



CITY OF *Los Angeles*
DEFERRED COMPENSATION PLAN

QUARTERLY REPORT
FOURTH QUARTER 2014



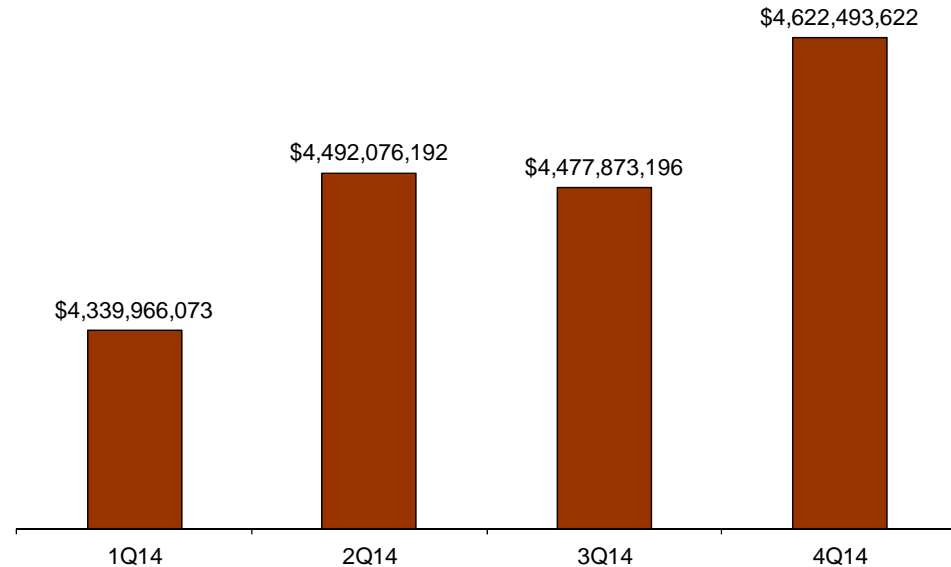
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Plan Overview



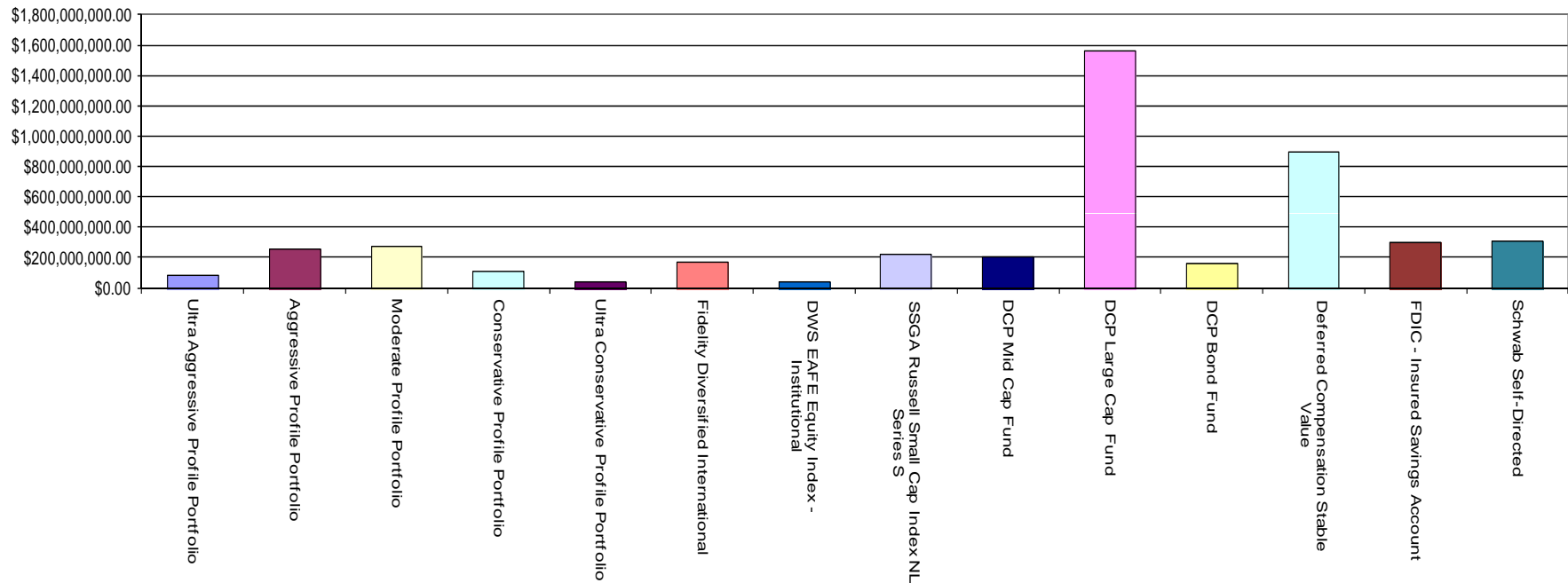
Assets



Net Asset Change	1Q 2014	2Q 2014	3Q 2014	4Q 2014
Beginning Balance	\$4,276,204,257	\$4,339,966,073	\$4,492,076,192	\$4,477,873,196
Deposits	\$74,100,749	\$86,095,654	\$82,369,965	\$77,665,191
Net Transfers	\$4,000	(\$46,283)	\$12,283	(\$212,800)
Fees	(\$698,210)	(\$701,032)	(\$811,258)	(\$600,681)
Distributions	(\$61,880,309)	(\$69,071,979)	(\$65,752,330)	(\$60,400,297)
Change in Value	\$52,028,735	\$135,832,759	(\$30,021,655)	\$120,929,360
Interest/Dividends	\$206,851	\$1,000	\$0	\$7,239,653
Ending Balance	\$4,339,966,073	\$4,492,076,192	\$4,477,873,196	\$4,622,493,622
Outstanding Loans	\$173,425,632	\$177,125,939	\$181,255,986	\$182,022,498
Total Assets Including Loans Outstanding	\$4,513,391,705	\$4,669,202,131	\$4,659,129,182	\$4,804,516,120
Total Assets in Ending Balance As Roth Balances	\$15,701,620	\$18,732,891	\$20,721,955	\$24,013,572
Net Asset Change				



Quarter End Assets

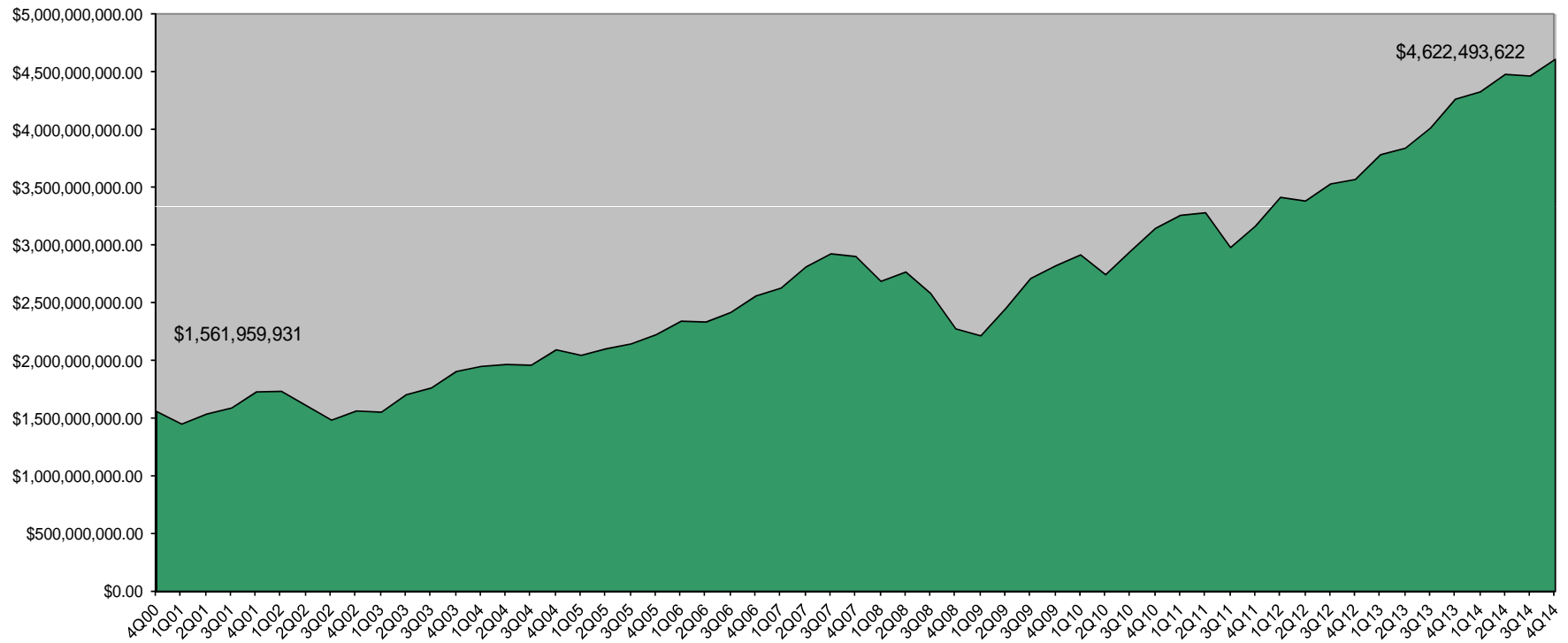


Total Assets = \$ 4,622,493,622

Details on page 37

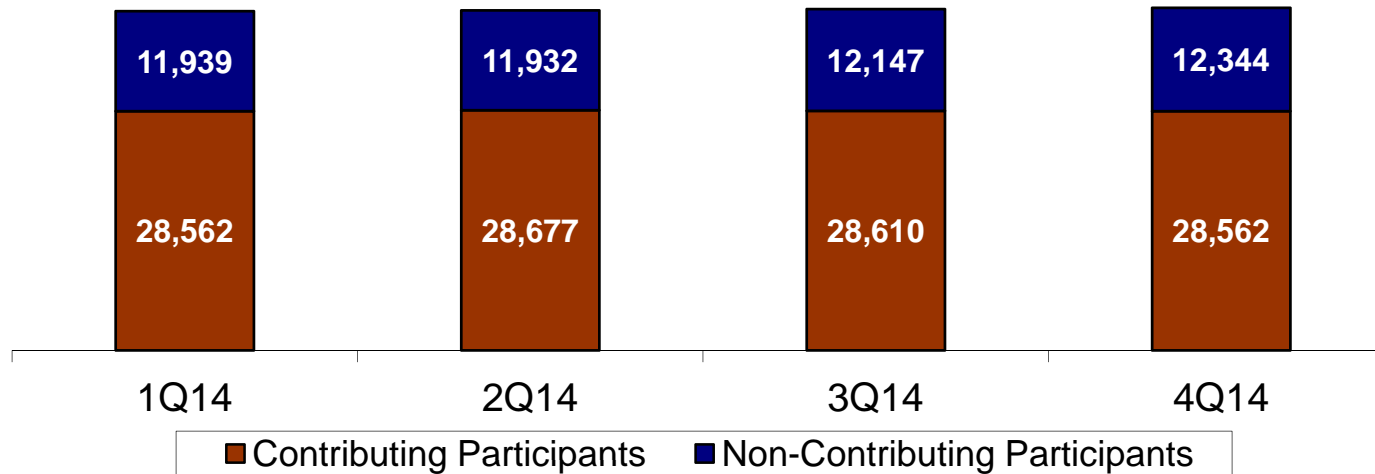


Historical Assets





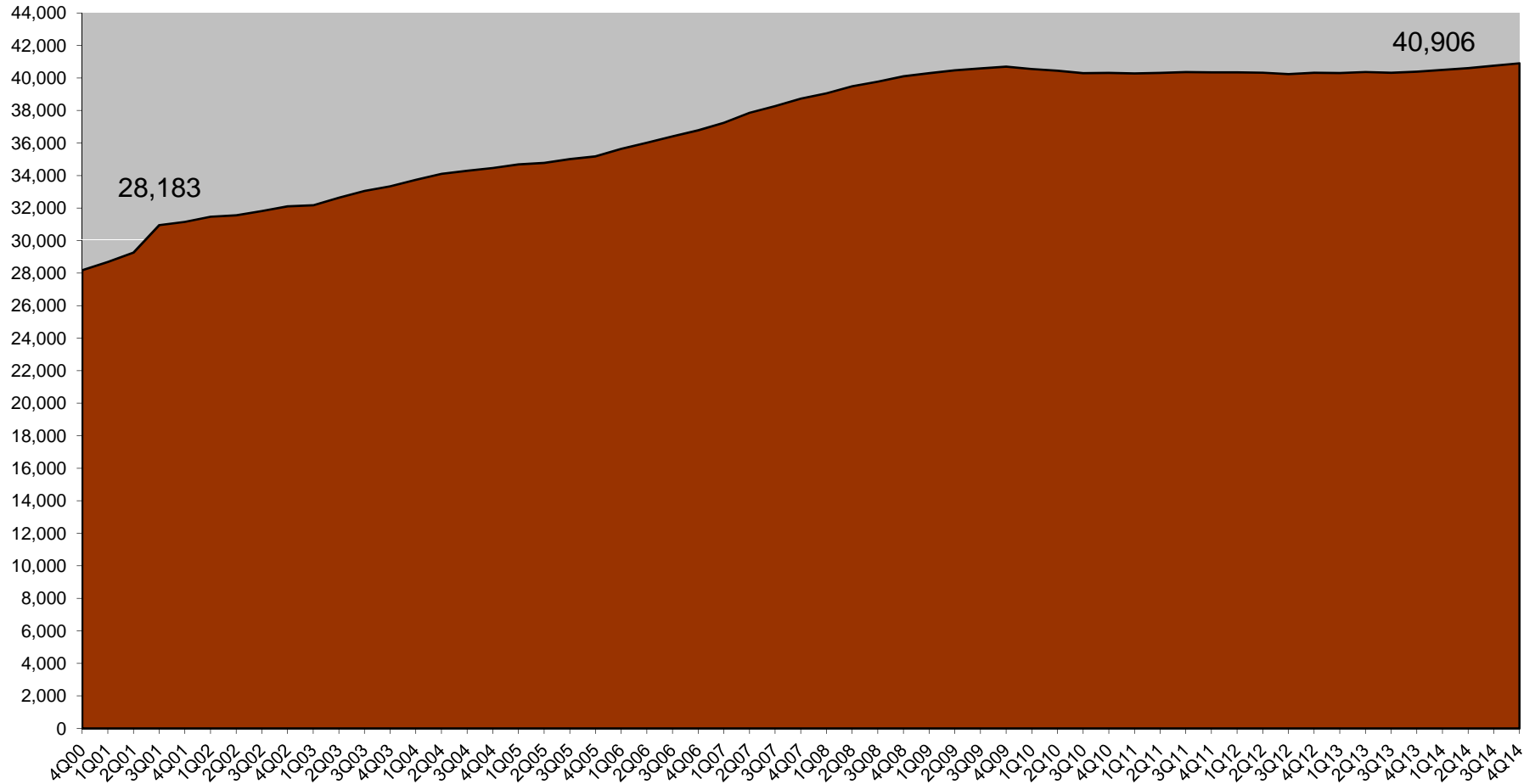
Quarter End Participants



	1Q14	2Q14	3Q14	4Q14
Contributing Participants	28,562	28,677	28,610	28,562
Non-Contributing Participants	11,939	11,932	12,147	12,344
Total Participants	40,501	40,609	40,757	40,906
New Participants Added	299	321	361	352
Average Roth Deferral	\$167	\$167	\$164	\$154
Average Pre-Tax Deferral	\$282	\$269	\$267	\$255
Average Bi-Weekly Deferral for the quarter	\$273	\$273	\$271	\$259
Median Account Balance	\$48,479	\$49,858	\$49,134	\$50,424
Participants with a Roth account	2,623	2,885	3,139	3,400

