

		All Visits		Direct		Intermediary		Prime		Sub-prime	
ASSESSMENT DETAILS											
Base		348		90		258		268		80	
Section 1 - ENQUIRY DETAILS											
0.0 FSA onfirmed IDD given											
Yes	60%	209	63%	57	59%	152	63%	169	50%	40	
No	40%	139	37%	33	41%	106	37%	99	50%	40	
0.1 FSA confirmed KFI given											
Yes	50%	174	73%	66	42%	108	54%	144	38%	30	
No	50%	174	27%	24	58%	150	46%	124	63%	50	
0.2 FSA confirmed IDD and KFI given											
Yes	41%	144	62%	56	34%	88	46%	124	25%	20	
No	59%	204	38%	34	66%	170	54%	144	75%	60	
1.5 How straightforward was it for you to complete your assessment?											
Very straightforward	55%	191	51%	46	56%	145	55%	148	54%	43	
Straightforward	28%	96	32%	29	26%	67	26%	70	33%	26	
Difficult	14%	47	11%	10	14%	37	15%	40	9%	7	
Very difficult	4%	14	6%	5	3%	9	4%	10	5%	4	
1.12 The Mortgage Consultant:											
How long did the Mortgage Consultant say that the interview would take?											
Less than 20 minutes	9%	30	17%	15	6%	15	9%	23	9%	7	
21 - 30 minutes	11%	37	8%	7	12%	30	11%	29	10%	8	
31 - 40 minutes	10%	34	4%	4	12%	30	9%	24	13%	10	
41 - 60 minutes	14%	50	17%	15	14%	35	15%	41	11%	9	
61 - 90 minutes	4%	15	6%	5	4%	10	5%	13	3%	2	
Other	52%	182	49%	44	53%	138	51%	138	55%	44	

Section 2 - MAKING YOUR ENQUIRY -
This section relates to the Mortgage Consultant/Individual that actually handled your main enquiry (by telephone or face-to-face)

2.0	Were you credit checked? If YES, what happened? Also what was said when you said that you did not want to be credit checked?										
	Yes	7%	23	12%	11	5%	12	7%	18	6%	5
	No	93%	325	88%	79	95%	246	93%	250	94%	75
2.1	Early in the interview you should receive information outlining the level of service the firm will provide. When were you provided with this information?										
	Immediately at the start of the interview	49%	172	52%	47	48%	125	49%	132	50%	40
	Whilst building rapport / asking only general details about your requirements	19%	65	29%	26	15%	39	21%	56	11%	9
	After any of the following: provision of advice, personalised information / quotes or detailed fact	9%	33	10%	9	9%	24	9%	25	10%	8
	I was not provided with this information	22%	78	9%	8	27%	70	21%	55	29%	23
2.3	FACE TO FACE ONLY Were you given a 'Key facts about our (mortgage) services' document If YES, what did the Consultant say when s/he gave you the document?										
	Yes	78%	173	82%	36	77%	137	75%	132	89%	41
	No	22%	48	18%	8	23%	40	25%	43	11%	5
2.4	Was there any mention of the Financial Services Authority (FSA)? If YES, what was said?										
	Yes	61%	214	64%	58	60%	156	60%	161	66%	53
	No	39%	134	36%	32	40%	102	40%	107	34%	27
2.5	Which level of service did the Consultant say you would receive? (i.e. information only, or advice and recommendation)										
	Information Only	17%	60	43%	39	8%	21	18%	49	14%	11
	Advice and a recommendation	49%	172	38%	34	53%	138	48%	129	54%	43
	There was no mention of the service I would receive	33%	116	19%	17	38%	99	34%	90	33%	26
2.6	Did the Consultant explain which company (or companies') mortgage products the firm offered? Please name the lenders mentioned										
	YES - Their own mortgage products/one lender's mortgage products only	20%	68	68%	61	3%	7	25%	66	3%	2
	YES - Mortgages from a limited number of lenders	7%	26	1%	1	10%	25	7%	18	10%	8
	YES - Mortgages offered from the complete marketplace of mortgage products	46%	159	0%	0	62%	159	44%	119	50%	40
	NO - Consultant did not mention whose mortgage products their firm offered	27%	94	30%	27	26%	67	24%	64	38%	30

2.7	Were you told that the mortgage service would be charged for?										
	If YES, please explain and state how much AND when payable										
	Yes	51%	178	29%	26	59%	152	49%	130	60%	48
	No	49%	170	71%	64	41%	106	51%	138	40%	32
2.8a	FACT FINDING: What questions were you asked?										
	Asked for my name										
	Yes	99%	345	97%	87	100%	258	99%	265	100%	80
	No	1%	3	3%	3	0%	0	1%	3	0%	0
2.8b	FACT FINDING: What questions were you asked?										
	Asked for details about partner										
	If this does not apply say so										
	Yes	61%	213	62%	56	61%	157	68%	181	40%	32
	No	10%	36	17%	15	8%	21	12%	31	6%	5
	NA as single applicant	28%	99	21%	19	31%	80	21%	56	54%	43
2.8c	FACT FINDING: What questions were you asked?										
	Asked for my address or postcode										
	Yes	88%	307	90%	81	88%	226	88%	236	89%	71
	No	12%	41	10%	9	12%	32	12%	32	11%	9
2.8d	FACT FINDING: What questions were you asked?										
	Asked for age/ date of birth										
	Yes	84%	293	90%	81	82%	212	84%	225	85%	68
	No	16%	55	10%	9	18%	46	16%	43	15%	12
2.8e	FACT FINDING: What questions were you asked?										
	Asked for my telephone number										
	Yes	85%	295	81%	73	86%	222	85%	227	85%	68
	No	15%	53	19%	17	14%	36	15%	41	15%	12
2.8f	FACT FINDING: What questions were you asked?										
	Asked for my mobile number										
	Yes	59%	204	47%	42	63%	162	56%	151	66%	53
	No	41%	144	53%	48	37%	96	44%	117	34%	27
2.8g	FACT FINDING: What questions were you asked?										
	Asked for my email address										
	Yes	24%	85	12%	11	29%	74	22%	58	34%	27
	No	76%	263	88%	79	71%	184	78%	210	66%	53
2.8h	FACT FINDING: What questions were you asked?										
	Asked for my salary/income										
	Yes	88%	306	87%	78	88%	228	87%	232	93%	74
	No	12%	42	13%	12	12%	30	13%	36	8%	6

