



CITY OF *Los Angeles*
DEFERRED COMPENSATION PLAN

QUARTERLY REPORT

SECOND QUARTER 2016



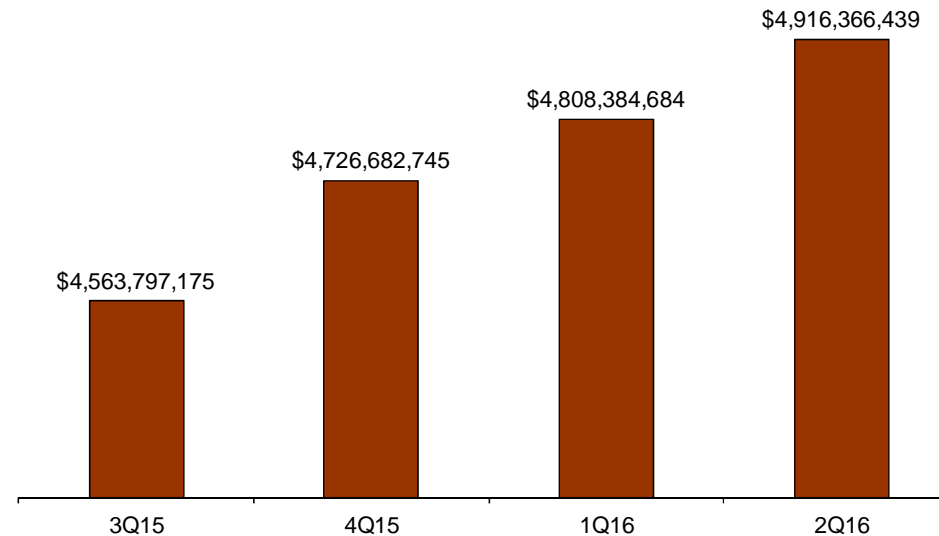
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Plan Overview