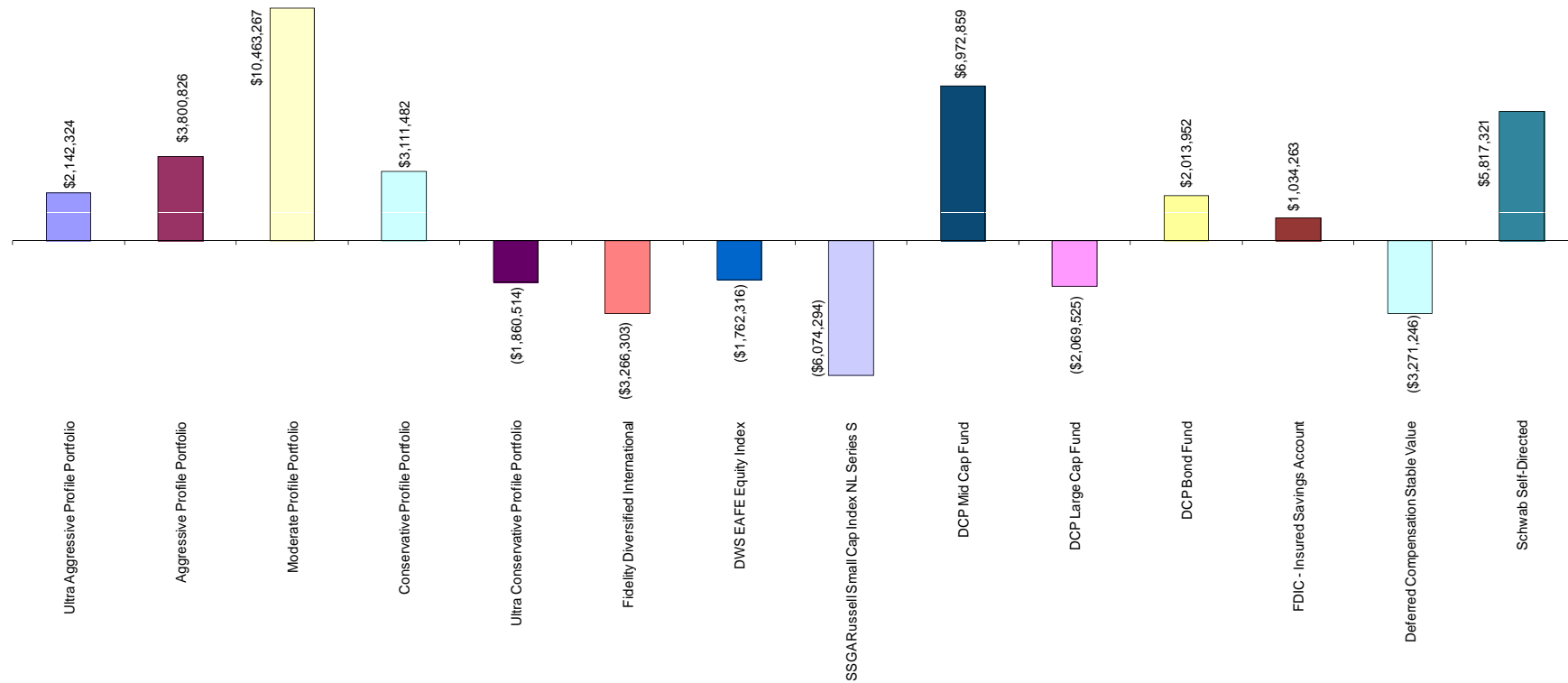


Historical Participants





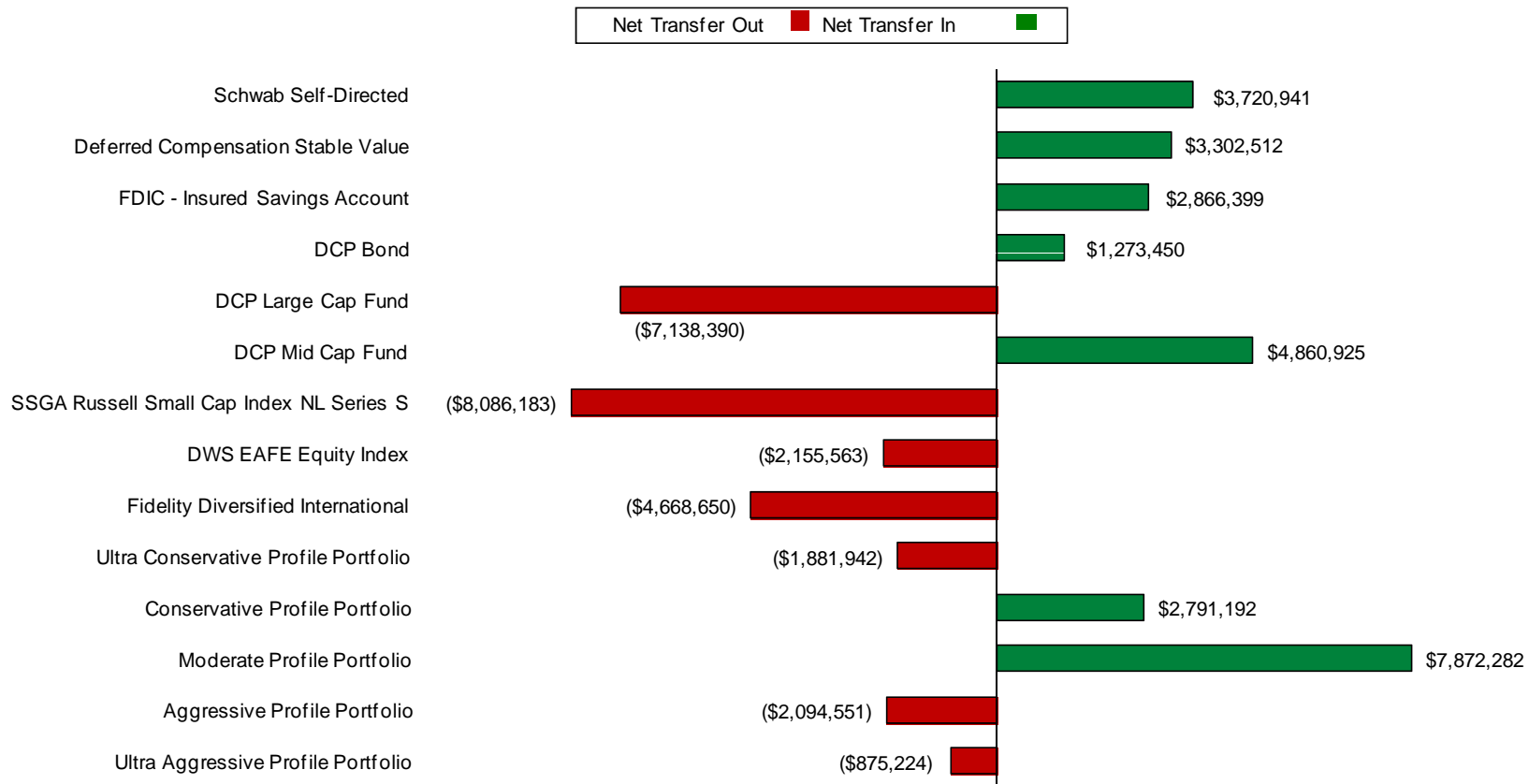
Net Cash Flow



Net Cash Flow Detail can be found on page 39



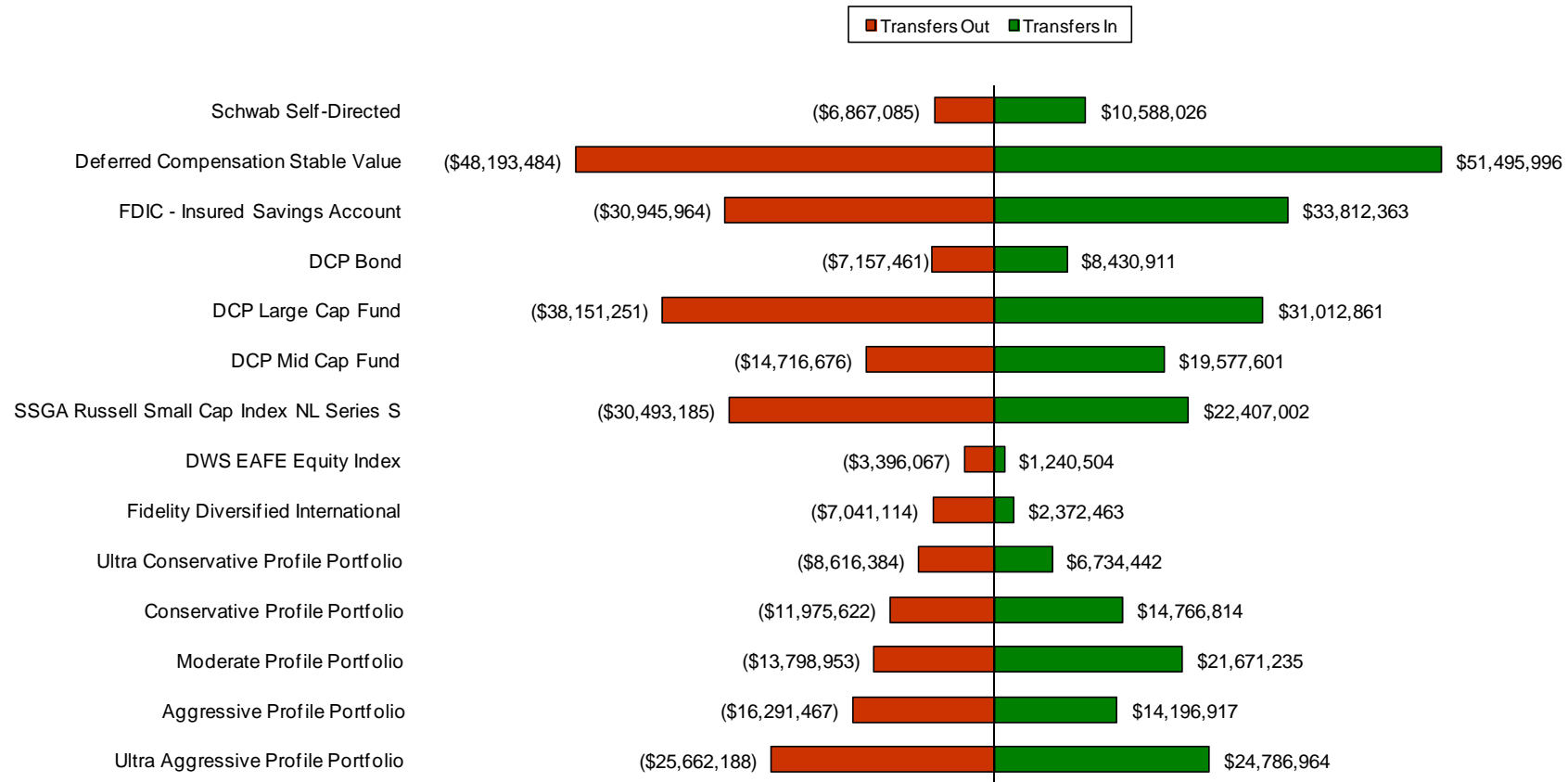
Net Transfer Activity



Transfer Activity Detail can be found on page 38



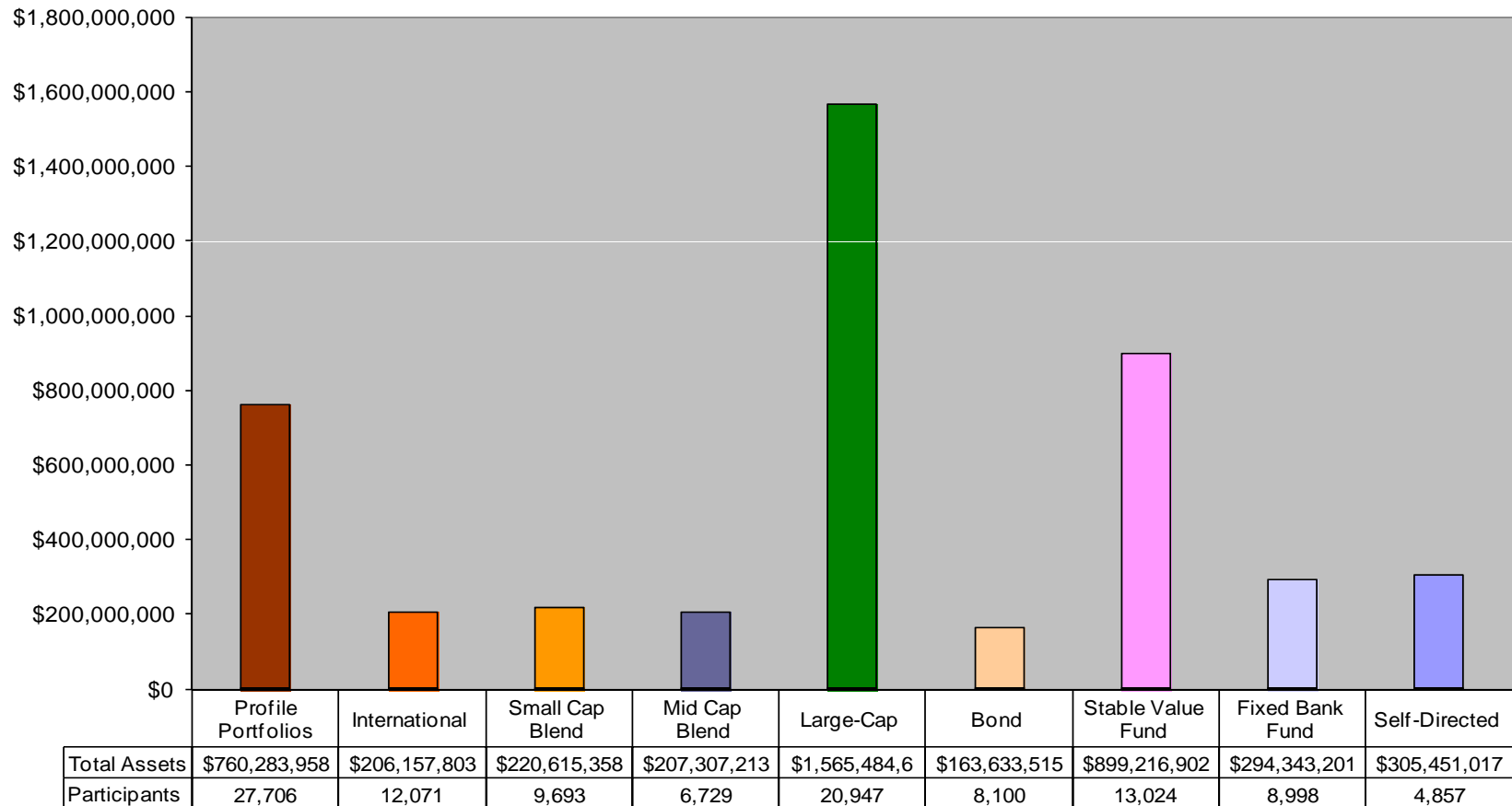
Participant Transfer Activity



Transfer Activity Detail can be found on page 38

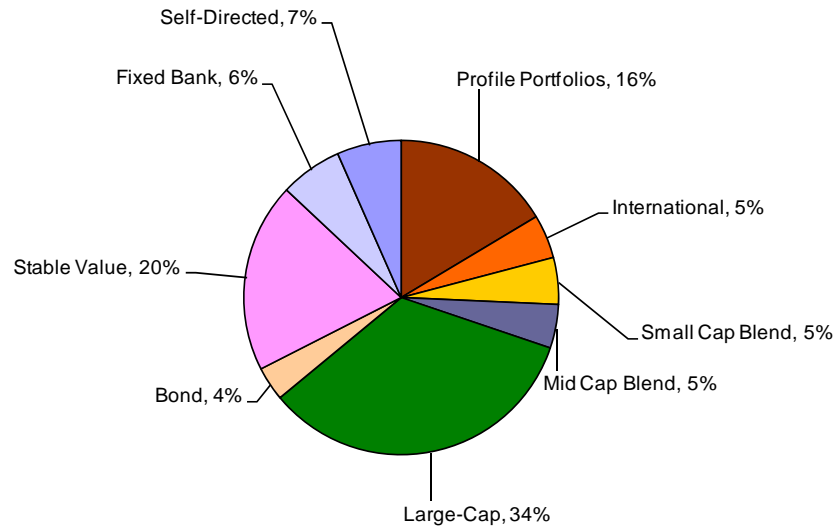


Asset Allocation by Asset Class





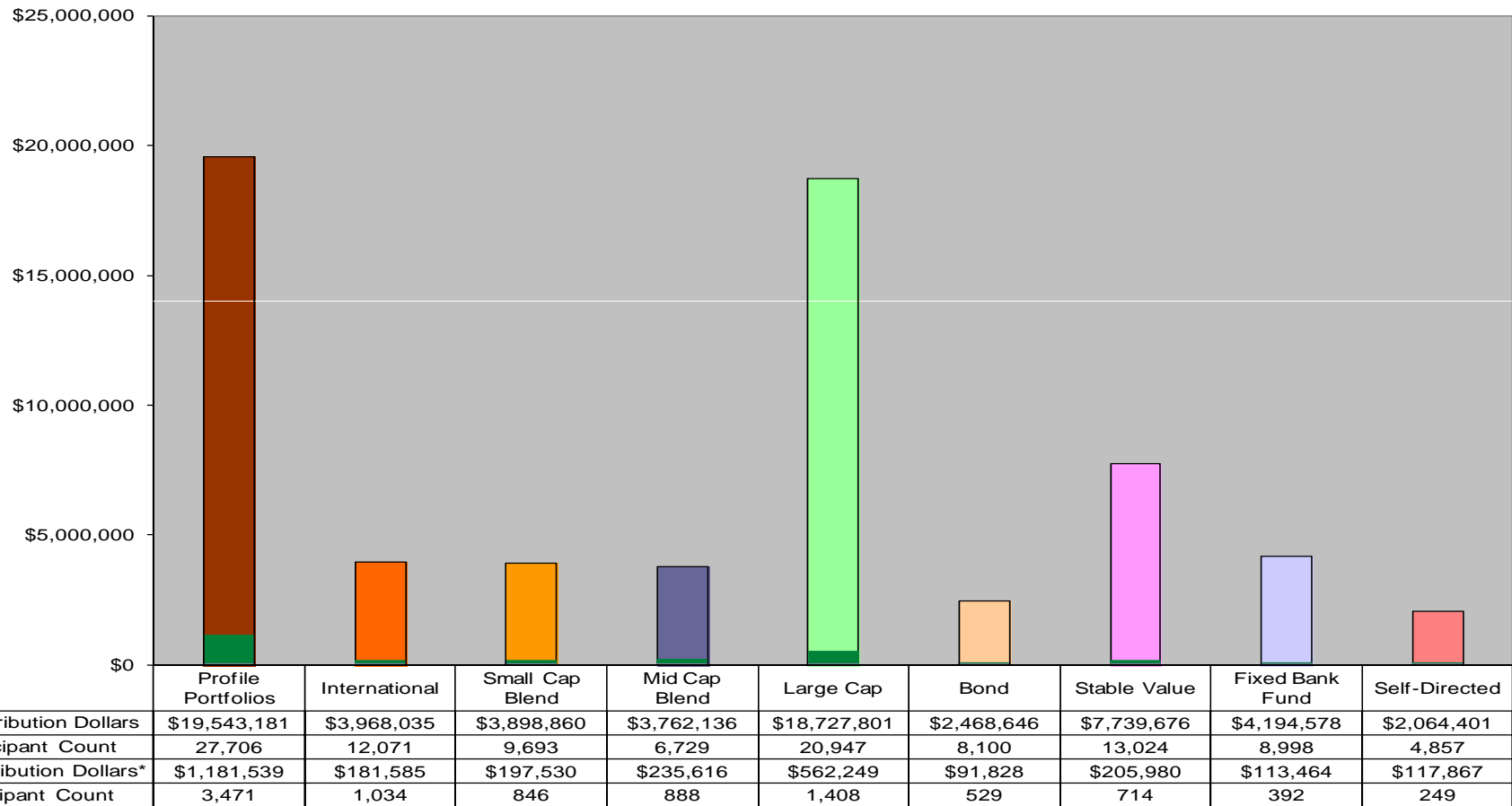
Asset Allocation by Asset Class as Percentage of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 03/31/14	15.6%	5.0%	5.3%	3.9%	32.5%	3.6%	20.7%	6.9%	6.5%