2.8i	FACT FINDING: What questions were you asked?										
	Asked about any additional income										
	Yes	50%	175	50%	45	50%	130	49%	130	56%	45
	No	50%	173	50%	45	50%	128	51%	138	44%	35
2.8j	FACT FINDING: What questions were you asked?										
	Asked if I had any Benefit income										
	Yes	14%	47	11%	10	14%	37	12%	31	20%	16
	No	86%	301	89%	80	86%	221	88%	237	80%	64
2.8k	FACT FINDING: What questions were you asked?										
	Asked about my savings/investments										
	Yes	29%	100	30%	27	28%	73	30%	80	25%	20
	No	71%	248	70%	63	72%	185	70%	188	75%	60
2.8l	FACT FINDING: What questions were you asked?										
	Asked if I owned any other properties?										
	If yes what was said										
	Yes	18%	61	12%	11	19%	50	17%	46	19%	15
	No	82%	287	88%	79	81%	208	83%	222	81%	65
2.8m	FACT FINDING: What questions were you asked?										
	Asked if I had any loans										
	Yes	71%	248	66%	59	73%	189	69%	184	80%	64
	No	29%	100	34%	31	27%	69	31%	84	20%	16
2.8n	FACT FINDING: What questions were you asked?										
	Asked if I had any credit cards										
	Yes	64%	224	63%	57	65%	167	61%	163	76%	61
	No	36%	124	37%	33	35%	91	39%	105	24%	19
2.8o	FACT FINDING: What questions were you asked?										
	Asked about my household bills										
	Yes	21%	73	20%	18	21%	55	19%	50	29%	23
	No	79%	275	80%	72	79%	203	81%	218	71%	57
2.8p	FACT FINDING: What questions were you asked?										
	Asked what money I had left at the end of each month (my disposable income)										
	Yes	16%	57	14%	13	17%	44	16%	44	16%	13
	No	84%	291	86%	77	83%	214	84%	224	84%	67
2.8q	FACT FINDING: What questions were you asked?										
	Asked about my employer/work										
	Yes	79%	276	67%	60	84%	216	77%	207	86%	69
	No	21%	72	33%	30	16%	42	23%	61	14%	11
2.8r	FACT FINDING: What questions were you asked?										
	Asked for my marital status										
	Yes	77%	268	77%	69	77%	199	78%	208	75%	60
	No	23%	80	23%	21	23%	59	22%	60	25%	20

2.8s	FACT FINDING: What questions were you asked?										
	Asked if I had any dependents										
	Yes	59%	204	56%	50	60%	154	57%	154	63%	50
	No	41%	144	44%	40	40%	104	43%	114	38%	30
2.8t	FACT FINDING: What questions were you asked?										
	Asked for the value/details of my current property										
	Yes	97%	337	97%	87	97%	250	97%	260	96%	77
	No	3%	11	3%	3	3%	8	3%	8	4%	3
2.8u	FACT FINDING: What questions were you asked?										
	Asked if I had any charges (i.e. secured loans) on my current property										
	Yes	41%	142	42%	38	40%	104	37%	99	54%	43
	No	59%	206	58%	52	60%	154	63%	169	46%	37
2.8v	FACT FINDING: What questions were you asked?										
	Asked for details of current mortgage lender										
	Yes	95%	329	86%	77	98%	252	93%	250	99%	79
	No	5%	19	14%	13	2%	6	7%	18	1%	1
2.8w	FACT FINDING: What questions were you asked?										
	Asked for current mortgage details										
	Yes	85%	296	79%	71	87%	225	84%	224	90%	72
	No	15%	52	21%	19	13%	33	16%	44	10%	8
2.8x	FACT FINDING: What questions were you asked?										
	Asked if I had any restrictions on leaving my mortgage i.e. early repayment charges/fees										
	Yes	60%	210	50%	45	64%	165	59%	157	66%	53
	No	40%	138	50%	45	36%	93	41%	111	34%	27
2.8y	FACT FINDING: What questions were you asked?										
	Asked why I wanted to remortgage										
	Yes	86%	299	76%	68	90%	231	85%	227	90%	72
	No	14%	49	24%	22	10%	27	15%	41	10%	8
2.8z	FACT FINDING: What questions were you asked?										
	Asked about the type of new mortgage that I was looking for (e.g. amount, repayment method)										
	Yes	91%	315	94%	85	89%	230	91%	244	89%	71
	No	9%	33	6%	5	11%	28	9%	24	11%	9
2.8aa	FACT FINDING: What questions were you asked?										
	Asked how I would repay the capital on my interest only mortgage										
	Yes	16%	57	20%	18	15%	39	18%	48	11%	9
	No	27%	93	26%	23	27%	70	26%	69	30%	24
	NA This does not apply to me	57%	198	54%	49	58%	149	56%	151	59%	47
2.8bb	FACT FINDING: What questions were you asked?										
	Asked if I had a preference for fixed rate or variable rate mortgages										
	Yes	76%	265	80%	72	75%	193	76%	205	75%	60
	No	24%	83	20%	18	25%	65	24%	63	25%	20

2.8cc	FACT FINDING: What questions were you asked? Asked if you had a preference for an initial low monthly repayment - perhaps changing after a 12 or 24 months? If YES, please comment on what was said										
	Yes	19%	67	19%	17	19%	50	19%	52	19%	15
	No	81%	281	81%	73	81%	208	81%	216	81%	65
2.8dd	FACT FINDING: What questions were you asked? Asked whether you might make any lump sum payments, overpayments or totally repay the mortgage at any point BEFORE the end of the term? If YES, what was said										
	Yes	38%	131	51%	46	33%	85	43%	116	19%	15
	No	62%	217	49%	44	67%	173	57%	152	81%	65
2.8ee	FACT FINDING: What questions were you asked? Asked if I had been refused credit/ a mortgage before If applicable, what was said?										
	Yes - and as I HAVE NOT, this was not discussed	36%	127	29%	26	39%	101	39%	105	28%	22
	Yes - and as I HAVE, this was discussed	3%	10	0%	0	4%	10	1%	2	10%	8
	No	61%	211	71%	64	57%	147	60%	161	63%	50
2.8ff	FACT FINDING: What questions were you asked? Asked if I had any County Court Judgements (CCJs)? If applicable, what was said?										
	Yes - and as I have none, this was not discussed	41%	141	30%	27	44%	114	40%	108	41%	33
	Yes - and as I HAVE, this was discussed	6%	21	0%	0	8%	21	1%	2	24%	19
	No	53%	186	70%	63	48%	123	59%	158	35%	28
2.8gg	FACT FINDING: What questions were you asked? Asked if I had any default notices on my Credit File? If applicable, what was said?										
	Yes - and as I have none, this was not discussed	28%	99	26%	23	29%	76	35%	95	5%	4
	Yes - and as I HAVE, this was discussed	16%	56	0%	0	22%	56	4%	10	58%	46
	No	55%	193	74%	67	49%	126	61%	163	38%	30
2.8hh	FACT FINDING: What questions were you asked? Asked if I had missed any mortgage payments? If applicable, what was said?										
	Yes - and as I have not, this was not discussed	40%	140	29%	26	44%	114	40%	108	40%	32
	Yes - and as I HAVE, this was discussed	4%	14	0%	0	5%	14	0%	1	16%	13
	No	56%	194	71%	64	50%	130	59%	159	44%	35
2.8ii	FACT FINDING: What questions were you asked? Asked if I and/or my partner are a discharged bankrupt? If applicable, what was said?										
	Yes - and as I and/or my partner are NOT, this was not discussed	26%	90	29%	26	25%	64	24%	65	31%	25
	Yes - and as I and/or my partner ARE, this was discussed	1%	5	0%	0	2%	5	0%	0	6%	5
	No	73%	253	71%	64	73%	189	76%	203	63%	50