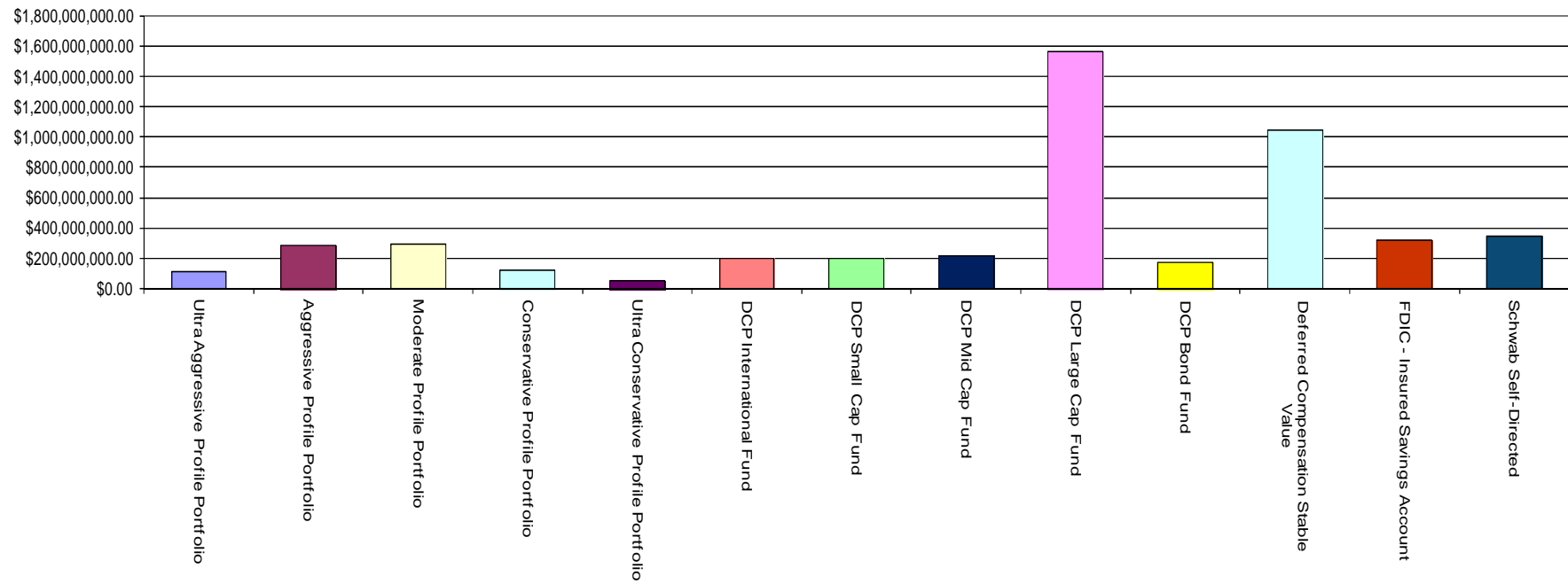
Assets



Net Asset Change	3Q 2015	4Q 2015	1Q 2016	2Q 2016
Beginning Balance	\$4,777,433,658	\$4,563,797,175	\$4,726,682,745	\$4,808,384,684
Deposits	\$99,090,361	\$74,963,771	\$113,742,265	\$109,533,886
Net Transfers	\$12,531	(\$115,406)	(\$104,603)	\$199,523
Fees	(\$807,072)	(\$698,756)	(\$689,458)	(\$694,771)
Distributions	(\$75,124,924)	(\$67,366,685)	(\$74,537,950)	(\$78,985,532)
Change in Value	(\$236,807,380)	\$156,102,645	\$43,291,685	\$77,928,651
Interest/Dividends	\$0	\$0	\$0	\$0
Ending Balance	\$4,563,797,175	\$4,726,682,745	\$4,808,384,684	\$4,916,366,439
Outstanding Loans	\$186,688,667	\$188,714,945	\$186,782,503	\$189,904,518
Total Assets Including Loans Outstanding	\$4,750,485,842	\$4,915,397,690	\$4,995,167,187	\$5,106,270,957
Total Assets in Ending Balance As Roth Balances	\$32,330,543	\$36,620,013	\$41,550,381	\$46,246,564
Net Asset Change				