at 06/30/14	16.1%	5.1%	5.1%	4.1%	33.1%	3.5%	19.9%	6.5%	6.6%
at 09/30/14	16.2%	4.8%	4.6%	4.2%	33.3%	3.6%	20.1%	6.5%	6.7%
at 12/31/14	16.4%	4.5%	4.8%	4.5%	33.8%	3.5%	19.5%	6.4%	6.6%



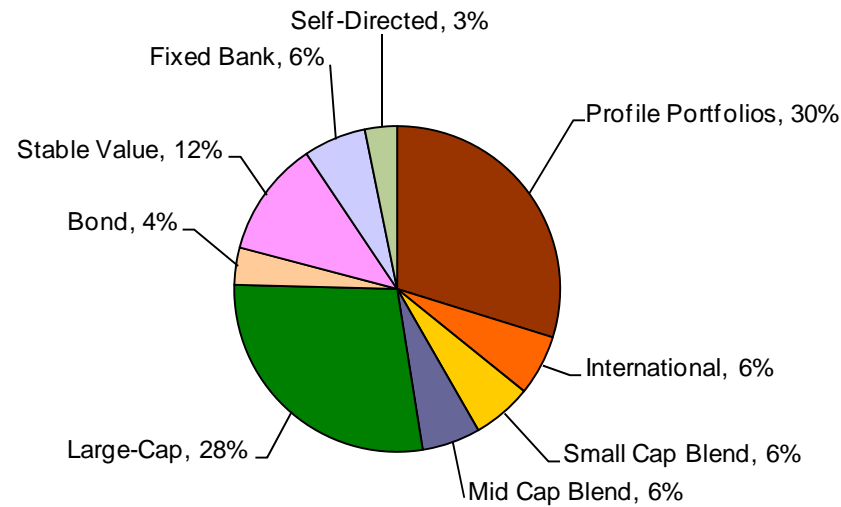
Contribution Allocation by Asset Class



*Roth Contribution Dollars are represented in dark green in the bar chart above.



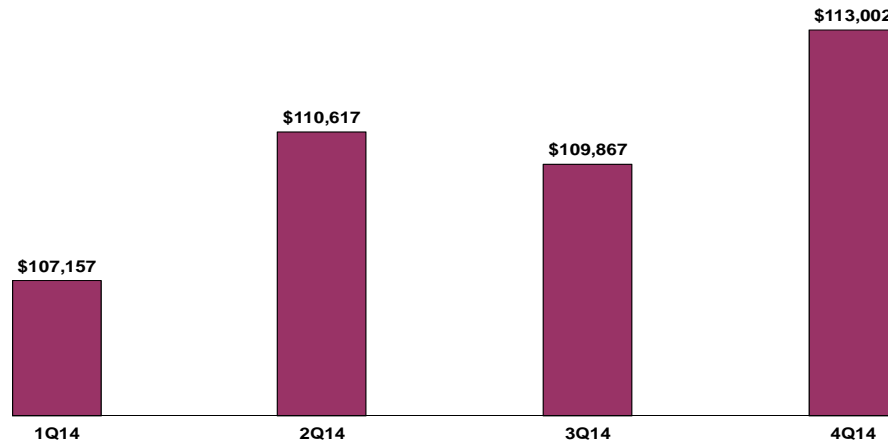
Contribution Allocation by Asset Class by Pct of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 03/31/14	27.2%	6.4%	6.3%	5.3%	27.6%	4.1%	12.7%	7.0%	3.4%
at 06/30/14	27.7%	6.3%	6.5%	5.6%	27.3%	3.8%	12.9%	6.6%	3.3%
at 09/30/14	28.7%	6.2%	6.2%	5.8%	27.7%	3.7%	12.0%	6.5%	3.2%
at 12/31/14	29.8%	6.0%	5.9%	5.8%	27.9%	3.7%	11.5%	6.2%	3.2%