2.8jj	FACT FINDING: What questions were you asked? Asked for other information If YES, what else were you asked?										
	Yes	17%	58	19%	17	16%	41	16%	44	18%	14
	No	83%	290	81%	73	84%	217	84%	224	83%	66
2.9	At any point, did the Mortgage Consultant make reference to any other High Street bank/ mortgage company and their mortgage rates or practices? If YES, please comment										
	Yes	30%	105	11%	10	37%	95	29%	78	34%	27
	No	70%	243	89%	80	63%	163	71%	190	66%	53
2.10	Did the Mortgage Consultant provide information on specific mortgage products (either orally or in writing) during your discussion? If YES, how many different products were referred to?										
	Yes	84%	292	93%	84	81%	208	85%	229	79%	63
	No	16%	56	7%	6	19%	50	15%	39	21%	17
2.11	Do you feel that a SPECIFIC mortgage product was recommended to meet your needs? (No will route to 2.17)										
	Yes	63%	219	63%	57	63%	162	62%	165	68%	54
	No	37%	129	37%	33	37%	96	38%	103	33%	26
2.13	Did the Consultant explain their recommendation in sufficient detail for you to understand why this product was being recommended? Please explain your answer										
	Yes	88%	192	86%	49	88%	143	91%	150	78%	42
	No	12%	27	14%	8	12%	19	9%	15	22%	12
2.14	Do YOU think that this specific mortgage matched your presented needs? If NO, please explain										
	Yes	93%	204	95%	54	93%	150	94%	155	91%	49
	No	7%	15	5%	3	7%	12	6%	10	9%	5
2.15	By the end of the enquiry, did the Mortgage Consultant make it clear to you that any recommendation was based upon your current circumstances, and that your ability to meet the monthly mortgage payments may change over time for a variety of reasons?										
	Yes	42%	91	54%	31	37%	60	47%	77	26%	14
	No	58%	128	46%	26	63%	102	53%	88	74%	40

2.16	Did the Mortgage Consultant explain that any recommendation was based upon current interest rates, which might change in the future?										
	Yes	59%	129	67%	38	56%	91	67%	110	35%	19
	No	41%	90	33%	19	44%	71	33%	55	65%	35
2.17	Were you given information about interest rates going up and down and how that would affect you?										
	If YES, please comment on what was said										
	Yes	51%	176	54%	49	49%	127	55%	147	36%	29
	No	49%	172	46%	41	51%	131	45%	121	64%	51
2.19	FACE TO FACE ONLY:										
	Were you given one (or more) Key Facts documents?										
	If YES, what was said?										
	(No will route to 2.24)										
	Yes	68%	151	89%	39	63%	112	66%	115	78%	36
	No	32%	70	11%	5	37%	65	34%	60	22%	10
2.20	AT WHAT STAGE in your interview were you told about the Key Facts Illustration?										
	When the mortgage/s available was/were being discussed	46%	70	49%	19	45%	51	47%	54	44%	16
	At the END of my interview	32%	49	46%	18	27%	31	34%	40	25%	9
	OTHER	22%	33	5%	2	27%	31	19%	22	31%	11
2.21	FACE TO FACE ONLY:										
	Did the Mortgage Consultant draw your attention to the Key facts document by explaining the importance of reading and understanding it?										
	Yes	59%	89	77%	30	52%	59	62%	72	47%	17
	No	41%	63	23%	9	48%	54	38%	44	53%	19
2.22	FACE TO FACE ONLY										
	Did the Mortgage Consultant use a Key facts document to discuss the mortgage product in detail?										
	Yes	50%	76	72%	28	42%	48	58%	67	25%	9
	No	50%	76	28%	11	58%	65	42%	49	75%	27
2.23	FACE TO FACE ONLY										
	Were you given any written quotes in a form other than the Key facts about this mortgage document? (e.g. written on a compliment slip, computer printout etc.)										
	If YES, please give details										
	Yes	20%	31	28%	11	18%	20	22%	25	17%	6
	No	80%	121	72%	28	82%	93	78%	91	83%	30