Quarter End Assets

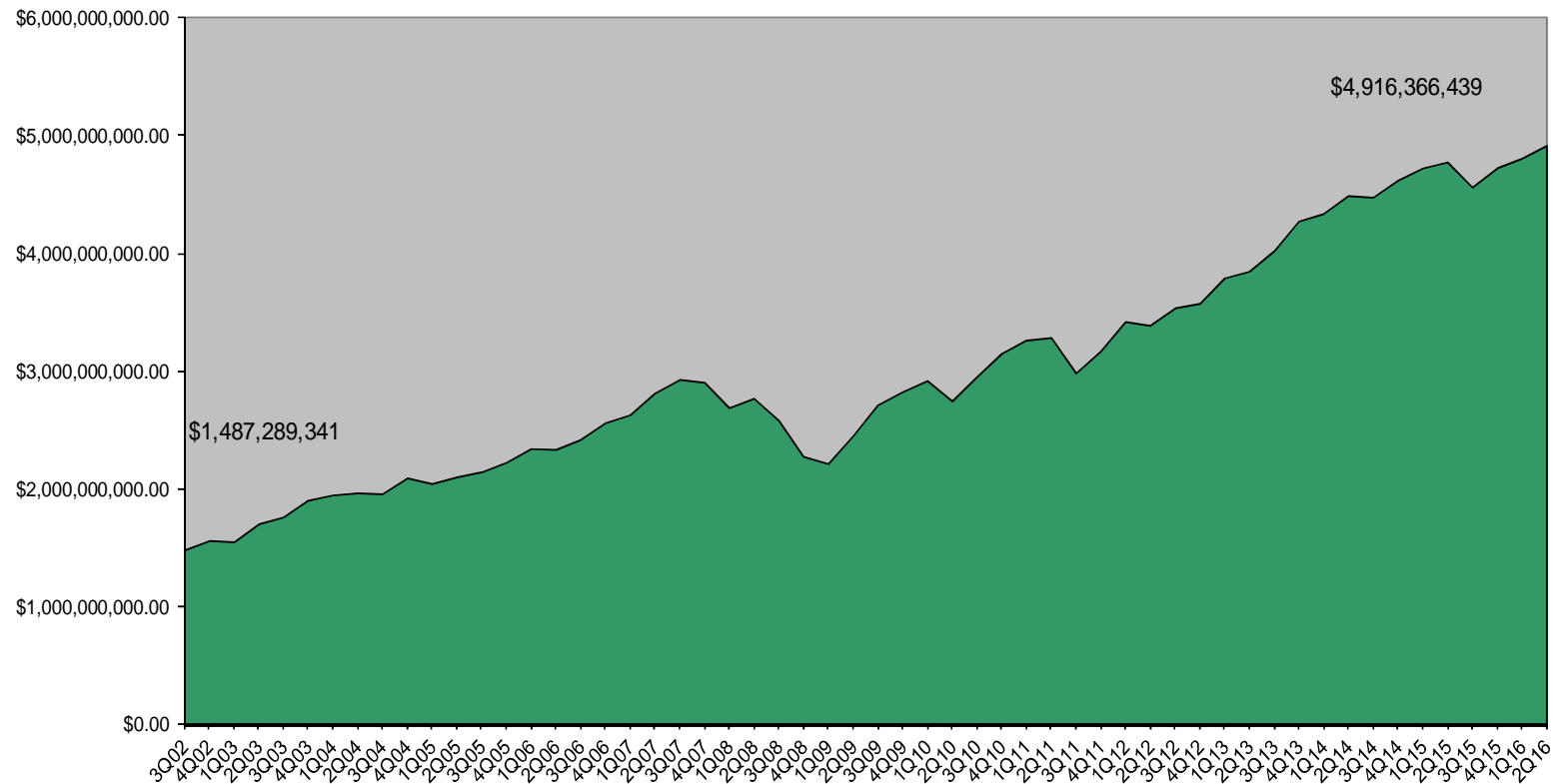


Total Assets =\$ 4,916,366,439

Details on page 37

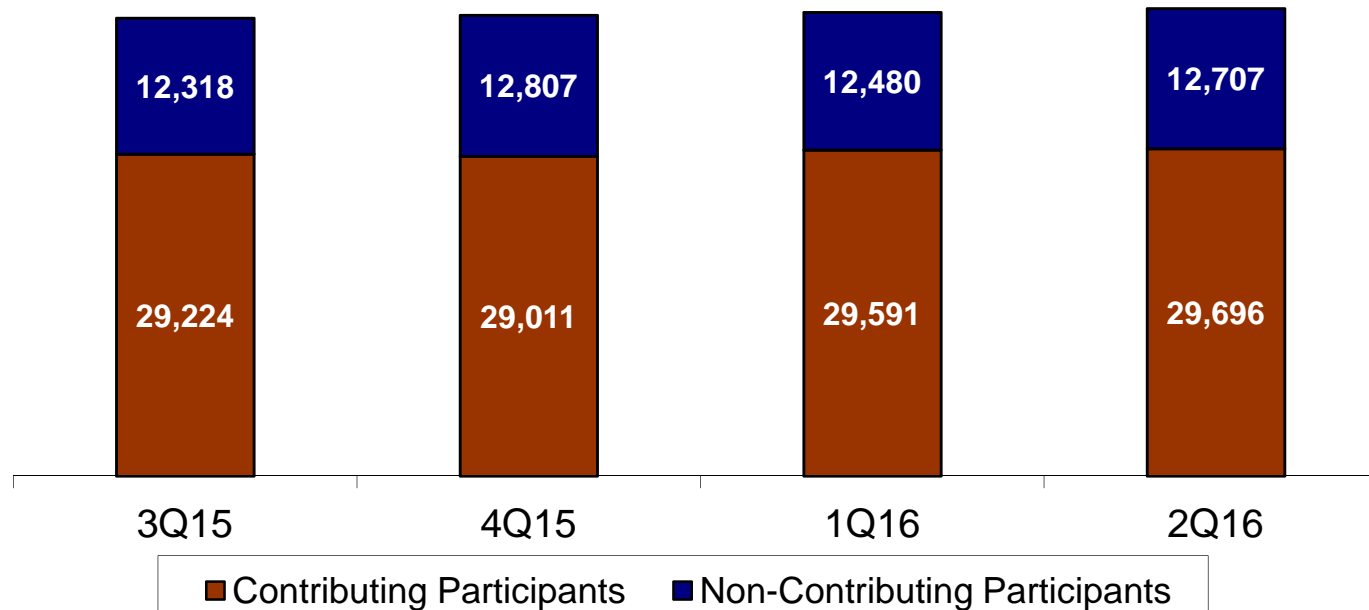


Historical Assets





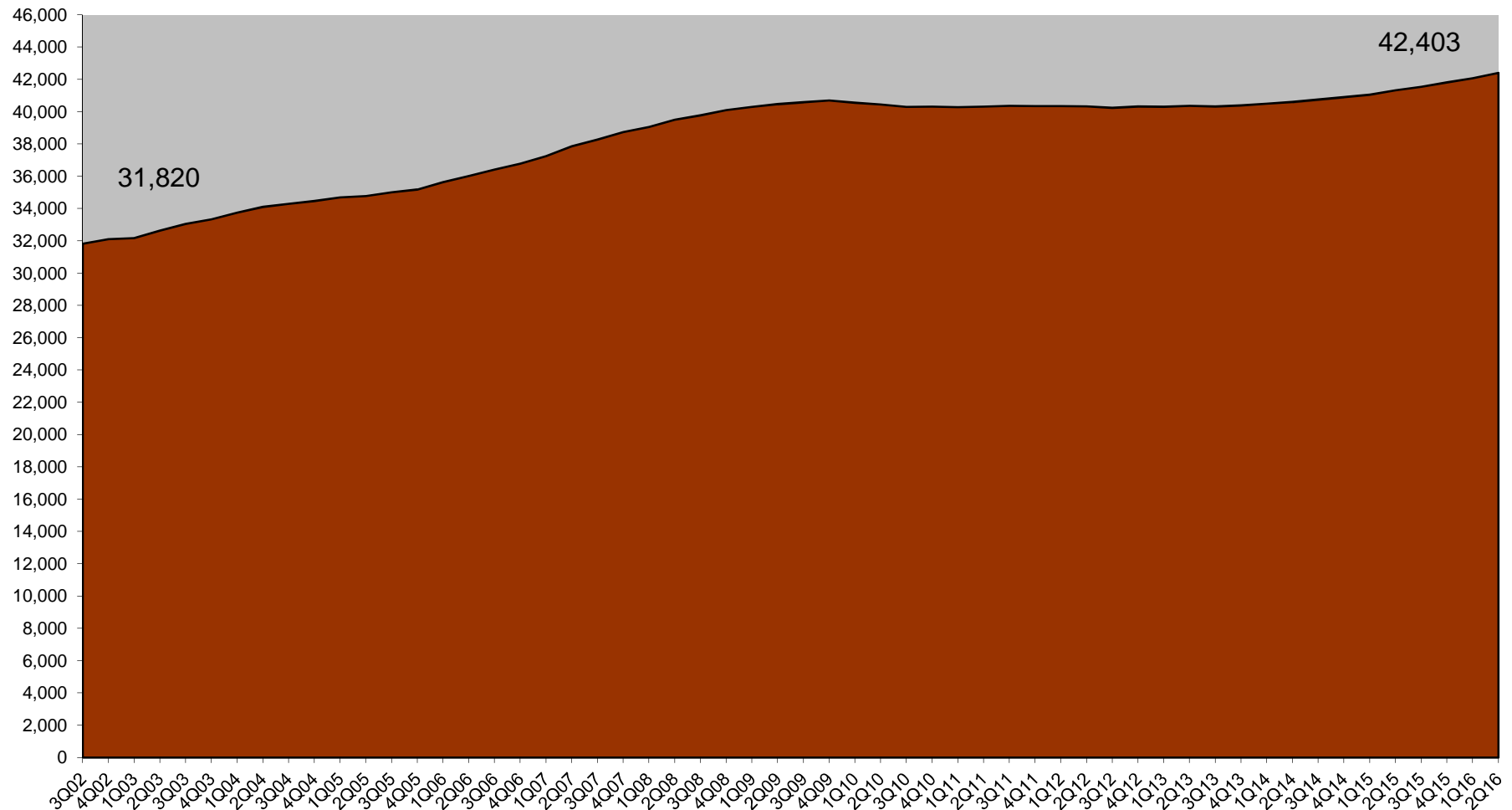
Quarter End Participants



	3Q15	4Q15	1Q16	2Q16
Contributing Participants	29,224	29,011	29,591	29,696
Non-Contributing Participants	12,318	12,807	12,480	12,707
Total Participants	41,542	41,818	42,071	42,403
New Participants Added	529	438	582	389
Average Roth Deferral	\$165	\$154	\$169	\$166
Average Pre-Tax Deferral	\$288	\$265	\$292	\$298
Average Bi-Weekly Deferral for the quarter	\$294	\$270	\$298	\$303
Median Account Balance	\$47,648	\$48,817	\$49,065	\$49,112
Participants with a Roth account	4,414	4,789	5,197	5,561

