19921030	0.092134
19921130	-0.03535

19921231	-0.02129
19930129	0.007199
19930226	0.041017
19930331	-0.09871
19930430	0.044694
19930528	0.035216
19930630	0.01858
19930730	-0.03012
19930831	-0.00218
19930930	0.075069
19931029	0.030748
19931130	0.099339
19931231	0.084974
19940131	-0.05731
19940228	-0.00397
19940331	-0.05706
19940429	-0.08968
19940531	0.040722
19940630	-0.03245
19940729	0.001067
19940831	0.048641
19940930	0.022805
19941031	-0.04542
19941130	-0.01862
19941230	-0.0456
19950131	-0.0734
19950228	-0.03107
19950331	-0.01891
19950428	-0.01127
19950531	0.026707
19950630	-0.00307
19950731	-0.022
19950831	0.013344
19950929	-0.03543
19951031	-0.00236
19951130	-0.08992
19951229	0.007417
19960131	0.092335
19960229	0.005866
19960329	-0.00878
19960430	0.009292
19960531	0.030003
19960628	0.010736
19960731	-0.04336
19960830	0.014685
19960930	-0.00596
19961031	-0.02749

19961129	-0.0332
19961231	0.029703
19970131	0.11805
19970228	0.049705
19970331	-0.03691
19970430	0.00117
19970530	-0.01308
19970630	0.014929
19970731	0.014266
19970829	0.008207
19970930	-0.02121
19971031	-0.02608
19971128	-0.05694
19971231	0.000934
19980130	-0.08859
19980227	-0.04607
19980331	-0.02849
19980430	-0.01341
19980529	-0.14776
19980630	-0.07259
19980731	0.039172
19980831	-0.11947
19980930	0.032068
19981030	-0.04512
19981130	0.10111
19981231	-0.04457
19990129	-0.00706
19990226	0.056347
19990331	0.078707
19990430	0.12099
19990528	0.063284
19990630	0.025864
19990730	-0.031
19990831	-0.06015
19990930	0.008125
19991029	0.027976
19991130	0.033276
19991231	0.09621
20000131	0.069176
20000229	-0.01115
20000331	-0.01482
20000428	-0.0078
20000531	-0.07117
20000630	-0.03283
20000731	-0.0206
20000831	0.025257
20000929	-0.02634

20001031	-0.00524
20001130	-0.0209
20001229	-0.01272
20010131	0.088868
20010228	-0.00037
20010330	0.006272
20010430	-0.02049
20010531	0.064612
20010629	0.016337
20010731	-0.04193
20010831	0.031124
20010928	0.01066
20011031	0.009772
20011130	-0.0215
20011231	0.025268
20020131	0.09047
20020228	0.007272
20020328	-0.02561
20020430	0.062785
20020531	-0.04777
20020628	-0.02457
20020731	0.049972
20020830	0.011055
20020930	0.080394
20021031	-0.02765
20021129	0.028468
20021231	0.038787
20030131	0.006645
20030228	0.050535
20030331	-0.00458
20030430	-0.03557
20030530	0.036428
20030630	0.05029
20030731	0.007019
20030829	0.040198
20030930	0.039759
20031031	-0.00434
20031128	-0.02578
20031231	0.02947
20040130	0.000595
20040227	-0.00656
20040331	0.053451
20040430	0.012056
20040528	-0.04763
20040630	0.001122
20040730	0.052831
20040831	0.006534

20040930	0.05649
20041029	-0.01621
20041130	-0.00733
20041231	0.004776
20050131	0.064643
20050228	0.035234
20050331	-0.0162
20050429	0.030025
20050531	0.012981
20050630	0.035358
20050729	0.017971
20050831	0.009629
20050930	0.035377
20051031	0.01087
20051130	0.039154
20051230	0.046657
20060131	0.080351
20060228	0.036901
20060331	-0.00547
20060428	0.004606
20060531	-0.05188
20060630	0.003079
20060731	0.031827
20060831	0.011514
20060929	-0.00519
20061031	-0.00356
20061130	-0.00529
20061229	0.021773
20070131	0.048953
20070228	-0.0045
20070330	-0.00564
20070430	-0.02276
20070531	0.038755
20070629	0.000142
20070731	0.019785
20070831	-0.02552
20070928	0.01352
20071031	0.018433
20071130	0.021451
20071231	0.030518
20080131	0.023322
20080229	0.008112
20080331	-0.01469
20080430	-0.02774
20080530	-0.00715
20080630	0.049322
20080731	0.017311

20080829	-0.02632
20080930	0.01564
20081031	-0.01816
20081128	0.03388
20081231	-0.06295
20090130	-0.02795
20090227	0.040197
20090331	-0.00522
20090430	-0.00598
20090529	0.032532
20090630	0.040526
20090731	-0.01595
20090831	-0.0093
20090930	-0.0006
20091030	0.036267
20091130	-0.01657
20091231	0.000201