2.24	Were Self-Certification Mortgages mentioned?										
	If YES, please comment on what was said?										
	Yes	10%	34	2%	2	12%	32	3%	8	33%	26
	No	90%	314	98%	88	88%	226	97%	260	68%	54
2.26	TELEPHONE ONLY:										
	Did the consultant mention that they would post you a copy of this document? <input type="checkbox"/>										
	If YES, what was said?										
	(No not mentioned will route to 2.28)										
	Yes	40%	51	57%	26	31%	25	41%	38	38%	13
	No - It was mentioned but s/he did not say that one would be posted	7%	9	9%	4	6%	5	10%	9	0%	0
	No - This document was not mentioned at all	53%	67	35%	16	63%	51	49%	46	62%	21
2.27	TELEPHONE ONLY										
	AT WHAT STAGE in your interview were you told about the Key Facts document?										
	When the mortgage/s available was/were being discussed	28%	17	37%	11	20%	6	34%	16	8%	1
	At the END of my interview	43%	26	47%	14	40%	12	43%	20	46%	6
	OTHER	28%	17	17%	5	40%	12	23%	11	46%	6
2.28	Were any insurance products discussed?										
	If YES, please comment on what was said										
	(No will route to 2.34)										
	Yes	43%	149	51%	46	40%	103	45%	121	35%	28
	No	57%	199	49%	44	60%	155	55%	147	65%	52
2.29	Were other financial products (e.g. savings, investments, pensions) mentioned?										
	If YES, please comment on what was said										
	Yes	10%	35	7%	6	11%	29	11%	30	6%	5
	No	90%	313	93%	84	89%	229	89%	238	94%	75
Section 3: CUSTOMER CARE											
This section relates to the Mortgage Consultant that actually handled your enquiry (by telephone or face-to-face)											
3.0	Did they use clear, understandable language, avoiding financial jargon?										
	If NO, what did you not understand?										
	Yes	99%	344	100%	90	98%	254	99%	264	100%	80
	No	1%	4	0%	0	2%	4	1%	4	0%	0
3.1	Did they handle your enquiry professionally?										
	If NO, please comment										
	Yes	95%	329	97%	87	94%	242	94%	252	96%	77
	No	5%	19	3%	3	6%	16	6%	16	4%	3

3.2	Did the Mortgage Consultant say ANYTHING that you considered would be breaking some rule; anything that you felt uncomfortable hearing? If YES, what did they say? Please comment										
	Yes	6%	22	4%	4	7%	18	7%	19	4%	3
	No	94%	326	96%	86	93%	240	93%	249	96%	77
3.3	Did anything unusual happen (good or bad) during this assessment. If YES, please comment										
	Yes	18%	63	22%	20	17%	43	21%	56	9%	7
	No	82%	285	78%	70	83%	215	79%	212	91%	73
Section 4: ENDING YOUR ENQUIRY											
4.1	Did you feel pressured at any point about to take out a mortgage product or complete an application whilst in the interview? If YES, please explain										
	Yes	1%	4	0%	0	2%	4	1%	3	1%	1
	No	99%	344	100%	90	98%	254	99%	265	99%	79
4.3	FACE TO FACE ONLY - Were you given any paperwork or brochures/leaflets? If YES, what were you given? Remember to send any paperwork or brochures/leaflets to GfK NOP										
	Yes	86%	190	98%	43	83%	147	86%	150	87%	40
	No	14%	31	2%	1	17%	30	14%	25	13%	6
4.4	Did the Consultant say they would be posting/emailing any paperwork or brochures/leaflets? If YES, what was to be sent? Remember to send any paperwork or brochures/leaflets to GfK NOP										
	Yes	35%	121	44%	40	31%	81	36%	96	31%	25
	No	65%	227	56%	50	69%	177	64%	172	69%	55
Section 5: OVERALL EXPERIENCE											
Overall, how would you rate the Consultant that handled your query:											
5.0	I felt the length of the interview was										
	Far too long	2%	7	1%	1	2%	6	2%	6	1%	1
	Slightly long	9%	33	17%	15	7%	18	10%	28	6%	5
	About right	61%	214	62%	56	61%	158	61%	164	63%	50
	Slightly short	21%	74	18%	16	22%	58	20%	54	25%	20
	Far too short	6%	20	2%	2	7%	18	6%	16	5%	4
5.1	If someone wanted to apply for mortgage. I would recommend this bank/building society/company										
	Strongly agree	24%	82	20%	18	25%	64	22%	60	28%	22
	Agree	56%	195	64%	58	53%	137	56%	150	56%	45
	Disagree	15%	52	10%	9	17%	43	16%	42	13%	10
	Strongly disagree	5%	19	6%	5	5%	14	6%	16	4%	3

Telephone		Face to Face		Information		Advice		Not Known		Direct - Prime		Direct - Sub-prime		Intermedia	
127		221		40		196		112		90		0		17	
36%	46	74%	163	83%	33	89%	174	2%	2	63%	57			63%	
64%	81	26%	58	18%	7	11%	22	98%	110	37%	33			37%	
38%	48	57%	126	98%	39	68%	133	2%	2	73%	66			44%	
62%	79	43%	95	3%	1	32%	63	98%	110	27%	24			56%	
32%	41	47%	103	80%	32	57%	111	1%	1	62%	56			38%	
68%	86	53%	118	20%	8	43%	85	99%	111	38%	34			62%	
36%	46	66%	145	50%	20	65%	128	38%	43	51%	46			57%	
40%	51	20%	45	35%	14	23%	46	32%	36	32%	29			23%	
15%	19	13%	28	15%	6	8%	16	22%	25	11%	10			17%	
9%	11	1%	3	0%	0	3%	6	7%	8	6%	5			3%	
24%	30	0%	0	13%	5	4%	7	16%	18	17%	15			4%	
16%	20	8%	17	8%	3	11%	21	12%	13	8%	7			12%	
2%	3	14%	31	8%	3	13%	26	4%	5	4%	4			11%	
3%	4	21%	46	13%	5	19%	38	6%	7	17%	15			15%	
1%	1	6%	14	0%	0	8%	15	0%	0	6%	5			4%	
54%	69	51%	113	60%	24	45%	89	62%	69	49%	44			53%	

12%	15	4%	8	8%	3	5%	10	9%	10	12%	11	4%
88%	112	96%	213	93%	37	95%	186	91%	102	88%	79	96%
41%	52	54%	120	58%	23	59%	116	29%	33	52%	47	48%
20%	25	18%	40	28%	11	17%	33	19%	21	29%	26	17%
6%	7	12%	26	5%	2	13%	26	4%	5	10%	9	9%
34%	43	16%	35	10%	4	11%	21	47%	53	9%	8	26%
	0	78%	173	83%	15	93%	154	11%	4	82%	36	73%
	0	22%	48	17%	3	7%	12	89%	33	18%	8	27%
50%	63	68%	151	65%	26	72%	142	41%	46	64%	58	58%
50%	64	32%	70	35%	14	28%	54	59%	66	36%	32	42%
31%	40	9%	20	73%	29	3%	5	23%	26	43%	39	6%
25%	32	63%	140	15%	6	72%	141	22%	25	38%	34	53%
43%	55	28%	61	13%	5	26%	50	54%	61	19%	17	41%
23%	29	18%	39	65%	26	14%	27	13%	15	68%	61	3%
13%	16	5%	10	3%	1	8%	15	9%	10	1%	1	10%
22%	28	59%	131	5%	2	63%	123	30%	34	0%	0	67%
43%	54	18%	40	28%	11	15%	30	47%	53	30%	27	21%