Average Account Balance



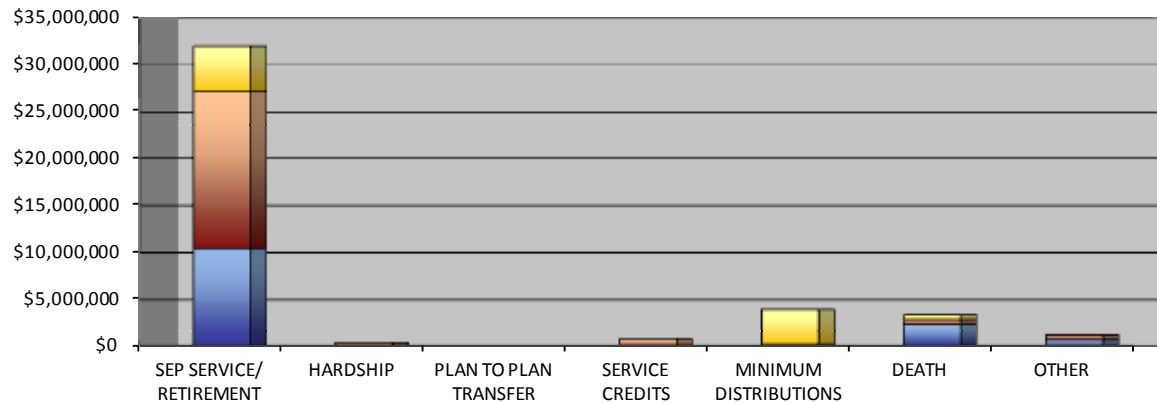
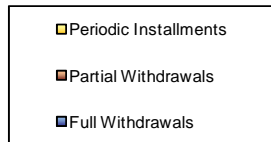
CATEGORY	# Of Ppts	Percent	BALANCE	Percent
Less Than \$25,000	14,059	34.4%	140,613,308	3.0%
\$25,001-\$50,000	6,312	15.4%	228,988,165	5.0%
\$50,001-\$75,000	3,767	9.2%	232,744,891	5.0%
\$75,001-\$100,000	2,711	6.6%	235,423,232	5.1%
\$100,001-\$125,000	2,036	5.0%	227,538,835	4.9%
\$125,001-\$150,000	1,710	4.2%	234,958,329	5.1%
\$150,001-175,000	1,316	3.2%	213,774,388	4.6%
\$175,001-\$200,000	1,197	2.9%	224,230,795	4.9%
\$200,001-\$300,000	3,400	8.3%	835,744,918	18.1%
\$300,001-\$400,000	2,088	5.1%	719,389,419	15.6%
\$400,001-\$500,000	1,101	2.7%	489,397,766	10.6%
\$500,001-\$600,000	518	1.3%	282,152,950	6.1%
\$600,001-\$700,000	269	0.7%	173,964,574	3.8%
\$700,001-\$800,000	150	0.4%	111,793,504	2.4%
\$800,001-\$900,000	109	0.3%	91,975,665	2.0%
\$900,001-\$1,000,000	63	0.2%	59,623,695	1.3%
over \$1,000,001	100	0.2%	120,179,188	2.6%
Total	40,906	100%	\$4,622,493,622	100%

Administrative Overview

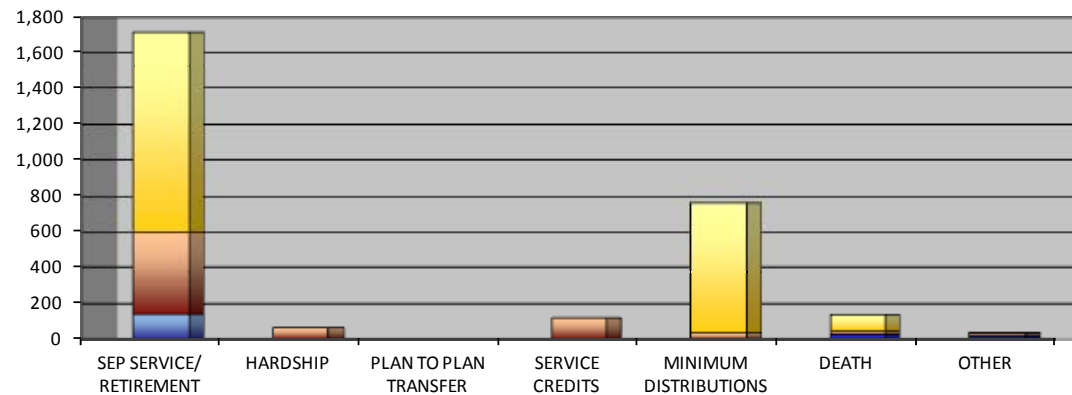
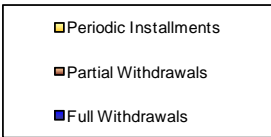


Distributions by Dollar and Participant

Dollar Amounts



Participant Counts



Full details regarding distributions (including loan information) are found on the next page.

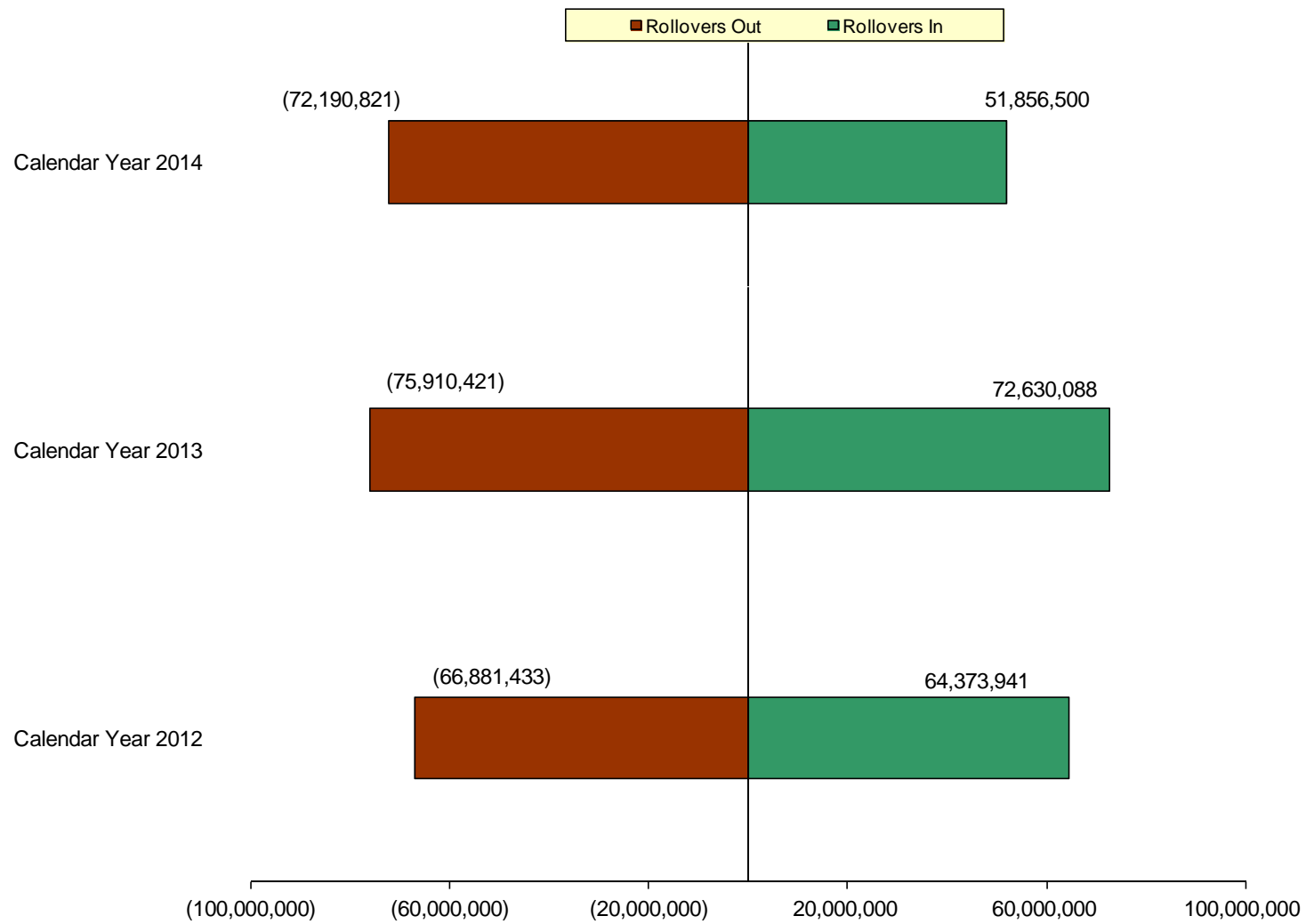


Distribution Detail

FULL DISTRIBUTIONS	Distribution Amounts	Percent	Participant Count	Percent	Average Withdrawal
TOTALS	\$13,411,546.40	100.0%	187	100.0%	\$71,719.50
CEDO/QDRO	677,907.62	5.1%	18	9.6%	37,661.53
DEATH	2,293,250.29	17.1%	29	15.5%	79,077.60
DEMINIMUS	0.00	0.0%	0	0.0%	n/a
HARDSHIP	0.00	0.0%	0	0.0%	n/a
PLAN TO PLAN TRANSFER	0.00	0.0%	0	0.0%	n/a
RETIREMENT	610,502.32	4.6%	17	9.1%	35,911.90
SEP SERVICE	9,829,886.17	73.3%	123	65.8%	79,917.77
PARTIAL DISTRIBUTIONS					
TOTALS	\$38,098,273.34	100.0%	2,253	100.0%	\$16,910.02
CEDO/QDRO	414,815.90	1.1%	14	0.6%	29,629.71
DEMINIMUS	0.00	0.0%	0	0.0%	n/a
DEATH	474,715.86	1.2%	16	0.7%	29,669.74
HARDSHIP	360,474.98	0.9%	66	2.9%	5,461.74
LOAN	19,157,092.25	50.3%	1,541	68.4%	12,431.60
MINIMUM DISTRIBUTIONS	214,863.78	0.6%	35	1.6%	6,138.97
PLAN TO PLAN TRANSFER	0.00	0.0%	0	0.0%	n/a
RETIREMENT	1,128,366.03	3.0%	25	1.1%	45,134.64
SEP SERVICE	15,574,914.71	40.9%	432	19.2%	36,053.04
EXTERNAL TRANSFERS	25,700.00	0.1%	2	0.1%	12,850.00
SERVICE CREDITS	747,329.83	2.0%	122	5.4%	6,125.65
PERIODIC INSTALLMENTS					
TOTALS	\$8,890,476.85	100.0%	1,947	100.0%	\$4,566.24
CEDO/QDRO	6,749.08	0.1%	5	0.3%	1,349.82
DEATH	495,542.85	5.6%	93	4.8%	5,328.42
MINIMUM DISTRIBUTIONS	3,593,431.24	40.4%	731	37.5%	4,915.77
RETIREMENT	4,794,753.68	53.9%	1,118	57.4%	4,288.69
70 1/2 INSER	0.00	0.0%	0	0.0%	n/a

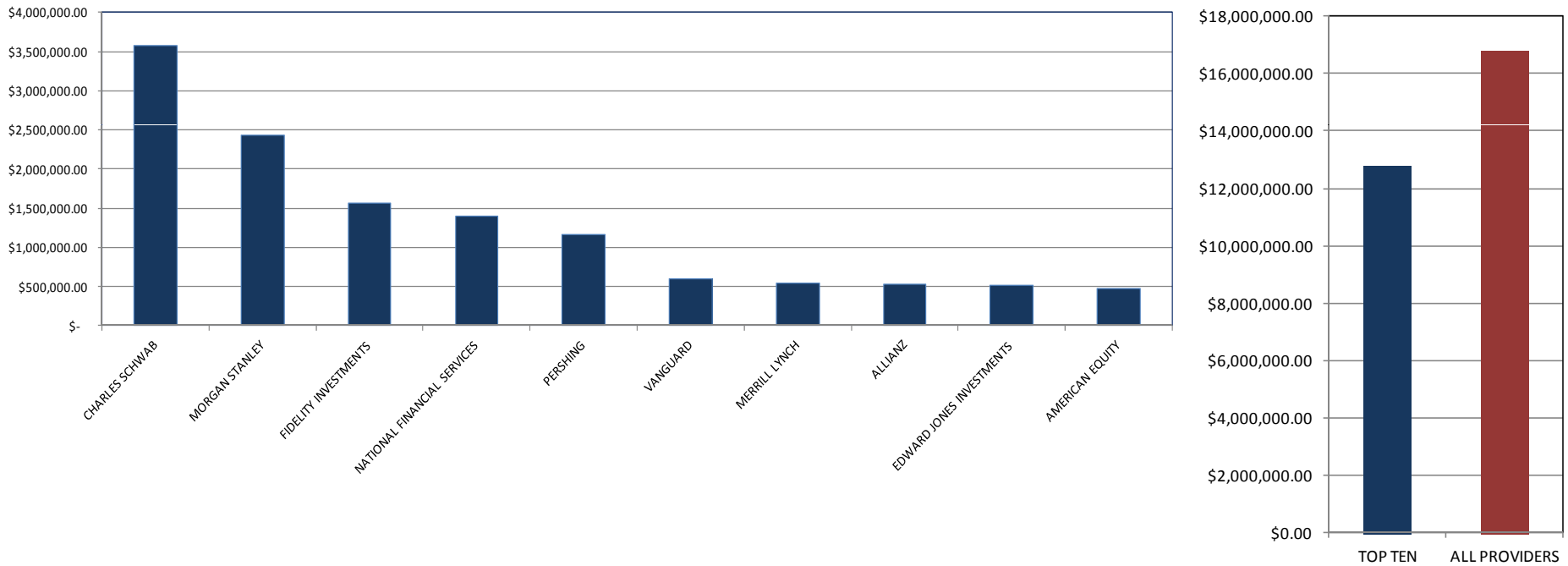


Rollovers Out & Into the Plan





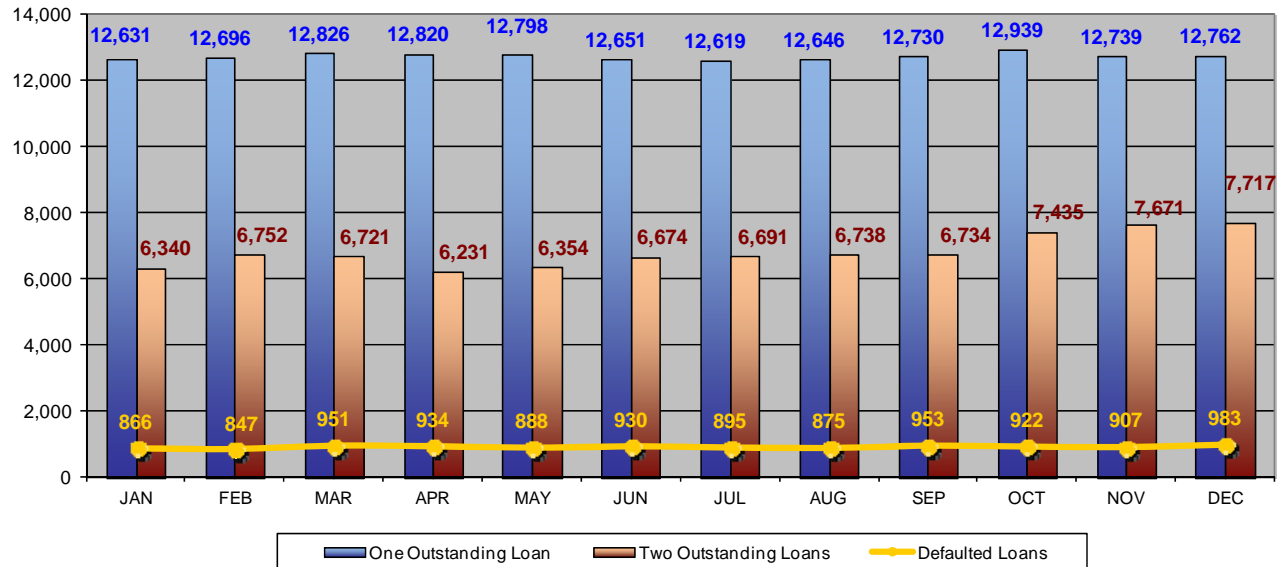
Rollovers to IRA Summary by Top Ten Providers by Dollars



The top 10 providers represent 76% of total assets withdrawn and rolled to an IRA in 4Q 2014.