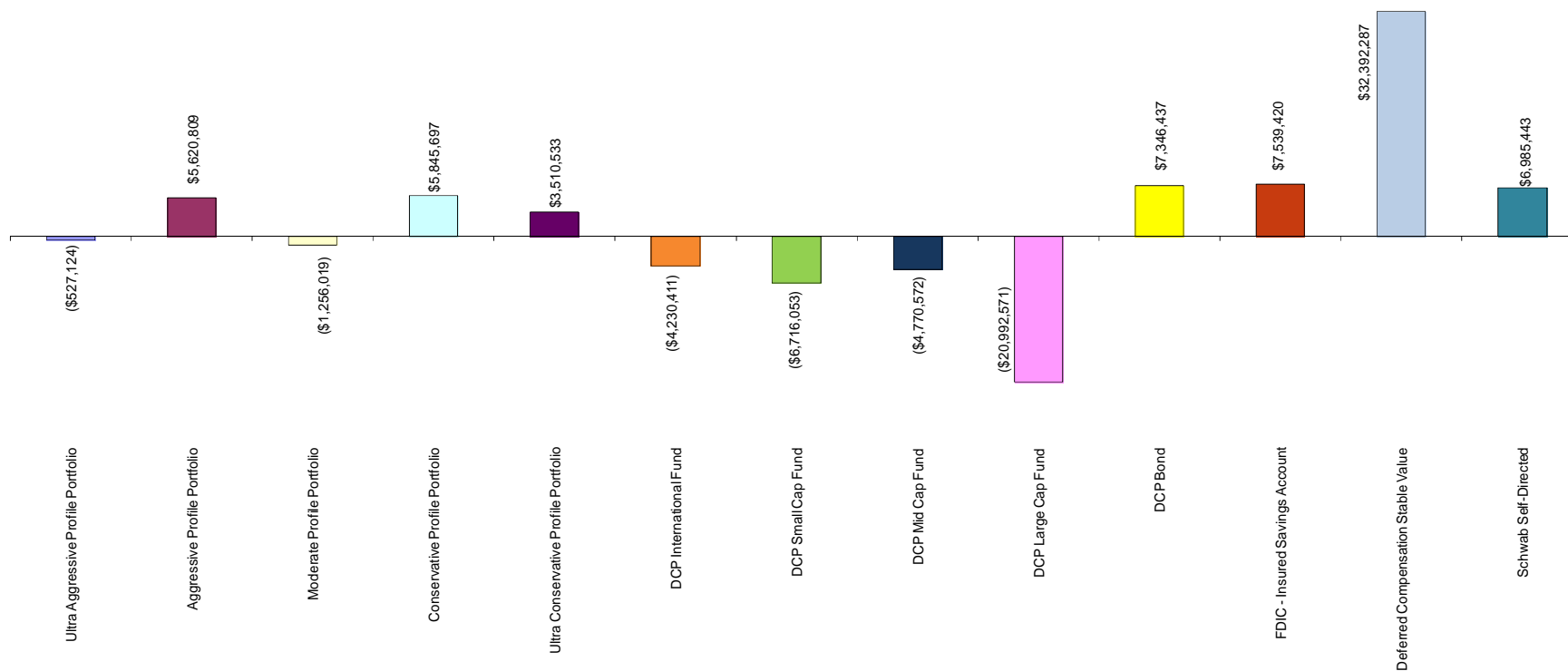


Historical Participants





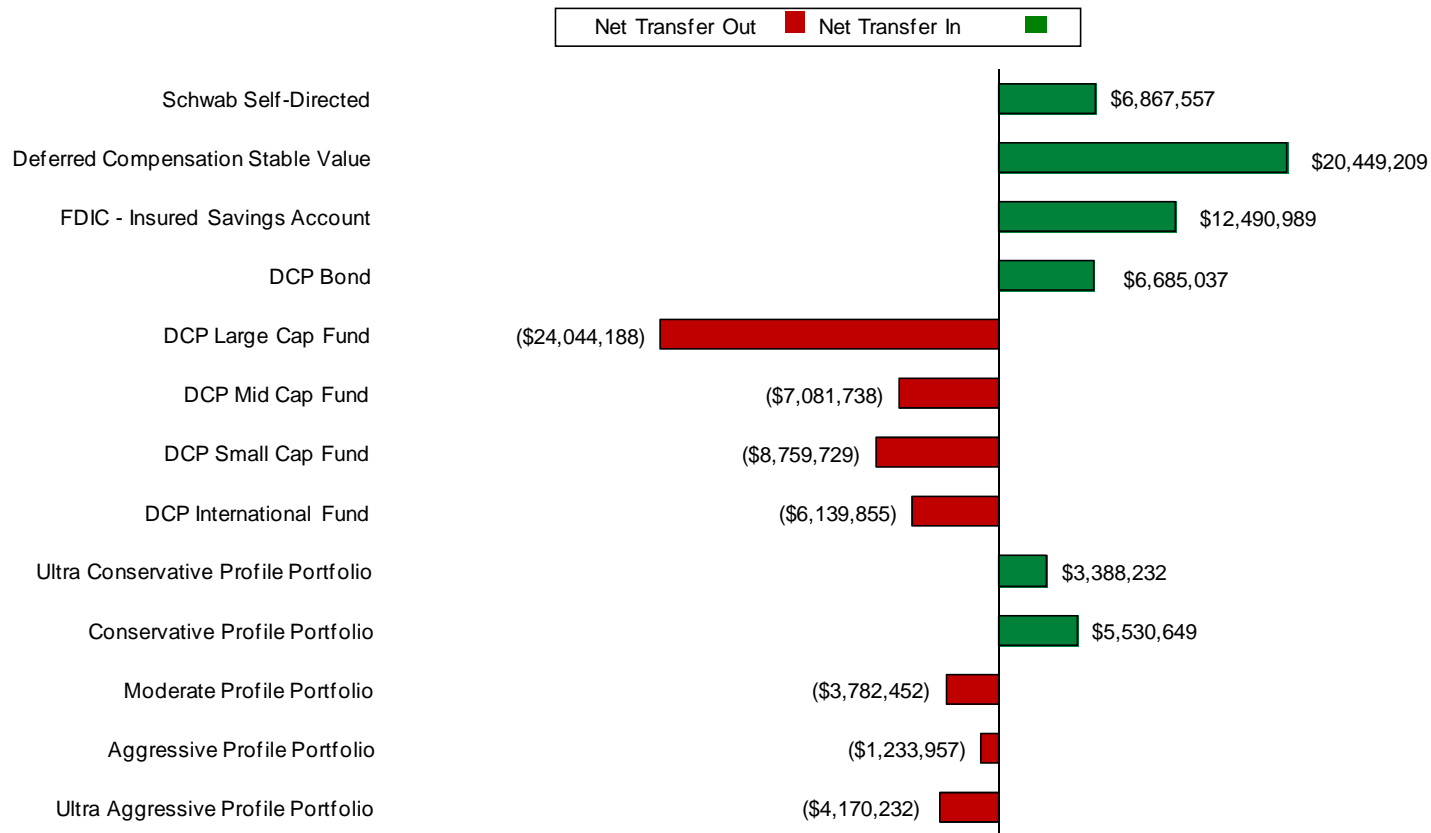
Net Cash Flow