46%	59	66%	145	45%	18	73%	143	38%	43	56%	50	58%
54%	68	34%	76	55%	22	27%	53	62%	69	44%	40	42%
94%	119	99%	218	98%	39	98%	193	94%	105	97%	87	97%
6%	8	1%	3	3%	1	2%	3	6%	7	3%	3	3%
46%	58	38%	84	40%	16	43%	85	37%	41	42%	38	34%
54%	69	62%	137	60%	24	57%	111	63%	71	58%	52	66%
89%	113	98%	216	80%	32	98%	193	93%	104	86%	77	97%
11%	14	2%	5	20%	8	2%	3	7%	8	14%	13	3%
77%	98	90%	198	75%	30	90%	177	79%	89	79%	71	86%
23%	29	10%	23	25%	10	10%	19	21%	23	21%	19	14%
49%	62	67%	148	45%	18	67%	132	54%	60	50%	45	63%
51%	65	33%	73	55%	22	33%	64	46%	52	50%	45	37%
76%	97	91%	202	88%	35	91%	179	76%	85	76%	68	89%
24%	30	9%	19	13%	5	9%	17	24%	27	24%	22	11%
88%	112	92%	203	98%	39	92%	180	86%	96	94%	85	89%
12%	15	8%	18	3%	1	8%	16	14%	16	6%	5	11%
12%	15	19%	42	15%	6	20%	40	10%	11	20%	18	17%
29%	37	25%	56	18%	7	26%	51	31%	35	26%	23	26%
59%	75	56%	123	68%	27	54%	105	59%	66	54%	49	57%
70%	89	80%	176	75%	30	83%	162	65%	73	80%	72	75%
30%	38	20%	45	25%	10	17%	34	35%	39	20%	18	25%

16%	20	21%	47	10%	4	24%	47	14%	16	19%	17	20%
84%	107	79%	174	90%	36	76%	149	86%	96	81%	73	80%
28%	35	43%	96	45%	18	45%	89	21%	24	51%	46	39%
72%	92	57%	125	55%	22	55%	107	79%	88	49%	44	61%
31%	40	39%	87	25%	10	46%	91	23%	26	29%	26	44%
2%	3	3%	7	3%	1	3%	6	3%	3	0%	0	1%
66%	84	57%	127	73%	29	51%	99	74%	83	71%	64	54%
38%	48	42%	93	33%	13	49%	97	28%	31	30%	27	46%
9%	11	5%	10	0%	0	7%	13	7%	8	0%	0	1%
54%	68	53%	118	68%	27	44%	86	65%	73	70%	63	53%
25%	32	30%	67	20%	8	36%	71	18%	20	26%	23	40%
13%	16	18%	40	8%	3	20%	39	13%	14	0%	0	6%
62%	79	52%	114	73%	29	44%	86	70%	78	74%	67	54%
42%	53	39%	87	30%	12	46%	91	33%	37	29%	26	46%
6%	8	3%	6	0%	0	4%	7	6%	7	0%	0	1%
52%	66	58%	128	70%	28	50%	98	61%	68	71%	64	53%
28%	36	24%	54	33%	13	30%	58	17%	19	29%	26	22%
2%	3	1%	2	0%	0	2%	3	2%	2	0%	0	0%
69%	88	75%	165	68%	27	69%	135	81%	91	71%	64	78%

8%	10	11%	24	3%	1	12%	23	9%	10	2%	2	3%
92%	117	89%	197	98%	39	88%	173	91%	102	98%	88	97%
40%	51		0	82%	18	53%	16	23%	17	57%	26	26%
7%	9		0	5%	1	0%	0	11%	8	9%	4	11%
53%	67		0	14%	3	47%	14	67%	50	35%	16	64%
28%	17		0	32%	6	6%	1	40%	10	37%	11	29%
43%	26		0	53%	10	50%	8	32%	8	47%	14	35%
28%	17		0	16%	3	44%	7	28%	7	17%	5	35%
29%	37	51%	112	53%	21	56%	109	17%	19	51%	46	42%
71%	90	49%	109	48%	19	44%	87	83%	93	49%	44	58%
7%	9	12%	26	8%	3	13%	25	6%	7	7%	6	13%
93%	118	88%	195	93%	37	87%	171	94%	105	93%	84	87%
99%	126	99%	218	100%	40	99%	194	98%	110	100%	90	98%
1%	1	1%	3	0%	0	1%	2	2%	2	0%	0	2%
98%	124	93%	205	98%	39	96%	188	91%	102	97%	87	93%
2%	3	7%	16	3%	1	4%	8	9%	10	3%	3	7%

6%	7	7%	15	10%	4	5%	10	7%	8	4%	4	8%
94%	120	93%	206	90%	36	95%	186	93%	104	96%	86	92%
15%	19	20%	44	25%	10	16%	32	19%	21	22%	20	20%
85%	108	80%	177	75%	30	84%	164	81%	91	78%	70	80%
2%	2	1%	2	3%	1	1%	2	1%	1	0%	0	2%
98%	125	99%	219	98%	39	99%	194	99%	111	100%	90	98%
	0	86%	190	94%	17	92%	152	57%	21	98%	43	82%
	0	14%	31	6%	1	8%	14	43%	16	2%	1	18%
51%	65	25%	56	58%	23	37%	72	23%	26	44%	40	31%
49%	62	75%	165	43%	17	63%	124	77%	86	56%	50	69%
2%	2	2%	5	0%	0	3%	6	1%	1	1%	1	3%
12%	15	8%	18	8%	3	11%	21	8%	9	17%	15	7%
55%	70	65%	144	70%	28	69%	136	45%	50	62%	56	61%
22%	28	21%	46	20%	8	14%	28	34%	38	18%	16	21%
9%	12	4%	8	3%	1	3%	5	13%	14	2%	2	8%
18%	23	27%	59	20%	8	30%	59	13%	15	20%	18	24%
55%	70	57%	125	70%	28	57%	112	49%	55	64%	58	52%
20%	25	12%	27	8%	3	10%	20	26%	29	10%	9	19%
7%	9	5%	10	3%	1	3%	5	12%	13	6%	5	6%

ary - Prime	Intermediary - Sub-prime	Direct - Telephone	Direct - Face-to-face	Intermediary - Telephone	Intermediary - Face-to-face	Prime - Telephone	Sub-prime - Telephone
78	80	46	44	81	177	93	34