Loan Overview



Loan Balance Details for Active Loans

Total Balance of Outstanding Loans as of December 31, 2014: \$182,022,497.74
 Average Balance of Outstanding Loans as of December 31, 2014: \$8,705.46
 Total Balance of Defaulted Loans as of December 31, 2014: \$6,189,789.42

Loan Balance Details for Retiree Loans

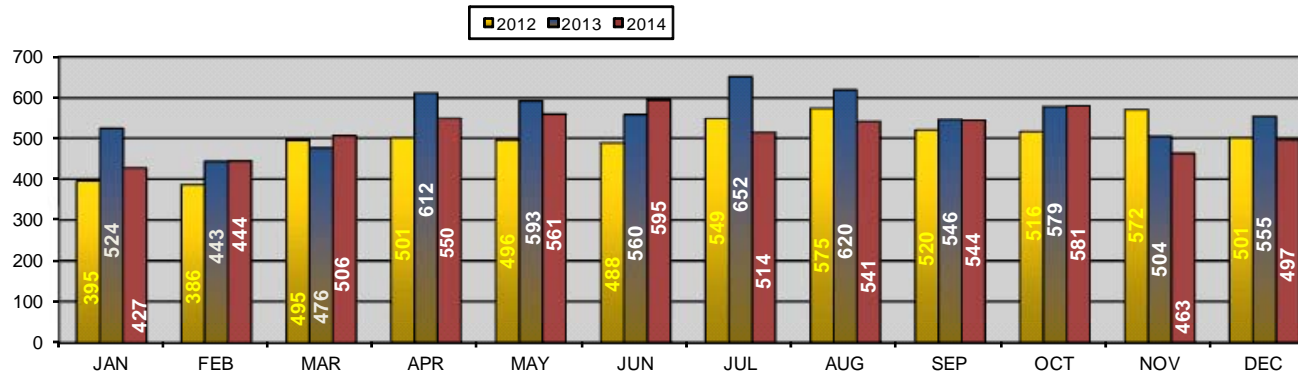
Total number of retiree loans: 476
 New number of retiree loans added during the quarter: 51
 Total number of converted loans: 276
 New number of converted loans added during the quarter: 29

Historical data found on page 40.



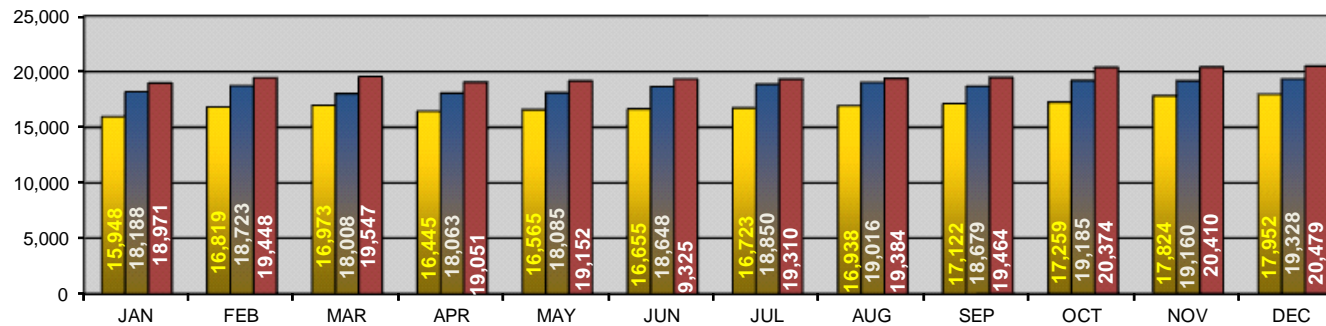
Loan Highlight by Year

Loan Initiations



Average New Loan Initiations
 2012: 500
 2013: 555
 2014: 519

Outstanding Loans



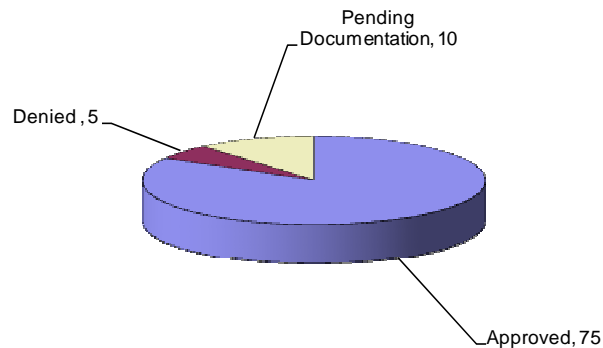
Average Outstanding Loans
 2012: 16,935
 2013: 18,661
 2014: 19,576

Historical data found on page 40.

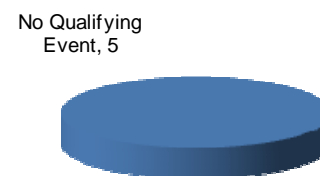


Hardships

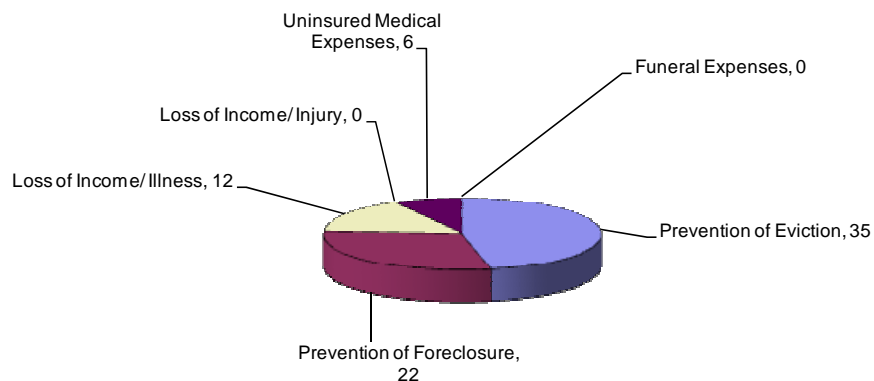
Hardships Processed During Quarter



Denial Reasons

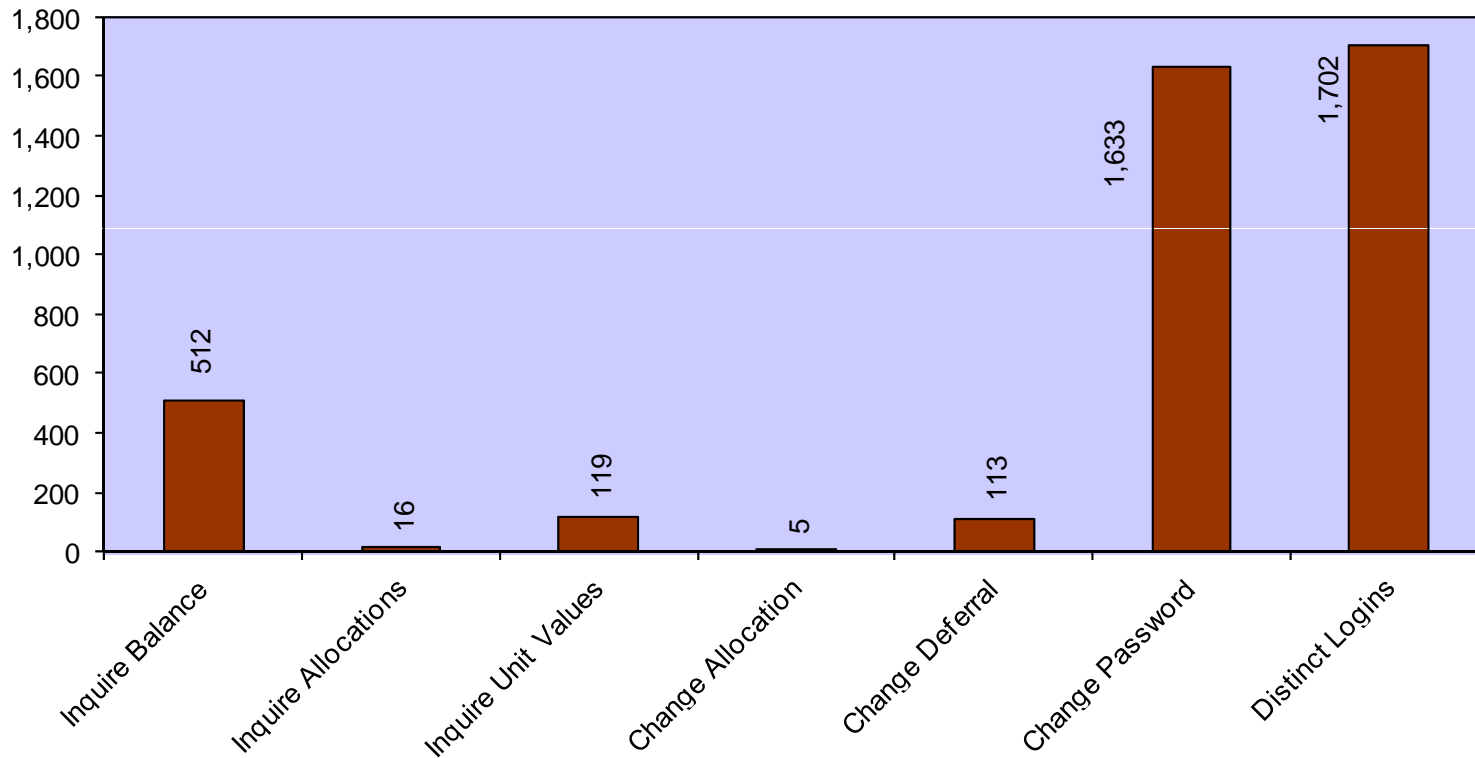


Distribution Reasons





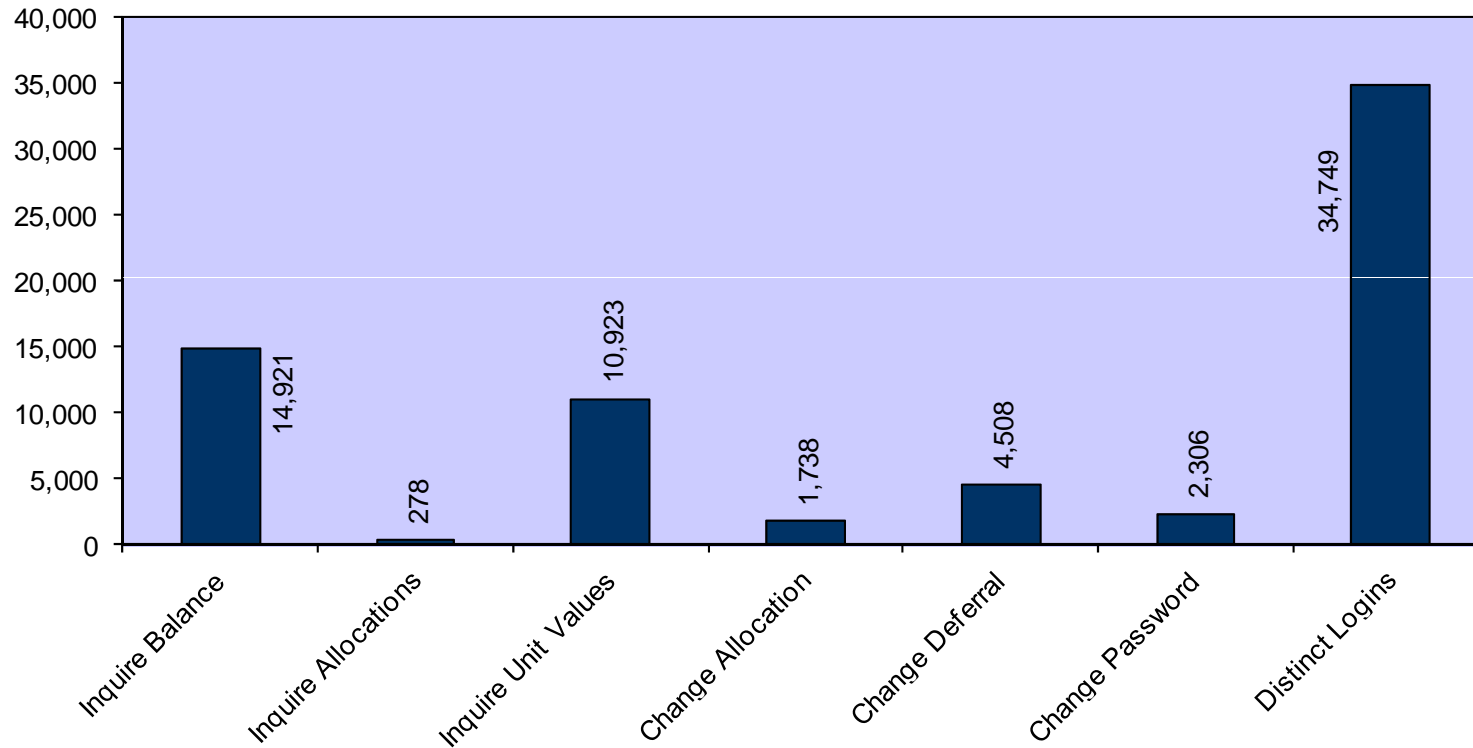
Keytalk[®] Statistics



Total Logins Keytalk: 11,462



Internet Statistics



Total Logins Internet: 238,621
Average Logins Internet Monthly: 79,540
Average Distinct Users Monthly: 11,583