112	50%	40	50%	23	77%	34	28%	23	73%	129	41%	38	24%	8
66	50%	40	50%	23	23%	10	72%	58	27%	48	59%	55	76%	26
78	38%	30	57%	26	91%	40	27%	22	49%	86	43%	40	24%	8
100	63%	50	43%	20	9%	4	73%	59	51%	91	57%	53	76%	26
68	25%	20	50%	23	75%	33	22%	18	40%	70	38%	35	18%	6
110	75%	60	50%	23	25%	11	78%	63	60%	107	62%	58	82%	28
102	54%	43	39%	18	64%	28	35%	28	66%	117	33%	31	44%	15
41	33%	26	41%	19	23%	10	40%	32	20%	35	41%	38	38%	13
30	9%	7	9%	4	14%	6	19%	15	12%	22	16%	15	12%	4
5	5%	4	11%	5	0%	0	7%	6	2%	3	10%	9	6%	2
8	9%	7	33%	15	0%	0	19%	15	0%	0	25%	23	21%	7
22	10%	8	15%	7	0%	0	16%	13	10%	17	17%	16	12%	4
20	13%	10	2%	1	7%	3	2%	2	16%	28	2%	2	3%	1
26	11%	9	4%	2	30%	13	2%	2	19%	33	3%	3	3%	1
8	3%	2	2%	1	9%	4	0%	0	6%	10	1%	1	0%	0
94	55%	44	43%	20	55%	24	60%	49	50%	89	52%	48	62%	21

7	6%	5	13%	6	11%	5	11%	9	2%	3	13%	12	9%	3
171	94%	75	87%	40	89%	39	89%	72	98%	174	87%	81	91%	31
85	50%	40	63%	29	41%	18	28%	23	58%	102	48%	45	21%	7
30	11%	9	20%	9	39%	17	20%	16	13%	23	20%	19	18%	6
16	10%	8	7%	3	14%	6	5%	4	11%	20	4%	4	9%	3
47	29%	23	11%	5	7%	3	47%	38	18%	32	27%	25	53%	18
96	89%	41	0%	0	82%	36	0%	0	77%	137		0		0
35	11%	5	0%	0	18%	8	0%	0	23%	40		0		0
103	66%	53	57%	26	73%	32	46%	37	67%	119	52%	48	44%	15
75	34%	27	43%	20	27%	12	54%	44	33%	58	48%	45	56%	19
10	14%	11	63%	29	23%	10	14%	11	6%	10	38%	35	15%	5
95	54%	43	20%	9	57%	25	28%	23	65%	115	26%	24	24%	8
73	33%	26	17%	8	20%	9	58%	47	29%	52	37%	34	62%	21
5	3%	2	61%	28	77%	34	1%	1	3%	6	31%	29	0%	0
17	10%	8	2%	1	0%	0	19%	15	6%	10	12%	11	15%	5
119	50%	40	0%	0	0%	0	35%	28	74%	131	19%	18	29%	10
37	38%	30	37%	17	23%	10	46%	37	17%	30	38%	35	56%	19

104	60%	48	30%	14	27%	12	51%	41	63%	111	39%	36	56%	19
74	40%	32	70%	32	73%	32	49%	40	37%	66	61%	57	44%	15
178	100%	80	98%	45	95%	42	100%	81	100%	177	99%	92	100%	34
0	0%	0	2%	1	5%	2	0%	0	0%	0	1%	1	0%	0
125	40%	32	61%	28	64%	28	48%	39	67%	118	57%	53	41%	14
16	6%	5	20%	9	14%	6	16%	13	5%	8	18%	17	15%	5
37	54%	43	20%	9	23%	10	36%	29	29%	51	25%	23	44%	15
155	89%	71	89%	41	91%	40	79%	64	92%	162	84%	78	79%	27
23	11%	9	11%	5	9%	4	21%	17	8%	15	16%	15	21%	7
144	85%	68	85%	39	95%	42	70%	57	88%	155	78%	73	68%	23
34	15%	12	15%	7	5%	2	30%	24	12%	22	22%	20	32%	11
154	85%	68	83%	38	80%	35	85%	69	86%	153	85%	79	82%	28
24	15%	12	17%	8	20%	9	15%	12	14%	24	15%	14	18%	6
109	66%	53	39%	18	55%	24	56%	45	66%	117	46%	43	59%	20
69	34%	27	61%	28	45%	20	44%	36	34%	60	54%	50	41%	14
47	34%	27	17%	8	7%	3	27%	22	29%	52	23%	21	26%	9
131	66%	53	83%	38	93%	41	73%	59	71%	125	77%	72	74%	25
154	93%	74	76%	35	98%	43	80%	65	92%	163	76%	71	85%	29
24	8%	6	24%	11	2%	1	20%	16	8%	14	24%	22	15%	5

85	56%	45	41%	19	59%	26	51%	41	50%	89	44%	41	56%	19
93	44%	35	59%	27	41%	18	49%	40	50%	88	56%	52	44%	15
21	20%	16	4%	2	18%	8	19%	15	12%	22	10%	9	24%	8
157	80%	64	96%	44	82%	36	81%	66	88%	155	90%	84	76%	26
53	25%	20	15%	7	45%	20	19%	15	33%	58	16%	15	21%	7
125	75%	60	85%	39	55%	24	81%	66	67%	119	84%	78	79%	27
35	19%	15	13%	6	11%	5	7%	6	25%	44	10%	9	9%	3
143	81%	65	87%	40	89%	39	93%	75	75%	133	90%	84	91%	31
125	80%	64	57%	26	75%	33	57%	46	81%	143	54%	50	65%	22
53	20%	16	43%	20	25%	11	43%	35	19%	34	46%	43	35%	12
106	76%	61	57%	26	70%	31	48%	39	72%	128	48%	45	59%	20
72	24%	19	43%	20	30%	13	52%	42	28%	49	52%	48	41%	14
32	29%	23	15%	7	25%	11	21%	17	21%	38	15%	14	29%	10
146	71%	57	85%	39	75%	33	79%	64	79%	139	85%	79	71%	24
31	16%	13	9%	4	20%	9	19%	15	16%	29	14%	13	18%	6
147	84%	67	91%	42	80%	35	81%	66	84%	148	86%	80	82%	28
147	86%	69	48%	22	86%	38	72%	58	89%	158	57%	53	79%	27
31	14%	11	52%	24	14%	6	28%	23	11%	19	43%	40	21%	7
139	75%	60	72%	33	82%	36	65%	53	82%	146	67%	62	71%	24
39	25%	20	28%	13	18%	8	35%	28	18%	31	33%	31	29%	10

104	63%	50	50%	23	61%	27	44%	36	67%	118	45%	42	50%	17
74	38%	30	50%	23	39%	17	56%	45	33%	59	55%	51	50%	17
173	96%	77	93%	43	100%	44	94%	76	98%	174	94%	87	94%	32
5	4%	3	7%	3	0%	0	6%	5	2%	3	6%	6	6%	2
61	54%	43	39%	18	45%	20	49%	40	36%	64	39%	36	65%	22
117	46%	37	61%	28	55%	24	51%	41	64%	113	61%	57	35%	12
173	99%	79	76%	35	95%	42	96%	78	98%	174	86%	80	97%	33
5	1%	1	24%	11	5%	2	4%	3	2%	3	14%	13	3%	1
153	90%	72	67%	31	91%	40	83%	67	89%	158	73%	68	88%	30
25	10%	8	33%	15	9%	4	17%	14	11%	19	27%	25	12%	4
112	66%	53	33%	15	89%	39	58%	47	67%	118	44%	41	62%	21
66	34%	27	67%	31	32%	14	42%	34	33%	59	56%	52	38%	13
159	90%	72	65%	30	86%	38	83%	67	93%	164	74%	69	82%	28
19	10%	8	35%	16	14%	6	17%	14	7%	13	26%	24	18%	6
159	89%	71	93%	43	95%	42	85%	69	91%	161	91%	85	79%	27
19	11%	9	7%	3	5%	2	15%	12	9%	16	9%	8	21%	7
30	11%	9	13%	6	27%	12	11%	9	17%	30	12%	11	12%	4
46	30%	24	28%	13	23%	10	30%	24	26%	46	29%	27	29%	10
102	59%	47	59%	27	50%	22	59%	48	57%	101	59%	55	59%	20
133	75%	60	80%	37	80%	35	64%	52	80%	141	73%	68	62%	21
45	25%	20	20%	9	20%	9	36%	29	20%	36	27%	25	38%	13

35	19%	15	15%	7	23%	10	16%	13	21%	37	18%	17	9%	3
143	81%	65	85%	39	77%	34	84%	68	79%	140	82%	76	91%	31
70	19%	15	33%	15	70%	31	25%	20	37%	65	31%	29	18%	6
108	81%	65	67%	31	30%	13	75%	61	63%	112	69%	64	82%	28
79	28%	22	28%	13	30%	13	33%	27	42%	74	34%	32	24%	8
2	10%	8	0%	0	0%	0	4%	3	4%	7	0%	0	9%	3
97	63%	50	72%	33	70%	31	63%	51	54%	96	66%	61	68%	23
81	41%	33	30%	14	30%	13	42%	34	45%	80	38%	35	38%	13
2	24%	19	0%	0	0%	0	14%	11	6%	10	2%	2	26%	9
95	35%	28	70%	32	70%	31	44%	36	49%	87	60%	56	35%	12
72	5%	4	26%	12	25%	11	25%	20	32%	56	32%	30	6%	2
10	58%	46	0%	0	0%	0	20%	16	23%	40	0%	0	47%	16
96	38%	30	74%	34	75%	33	56%	45	46%	81	68%	63	47%	16
82	40%	32	33%	15	25%	11	47%	38	43%	76	41%	38	44%	15
1	16%	13	0%	0	0%	0	10%	8	3%	6	0%	0	24%	8
95	44%	35	67%	31	75%	33	43%	35	54%	95	59%	55	32%	11
39	31%	25	35%	16	23%	10	25%	20	25%	44	28%	26	29%	10
0	6%	5	0%	0	0%	0	4%	3	1%	2	0%	0	9%	3
139	63%	50	65%	30	77%	34	72%	58	74%	131	72%	67	62%	21

72	35%	19	44%	11	84%	27	41%	23	64%	68	47%	25	32%	9
36	65%	35	56%	14	16%	5	59%	33	36%	38	53%	28	68%	19
98	36%	29	28%	13	82%	36	37%	30	55%	97	33%	31	35%	12
80	64%	51	72%	33	18%	8	63%	51	45%	80	67%	62	65%	22
76	78%	36	0%	0	89%	39	0%	0	63%	112	0	0	0	0
55	22%	10	0%	0	11%	5	0%	0	37%	65	0	0	0	0
35	44%	16	0%	0	49%	19	0%	0	45%	51	0	0	0	0
22	25%	9	0%	0	46%	18	0%	0	27%	31	0	0	0	0
20	31%	11	0%	0	5%	2	0%	0	27%	31	0	0	0	0
42	47%	17	0%	0	77%	30	0%	0	52%	59	0	0	0	0
35	53%	19	0%	0	23%	9	0%	0	48%	54	0	0	0	0
39	25%	9	0%	0	72%	28	0%	0	42%	48	0	0	0	0
38	75%	27	0%	0	28%	11	0%	0	58%	65	0	0	0	0
14	17%	6	0%	0	28%	11	0%	0	18%	20	0	0	0	0
63	83%	30	0%	0	72%	28	0%	0	82%	93	0	0	0	0

6	33%	26	2%	1	2%	1	11%	9	13%	23	1%	1	26%	9
172	68%	54	98%	45	98%	43	89%	72	87%	154	99%	92	74%	25
12	38%	13	57%	26	0%	0	31%	25	0%	0	41%	38	38%	13
5	0%	0	9%	4	0%	0	6%	5	0%	0	10%	9	0%	0
30	62%	21	35%	16	0%	0	63%	51	0%	0	49%	46	62%	21
5	8%	1	24%	11	0%	0	7%	6	0%	0	34%	16	8%	1
6	46%	6	30%	14	0%	0	15%	12	0%	0	43%	20	46%	6
6	46%	6	11%	5	0%	0	15%	12	0%	0	23%	11	46%	6
75	35%	28	41%	19	61%	27	22%	18	48%	85	32%	30	21%	7
103	65%	52	59%	27	39%	17	78%	63	52%	92	68%	63	79%	27
24	6%	5	9%	4	5%	2	6%	5	14%	24	9%	8	3%	1
154	94%	75	91%	42	95%	42	94%	76	86%	153	91%	85	97%	33
174	100%	80	100%	46	100%	44	99%	80	98%	174	99%	92	100%	34
4	0%	0	0%	0	0%	0	1%	1	2%	3	1%	1	0%	0
165	96%	77	98%	45	95%	42	98%	79	92%	163	98%	91	97%	33
13	4%	3	2%	1	5%	2	2%	2	8%	14	2%	2	3%	1