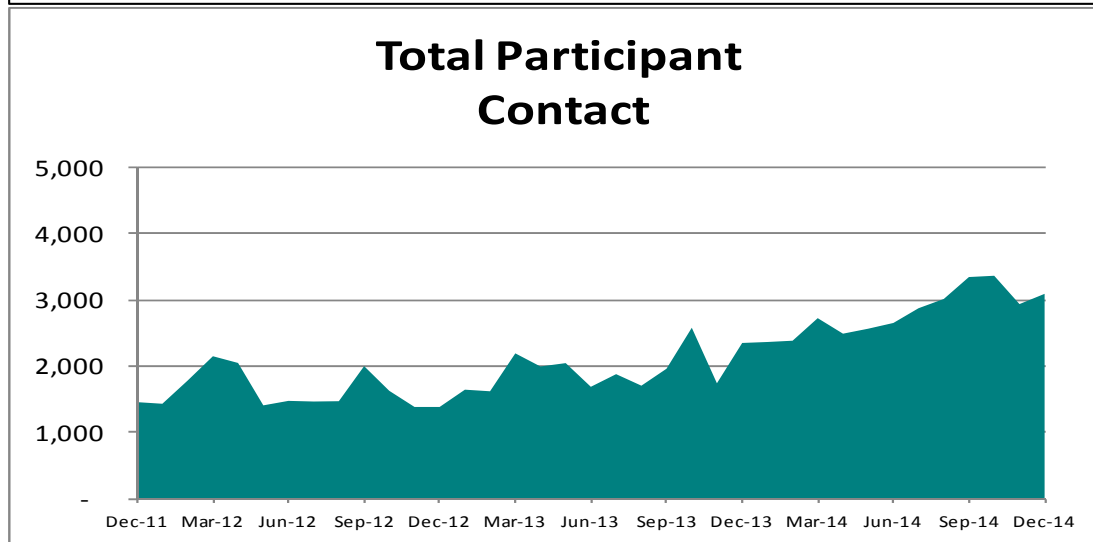
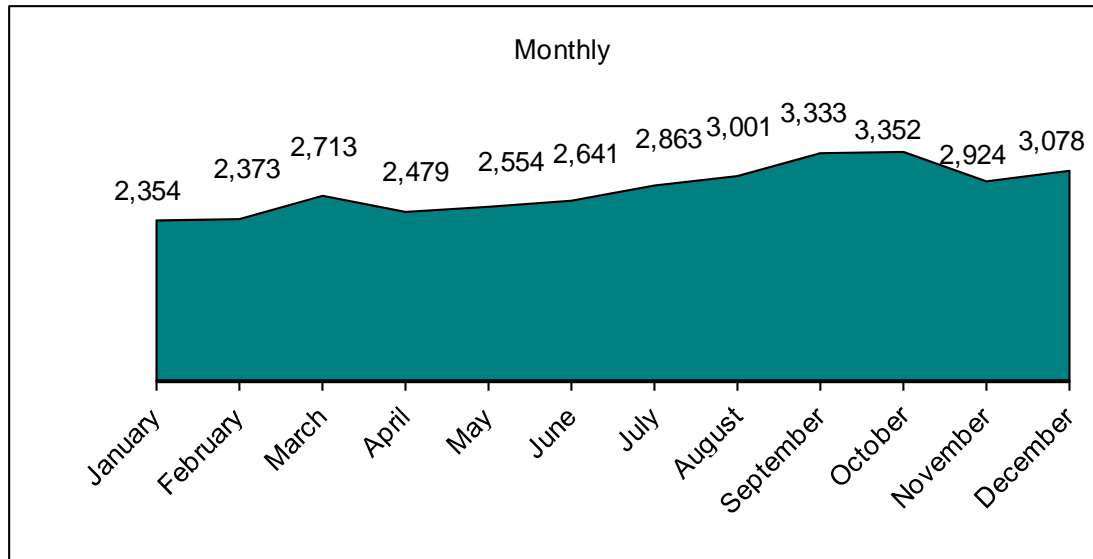
Online Statement Delivery

Quarter Ending	Online Statements	Total Statements	Percentage Utilization
12/31/2011	2,369	40,348	5.87%
3/31/2012	2,348	40,566	5.79%
6/30/2012	2,918	40,582	7.19%
9/30/2012	2,956	40,494	7.30%
12/31/2012	3,003	40,392	7.43%
3/31/2013	4,014	40,550	9.90%
6/30/2013	4,088	40,604	10.07%
9/30/2013	4,218	40,582	10.39%
12/31/2013	5,434	40,635	13.37%
3/31/2014	6,318	40,734	15.51%
6/30/2014	7,508	40,609	18.49%
9/30/2014	8,254	40,757	20.25%
12/31/2014	9,580	40,906	23.42%

Local Office Activity



Total Participant Contact



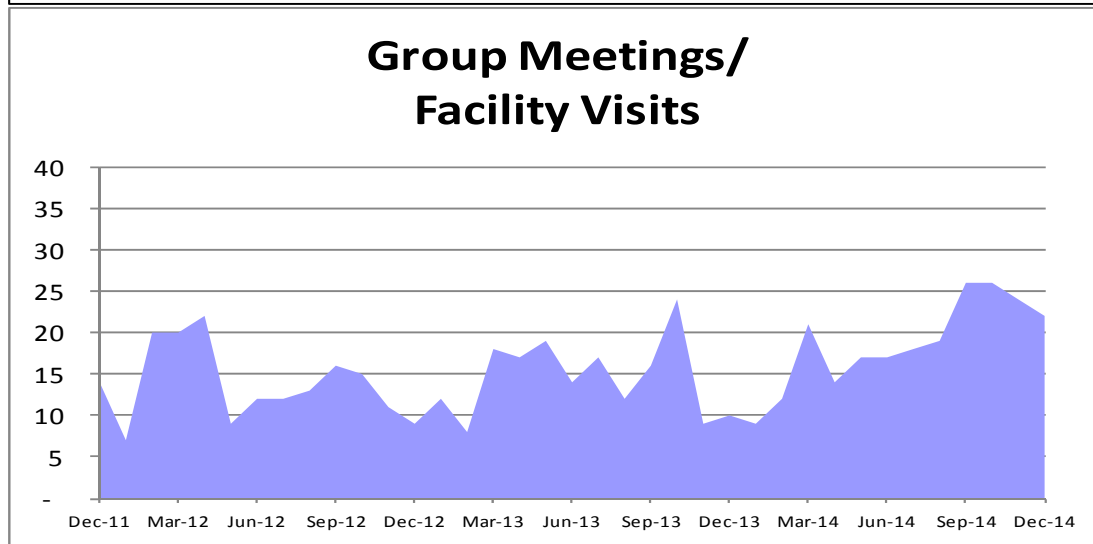
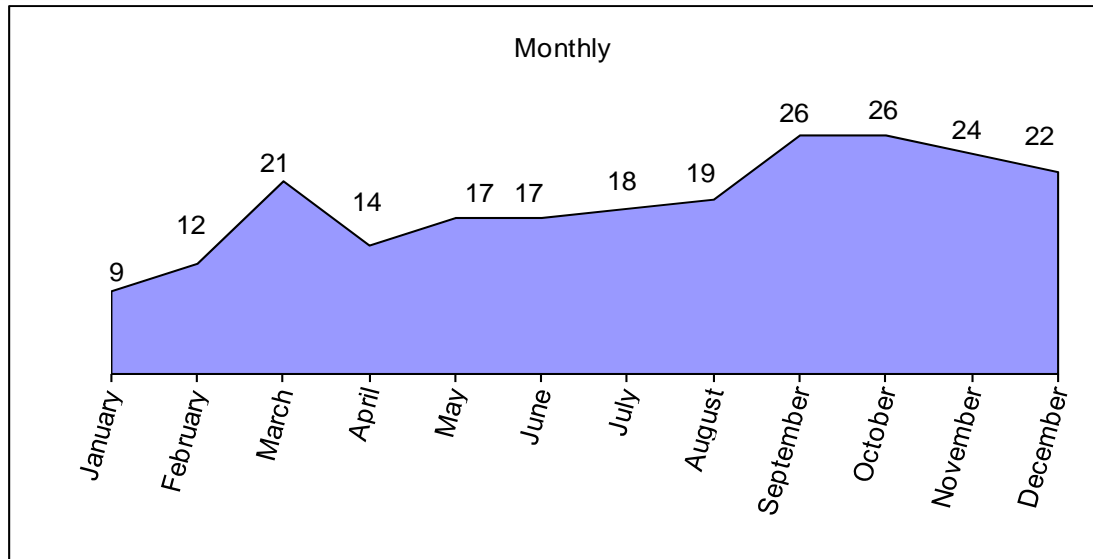
- 4th Quarter

- Talked or met with close to 9,350 participants.
- Popular topics: Deferral changes, Purchase of Service, Accrued Leave, Use of Paycheck Calculator, Distribution Requests, DROP Roll-In's, Catch-Up, Asset Allocation, Website login, Enrollments

Participant contact is total number of employees and participants that we have talked with either in person or over the phone through group meetings and individual counseling sessions.



Number of Meetings / Facility Visits



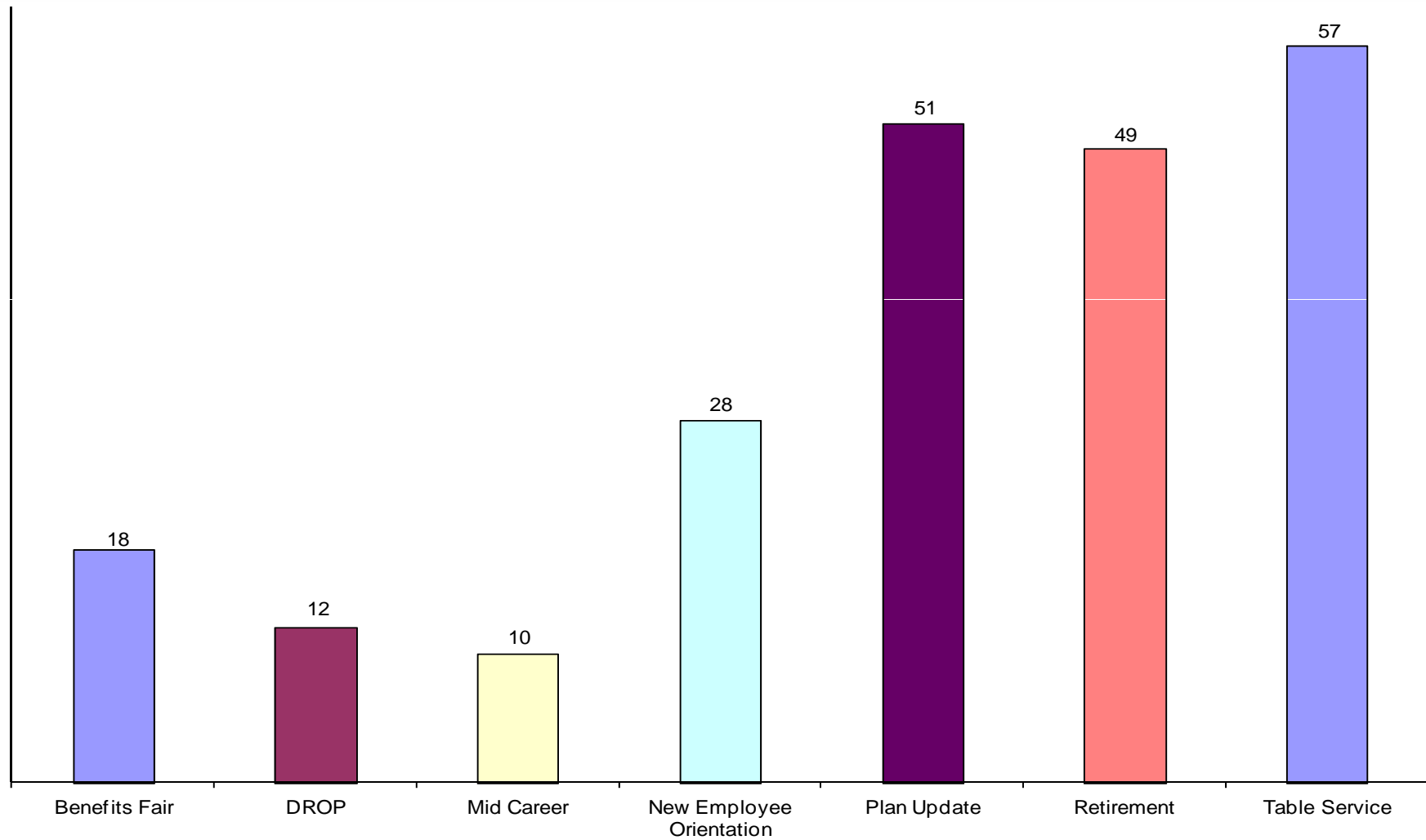
- Topics

- Continued Table Service at DWP, Harbor Department, Los Angeles World Airports (LAX) and NEO's at DWP and Police.
- Recent visits to various Rec and Parks facilities, on-going LACERS Retirement Presentations and DWP Retirement Presentations, FPPEN Retirement Presentations along with LAPPL station site days.