15	4%	3	2%	1	7%	3	7%	6	7%	12	4%	4	9%	3
163	96%	77	98%	45	93%	41	93%	75	93%	165	96%	89	91%	31
36	9%	7	24%	11	20%	9	10%	8	20%	35	17%	16	9%	3
142	91%	73	76%	35	80%	35	90%	73	80%	142	83%	77	91%	31
3	1%	1	0%	0	0%	0	2%	2	1%	2	1%	1	3%	1
175	99%	79	100%	46	100%	44	98%	79	99%	175	99%	92	97%	33
107	87%	40	0%	0	98%	43	0%	0	83%	147	0	0	0	0
24	13%	6	0%	0	2%	1	0%	0	17%	30	0	0	0	0
56	31%	25	74%	34	14%	6	38%	31	28%	50	55%	51	41%	14
122	69%	55	26%	12	86%	38	62%	50	72%	127	45%	42	59%	20
5	1%	1	2%	1	0%	0	1%	1	3%	5	2%	2	0%	0
13	6%	5	15%	7	18%	8	10%	8	6%	10	13%	12	9%	3
108	63%	50	61%	28	64%	28	52%	42	66%	116	55%	51	56%	19
38	25%	20	20%	9	16%	7	23%	19	22%	39	22%	20	24%	8
14	5%	4	2%	1	2%	1	14%	11	4%	7	9%	8	12%	4
42	28%	22	15%	7	25%	11	20%	16	27%	48	17%	16	21%	7
92	56%	45	67%	31	61%	27	48%	39	55%	98	56%	52	53%	18
33	13%	10	9%	4	11%	5	26%	21	12%	22	18%	17	24%	8
11	4%	3	9%	4	2%	1	6%	5	5%	9	9%	8	3%	1

Prime - Face-to-face		Sub-prime - Face-to-face	
175		46	
75%	131	70%	32
25%	44	30%	14
59%	104	48%	22
41%	71	52%	24
51%	89	30%	14
49%	86	70%	32
67%	117	61%	28
18%	32	28%	13
14%	25	7%	3
1%	1	4%	2
0%	0	0%	0
7%	13	9%	4
13%	22	20%	9
22%	38	17%	8
7%	12	4%	2
51%	90	50%	23

3%	6	4%	2
97%	169	96%	44
50%	87	72%	33
21%	37	7%	3
12%	21	11%	5
17%	30	11%	5
75%	132	89%	41
25%	43	11%	5
65%	113	83%	38
35%	62	17%	8
8%	14	13%	6
60%	105	76%	35
32%	56	11%	5
21%	37	4%	2
4%	7	7%	3
58%	101	65%	30
17%	29	24%	11

54%	94	63%	29
46%	81	37%	17
99%	173	100%	46
1%	2	0%	0
73%	128	39%	18
8%	14	0%	0
19%	33	61%	28
90%	158	96%	44
10%	17	4%	2
87%	152	98%	45
13%	23	2%	1
85%	148	87%	40
15%	27	13%	6
62%	108	72%	33
38%	67	28%	13
21%	37	39%	18
79%	138	61%	28
92%	161	98%	45
8%	14	2%	1

51%	89	57%	26
49%	86	43%	20
13%	22	17%	8
87%	153	83%	38
37%	65	28%	13
63%	110	72%	33
21%	37	26%	12
79%	138	74%	34
77%	134	91%	42
23%	41	9%	4
67%	118	89%	41
33%	57	11%	5
21%	36	28%	13
79%	139	72%	33
18%	31	15%	7
82%	144	85%	39
88%	154	91%	42
12%	21	9%	4
83%	146	78%	36
17%	29	22%	10

64%	112	72%	33
36%	63	28%	13
99%	173	98%	45
1%	2	2%	1
36%	63	46%	21
64%	112	54%	25
97%	170	100%	46
3%	5	0%	0
89%	156	91%	42
11%	19	9%	4
66%	116	70%	32
34%	59	30%	14
90%	158	96%	44
10%	17	4%	2
91%	159	96%	44
9%	16	4%	2
21%	37	11%	5
24%	42	30%	14
55%	96	59%	27
78%	137	85%	39
22%	38	15%	7

20%	35	26%	12
80%	140	74%	34
50%	87	20%	9
50%	88	80%	37
42%	73	30%	14
1%	2	11%	5
57%	100	59%	27
42%	73	43%	20
0%	0	22%	10
58%	102	35%	16
37%	65	4%	2
6%	10	65%	30
57%	100	30%	14
40%	70	37%	17
1%	1	11%	5
59%	104	52%	24
22%	39	33%	15
0%	0	4%	2
78%	136	63%	29

11%	20	13%	6
89%	155	87%	40
41%	71	41%	19
59%	104	59%	27
85%	149	74%	34
15%	26	26%	12
64%	112	57%	26
36%	63	43%	20
95%	106	88%	23
5%	6	12%	3
98%	110	100%	26
2%	2	0%	0
54%	61	27%	7
46%	51	73%	19

76%	85	38%	10
24%	27	62%	16
66%	116	37%	17
34%	59	63%	29
66%	115	78%	36
34%	60	22%	10
47%	54	44%	16
34%	40	25%	9
19%	22	31%	11
62%	72	47%	17
38%	44	53%	19
58%	67	25%	9
42%	49	75%	27
22%	25	17%	6
78%	91	83%	30

4%	7	37%	17
96%	168	63%	29
	0		0
	0		0
	0		0
	0		0
	0		0
	0		0
52%	91	46%	21
48%	84	54%	25
13%	22	9%	4
87%	153	91%	42
98%	172	100%	46
2%	3	0%	0
92%	161	96%	44
8%	14	4%	2

9%	15	0%	0
91%	160	100%	46
23%	40	9%	4
77%	135	91%	42
1%	2	0%	0
99%	173	100%	46
86%	150	87%	40
14%	25	13%	6
26%	45	24%	11
74%	130	76%	35
2%	4	2%	1
9%	16	4%	2
65%	113	67%	31
19%	34	26%	12
5%	8	0%	0
25%	44	33%	15
56%	98	59%	27
14%	25	4%	2
5%	8	4%	2