This number includes table service, group meetings and educational seminars.



Type of Meetings Year-To-Date



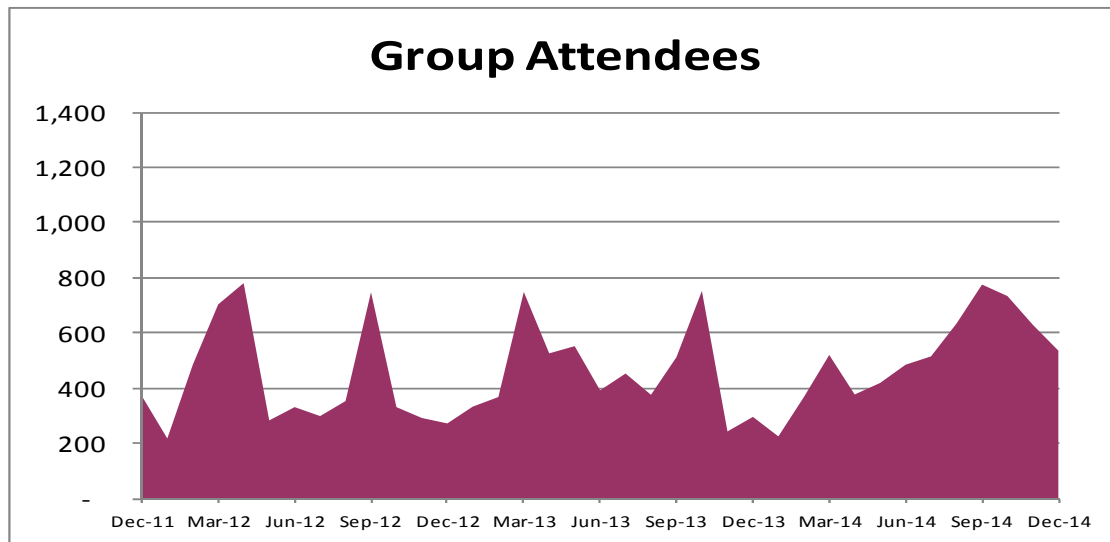
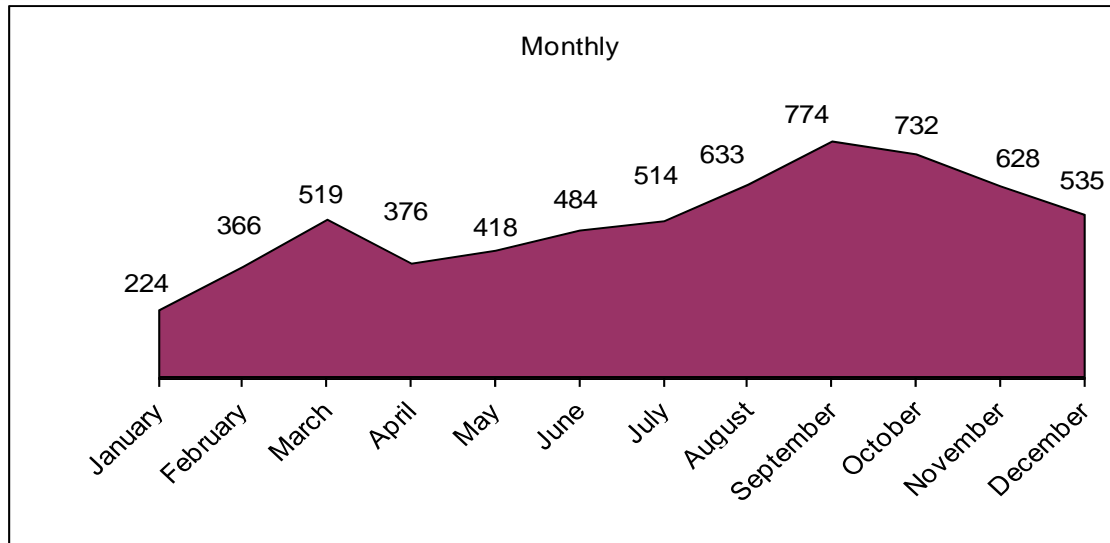


Group Meetings by Department - YTD

Department	Meetings	Attendees	Individual Sessions	Enrollments
Animal Shelter	1	6	6	2
Association for Black Employees	1	25	25	
DOT	1	15	15	5
DWP	68	2,336	1,087	218
Fire	13	199	159	26
Fire/Police Pensions	10	463	137	
Harbor	14	206	206	34
LA Zoo	1	67	10	5
LACERS	27	864	240	5
LAPPL	13	472	472	42
Library	2	11	8	4
Los Angeles World Airports	16	273	273	23
Personnel	15	114	114	8
Police	22	666	422	176
PW-Sanitation	6	109	62	16
PW-Street Services	1	34	12	5
Rec and Parks	13	328	170	40
Transportation	1	15	15	7
Grand Total	225	6,203	3,433	616



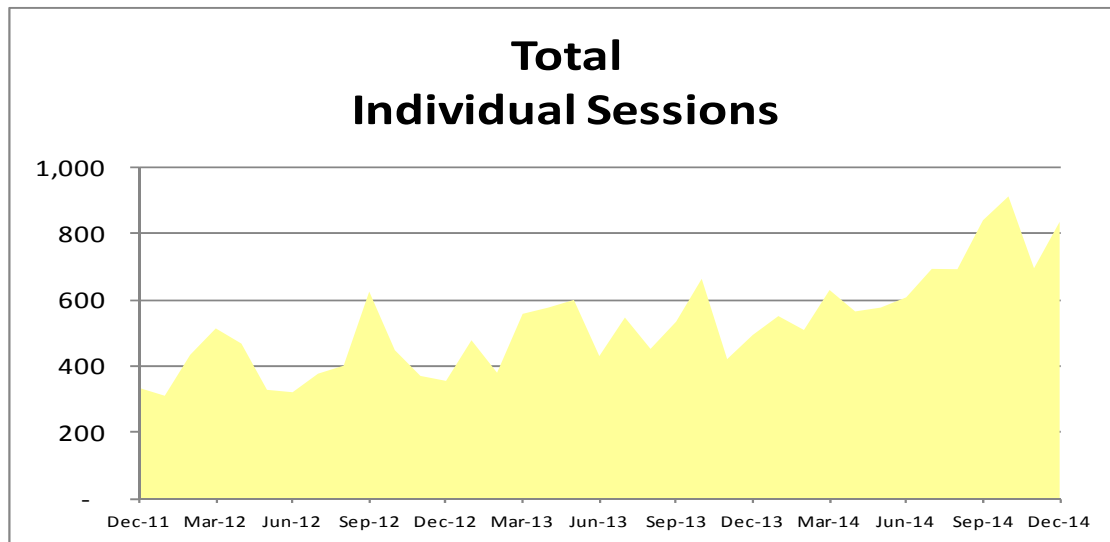
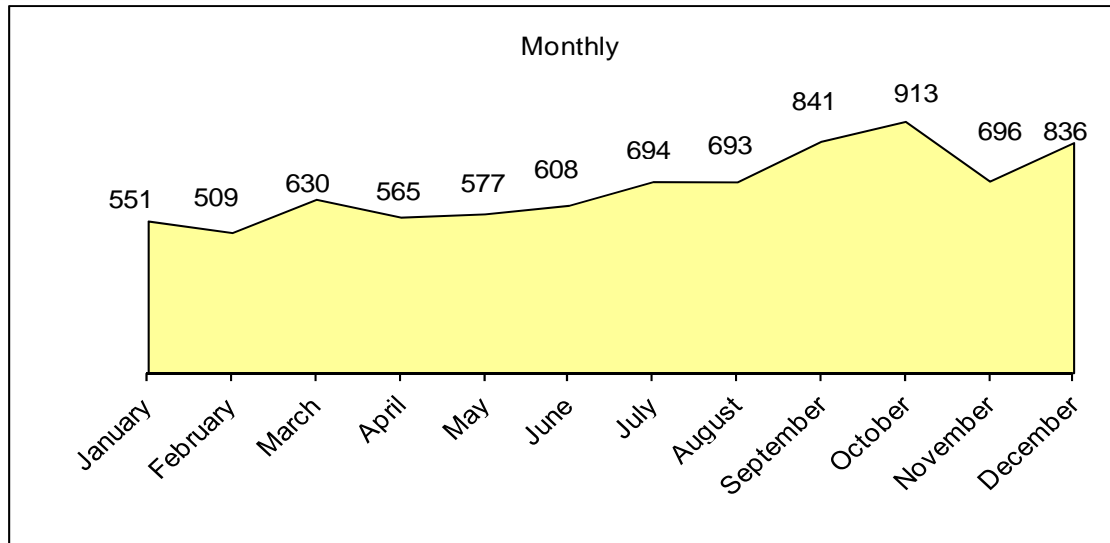
Number of Attendees at Group Meetings



- DWP
 - Continued New Employee Orientations at JFB and Sun Valley and Retirement Presentations
- Police
 - LAPPL site days at various stations along with special event requests
- Fire/Police Pensions (FPPEN)
 - Presenting at their Retirement Meetings and DROP Meetings
- Rec and Parks
 - Attendance at Safety Meetings Citywide



Individual Counseling Sessions



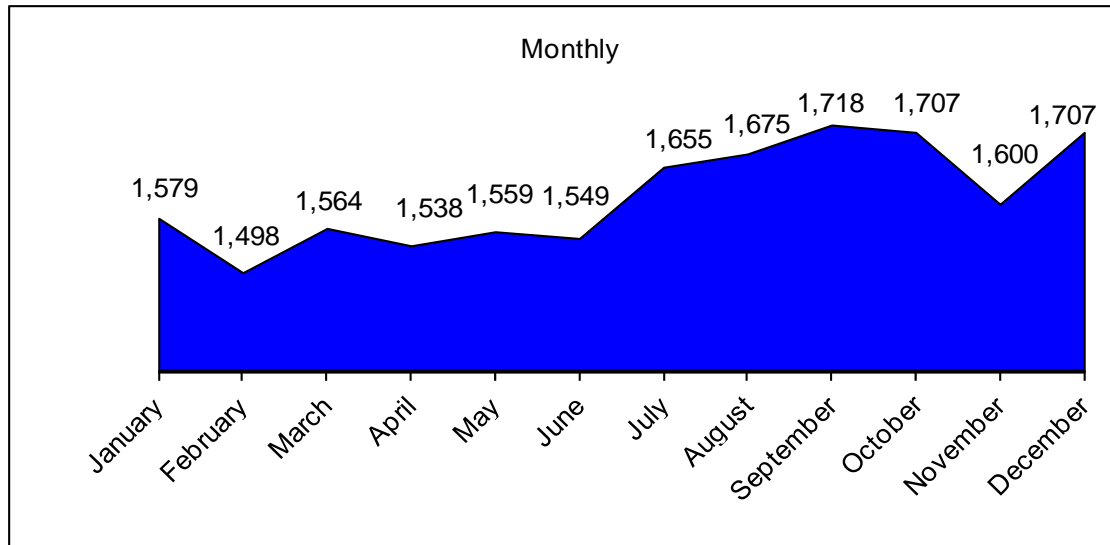
Counseling Session Topics

- Accrued Leave
- Asset Allocation
- Beneficiary updates
- Contribution Changes
- Distribution Requests
- DROP
- Loans
- Purchase of Service Credit
- Retirement Calculator usage
- Website login/PIN

Individual counseling sessions include counseling conducted at City Hall, and any other location, such as at table service.



Local Office Phone Calls

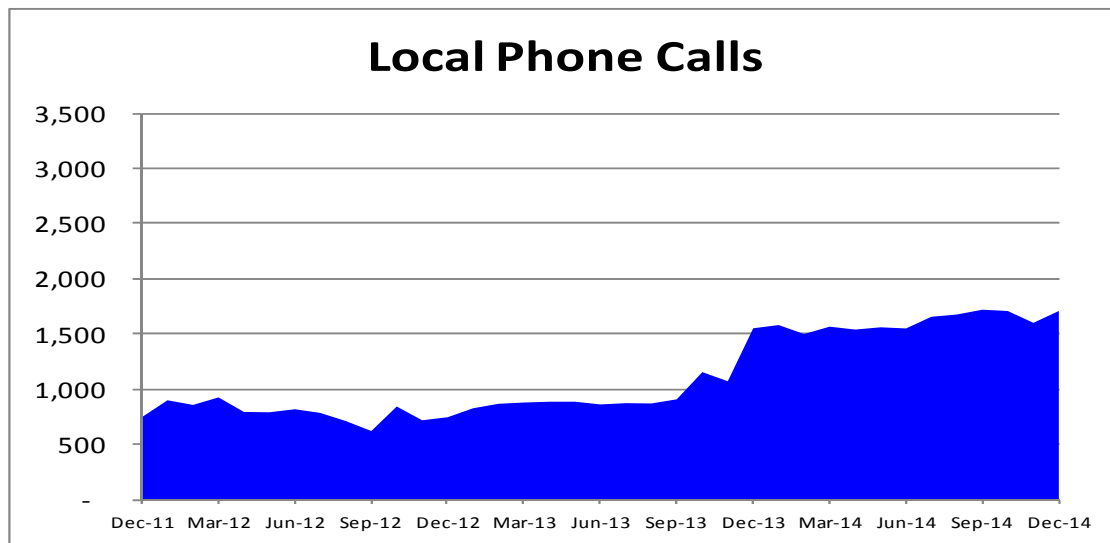


Local Office (Glendale) Calls

- Local office in Glendale averaging close to 500 calls a month

City Hall Service Center

- Increased call volumes averaging 1,200 calls a month
- Loan Requests
- Distribution Requests
- Catch-Up Enrollments
- Asset Allocation
- “How To’s” (Website Login/PIN, Contribution change)



Appendix



Asset Distribution

Asset Class/Fund Name	at 03/31/14			at 06/30/14			at 09/30/14			at 12/31/14		
	Amount	PCT	Accounts	Amount	PCT	Accounts	Amount	PCT	Accounts	Amount	PCT	Accounts
Profile Portfolios												
Ultra Aggressive Profile Portfolio	\$76,566,190	1.76%	4,151	\$82,140,389	1.83%	4,328	\$81,271,757	1.81%	4,521	\$86,415,376	1.87%	4,636
Aggressive Profile Portfolio	\$227,416,470	5.24%	9,436	\$240,610,628	5.36%	9,624	\$240,213,144	5.36%	9,806	\$251,404,698	5.44%	9,971
Moderate Profile Portfolio	\$244,383,806	5.63%	8,194	\$256,741,482	5.72%	8,297	\$258,950,787	5.78%	8,427	\$276,182,234	5.97%	8,550
Conservative Profile Portfolio	\$91,540,354	2.11%	3,125	\$99,050,250	2.20%	3,168	\$102,562,520	2.29%	3,231	\$107,215,588	2.32%	3,264
Ultra Conservative Profile Portfolio	\$38,608,432	0.89%	1,232	\$39,512,805	0.88%	1,238	\$40,455,644	0.90%	1,261	\$39,066,063	0.85%	1,285
Profile Portfolios	\$678,515,253	15.6%	26,138	\$718,055,554	16.0%	26,655	\$723,453,851	16.2%	27,246	\$760,283,958	16.4%	27,706
International												
DWS EAFE Equity Index Fund	\$44,474,213	1.0%	3,278	\$47,948,490	1.1%	3,309	\$44,445,375	1.0%	3,323	\$40,873,412	0.9%	3,260
Fidelity Diversified International Fund	\$174,061,783	4.0%	8,963	\$180,685,414	4.0%	8,956	\$170,260,927	3.8%	8,911	\$165,284,391	3.6%	8,811
International	\$218,535,996	5.0%	12,241	\$228,633,905	5.1%	12,265	\$214,706,302	4.8%	12,234	\$206,157,803	4.5%	12,071
Small Cap Blend												
SSGA Russell Small Cap Index NL Series S	\$231,524,120	5.3%	9,811	\$230,234,973	5.1%	9,836	\$206,656,843	4.6%	9,793	\$220,615,358	4.8%	9,693
Small Cap Blend	\$231,524,120	5.3%	9,811	\$230,234,973	5.1%	9,836	\$206,656,843	4.6%	9,793	\$220,615,358	4.8%	9,693
Mid Cap Blend												
DCP Mid Cap Fund	\$168,868,135	3.9%	6,088	\$185,345,171	4.1%	6,309	\$187,833,654	4.2%	6,514	\$207,307,213	4.5%	6,729
Mid Cap Blend	\$168,868,135	3.9%	6,088	\$185,345,171	4.1%	6,309	\$187,833,654	4.2%	6,514	\$207,307,213	4.5%	6,729
Large-Cap												
DCP Large Cap Fund	\$1,411,560,902	32.5%	20,745	\$1,482,953,986	33.0%	20,791	\$1,494,419,815	33.4%	20,861	\$1,565,484,655	33.9%	20,947
Large-Cap	\$1,411,560,902	32.5%	20,745	\$1,482,953,986	33.0%	20,791	\$1,494,419,815	33.4%	20,861	\$1,565,484,655	33.9%	20,947
Bond												
DCP Bond Fund	\$154,757,377	3.6%	8,228	\$158,753,008	3.5%	8,176	\$159,932,558	3.6%	8,122	\$163,633,515	3.5%	8,100
Bond	\$154,757,377	3.6%	8,228	\$158,753,008	3.5%	8,176	\$159,932,558	3.6%	8,122	\$163,633,515	3.5%	8,100
Stable Value Fund												
Deferred Compensation Stable Value Fund	\$896,299,407	20.7%	13,102	\$895,570,759	19.9%	13,096	\$898,372,574	20.1%	13,032	\$899,216,902	19.5%	13,024
Stable Value Fund	\$896,299,407	20.7%	13,102	\$895,570,759	19.9%	13,096	\$898,372,574	20.1%	13,032	\$899,216,902	19.5%	13,024
Fixed Bank Fund												
Washington Mutual CD's	\$317,800	0.0%	17	\$0	0.0%	0	\$0	0.0%	0	\$0	0.0%	0
FDIC Insured Savings Option	\$297,594,370	6.9%	9,262	\$293,991,376	6.5%	9,151	\$293,026,703	6.5%	9,073	\$294,343,201	6.4%	8,998
Fixed Bank Fund	\$297,912,170	6.9%	9,279	\$293,991,376	6.5%	9,151	\$293,026,703	6.5%	9,073	\$294,343,201	6.4%	8,998
Self-Directed												
Schwab Self-Directed	\$281,992,713	6.5%	4,559	\$298,537,459	6.6%	4,674	\$299,470,897	6.7%	4,777	\$305,451,017	6.6%	4,857
Self-Directed	\$281,992,713	6.5%	4,559	\$298,537,459	6.6%	4,674	\$299,470,897	6.7%	4,777	\$305,451,017	6.6%	4,857
Grand Total	\$4,339,966,073	100.0%	104,103	\$4,492,076,191	100.0%	104,644	\$4,477,873,196	100.0%	105,138	\$4,622,493,622	100.0%	105,396



Net Transfer Detail

<i>Fund Name</i>	<i>Contributions</i>	<i>Additional Deposit</i>	<i>Transfers In</i>	<i>Distributions</i>	<i>Transfers Out</i>	<i>Ending Balance</i>	<i>Net Transfers</i>
Ultra Aggressive Profile Portfolio	\$3,960,213	\$131,102	\$24,786,964	(\$1,073,767)	(\$25,662,188)	\$2,142,324	(\$875,224)
Aggressive Profile Portfolio	\$8,662,399	\$374,397	\$14,196,917	(\$3,141,418)	(\$16,291,467)	\$3,800,826	(\$2,094,551)
Moderate Profile Portfolio	\$5,776,554	\$245,322	\$21,671,235	(\$3,430,892)	(\$13,798,953)	\$10,463,267	\$7,872,282
Conservative Profile Portfolio	\$1,769,943	\$42,975	\$14,766,814	(\$1,492,627)	(\$11,975,622)	\$3,111,482	\$2,791,192
Ultra Conservative Profile Portfolio	\$555,611	\$5,579	\$6,734,442	(\$539,762)	(\$8,616,384)	(\$1,860,514)	(\$1,881,942)
Fidelity Diversified International	\$3,164,109	\$33,283	\$2,372,463	(\$1,795,045)	(\$7,041,114)	(\$3,266,303)	(\$4,668,650)
DWS EAFE Equity Index	\$985,510	\$7,736	\$1,240,504	(\$600,001)	(\$3,396,067)	(\$1,762,316)	(\$2,155,563)
SSGA Russell Small Cap Index NL Series S	\$4,096,389	\$30,977	\$22,407,002	(\$2,115,478)	(\$30,493,185)	(\$6,074,294)	(\$8,086,183)
DCP Mid Cap Fund	\$3,997,752	\$81,527	\$19,577,601	(\$1,967,346)	(\$14,716,676)	\$6,972,859	\$4,860,925
DCP Large Cap Fund	\$19,290,050	\$175,798	\$31,012,861	(\$14,396,984)	(\$38,151,251)	(\$2,069,525)	(\$7,138,390)
DCP Bond	\$2,560,474	\$36,338	\$8,430,911	(\$1,856,310)	(\$7,157,461)	\$2,013,952	\$1,273,450
FDIC - Insured Savings Account	\$4,308,042	\$256,625	\$33,812,363	(\$6,396,802)	(\$30,945,964)	\$1,034,263	\$2,866,399
Deferred Compensation Stable Value	\$7,945,656	\$6,988,326	\$51,495,996	(\$21,507,740)	(\$48,193,484)	(\$3,271,246)	\$3,302,512
Schwab Self-Directed	\$2,182,268	\$237	\$10,588,026	(\$86,125)	(\$6,867,085)	\$5,817,321	\$3,720,941



Net Cash Flow Detail

Fund	Contributions	Additional Deposit	Transfers In	Distributions	Transfers Out	Net Cash Flow	Net Transfers
Ultra Aggressive Profile Portfolio	\$3,960,213	\$131,102	\$24,786,964	(\$1,073,767)	(\$25,662,188)	\$2,142,324	(\$875,224)
Aggressive Profile Portfolio	\$8,662,399	\$374,397	\$14,196,917	(\$3,141,418)	(\$16,291,467)	\$3,800,826	(\$2,094,551)
Moderate Profile Portfolio	\$5,776,554	\$245,322	\$21,671,235	(\$3,430,892)	(\$13,798,953)	\$10,463,267	\$7,872,282
Conservative Profile Portfolio	\$1,769,943	\$42,975	\$14,766,814	(\$1,492,627)	(\$11,975,622)	\$3,111,482	\$2,791,192
Ultra Conservative Profile Portfolio	\$555,611	\$5,579	\$6,734,442	(\$539,762)	(\$8,616,384)	(\$1,860,514)	(\$1,881,942)
Fidelity Diversified International	\$3,164,109	\$33,283	\$2,372,463	(\$1,795,045)	(\$7,041,114)	(\$3,266,303)	(\$4,668,650)
DWS EAFE Equity Index	\$985,510	\$7,736	\$1,240,504	(\$600,001)	(\$3,396,067)	(\$1,762,316)	(\$2,155,563)
SSGA Russell Small Cap Index NL Series S	\$4,096,389	\$30,977	\$22,407,002	(\$2,115,478)	(\$30,493,185)	(\$6,074,294)	(\$8,086,183)
DCP Mid Cap Fund	\$3,997,752	\$81,527	\$19,577,601	(\$1,967,346)	(\$14,716,676)	\$6,972,859	\$4,860,925
DCP Large Cap Fund	\$19,290,050	\$175,798	\$31,012,861	(\$14,396,984)	(\$38,151,251)	(\$2,069,525)	(\$7,138,390)
DCP Bond Fund	\$2,560,474	\$36,338	\$8,430,911	(\$1,856,310)	(\$7,157,461)	\$2,013,952	\$1,273,450
FDIC - Insured Savings Account	\$4,308,042	\$256,625	\$33,812,363	(\$6,396,802)	(\$30,945,964)	\$1,034,263	\$2,866,399
Deferred Compensation Stable Value	\$7,945,656	\$6,988,326	\$51,495,996	(\$21,507,740)	(\$48,193,484)	(\$3,271,246)	\$3,302,512
Schwab Self-Directed	\$2,182,268	\$237	\$10,588,026	(\$86,125)	(\$6,867,085)	\$5,817,321	\$3,720,941



Loan Details

LOANS INITIATED

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL YTD
2010	380	376	496	450	490	514	459	548	488	428	468	451	5,548
2011	387	415	501	438	510	508	484	557	459	465	484	487	5,695
2012	395	386	495	501	496	488	549	575	520	516	572	501	5,994
2013	524	443	476	612	593	560	652	620	546	579	504	555	6,664
2014	427	444	506	550	561	595	514	541	544	581	463	497	6,223

PARTICIPANTS WITH ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2010	8,801	8,901	9,011	9,097	9,253	9,383	9,480	9,626	9,730	9,852	10,007	10,131
2011	9,783	9,885	9,957	9,871	9,697	10,027	10,197	10,298	10,372	10,291	10,236	10,407
2012	10,832	11,839	11,709	11,169	11,171	11,283	11,246	11,351	11,454	11,558	11,732	11,825
2013	11,952	11,732	11,757	12,020	11,727	12,241	12,730	12,589	12,231	12,453	12,272	12,440
2014	12,631	12,696	12,826	12,820	12,798	12,651	12,619	12,646	12,730	12,939	12,739	12,762

PARTICIPANTS WITH MORE THAN ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2010	2,923	3,000	3,109	3,201	3,287	3,403	3,516	3,675	3,792	3,890	3,997	4,106
2011	4,020	4,116	4,193	4,326	4,378	4,506	4,706	4,914	4,973	5,249	5,360	5,438
2012	5,116	4,980	5,264	5,276	5,394	5,372	5,477	5,587	5,668	5,701	6,092	6,127
2013	6,236	6,991	6,251	6,043	6,358	6,407	6,120	6,427	6,448	6,732	6,888	6,888
2014	6,340	6,752	6,721	6,231	6,354	6,674	6,691	6,738	6,734	7,435	7,671	7,717

TOTAL OUTSTANDING LOANS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2010	11,724	11,901	12,120	12,298	12,540	12,786	12,996	13,301	13,522	13,742	14,004	14,237
2011	13,803	14,001	14,150	14,197	14,075	14,533	14,903	15,212	15,345	15,540	15,596	15,845
2012	15,948	16,819	16,973	16,445	16,565	16,655	16,723	16,938	17,122	17,259	17,824	17,952
2013	18,188	18,723	18,008	18,063	18,085	18,648	18,850	19,016	18,679	19,185	19,160	19,328
2014	18,971	19,448	19,547	19,051	19,152	19,325	19,310	19,384	19,464	20,374	20,410	20,479

LOANS IN DEFAULTED STATUS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2010	428	419	497	476	468	527	544	537	637	619	608	597
2011	596	586	639	620	615	639	630	618	664	664	744	731
2012	690	751	732	719	709	752	736	718	806	806	783	813
2013	842	773	765	798	771	842	807	797	850	824	805	886
2014	866	847	951	934	888	930	895	875	953	922	907	983



The End

Director
Lisa Tilley

Cast
Joan Watkins
La Tanya Harris

Producer
Monise Lane