Net Cash Flow Detail can be found on page 39



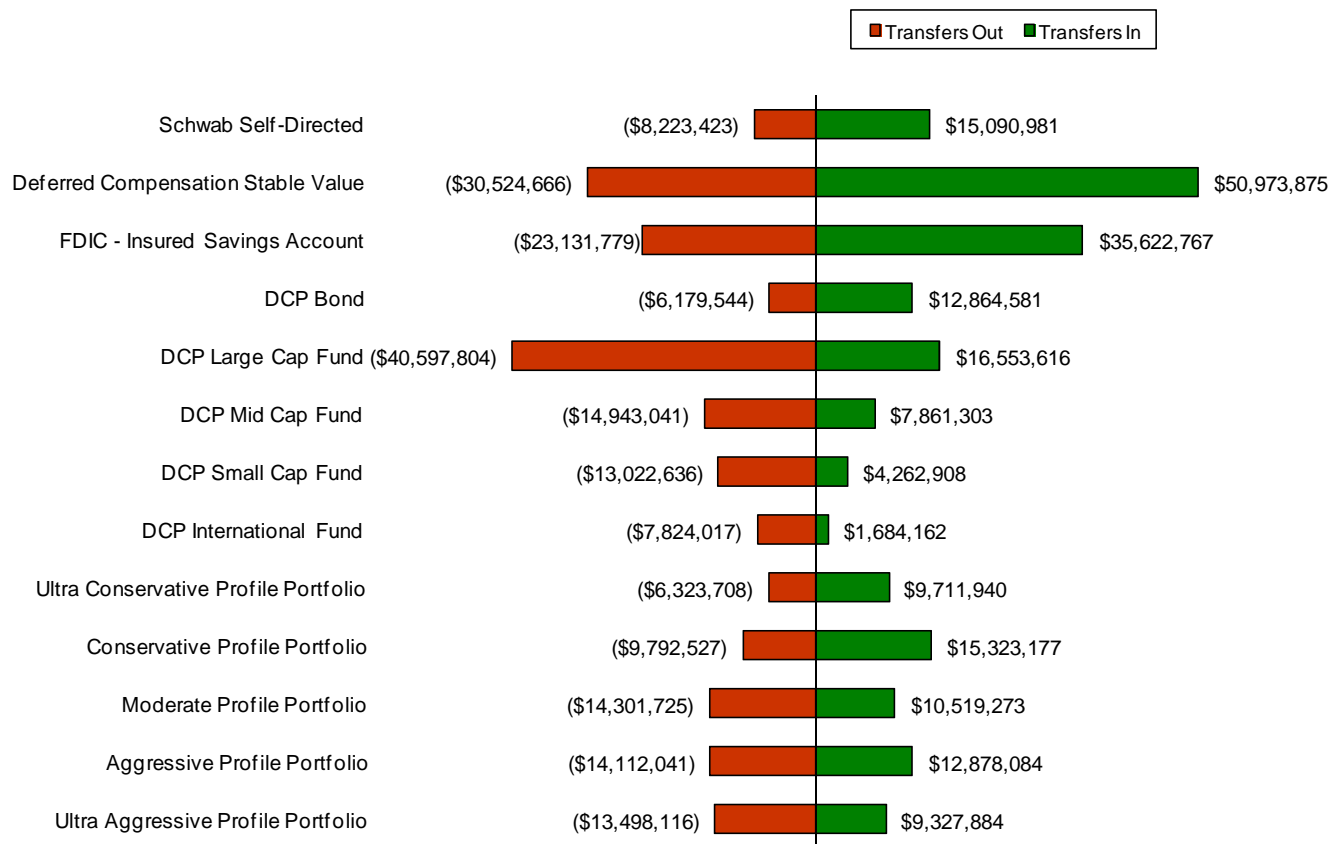
Net Transfer Activity



Transfer Activity Detail can be found on page 38



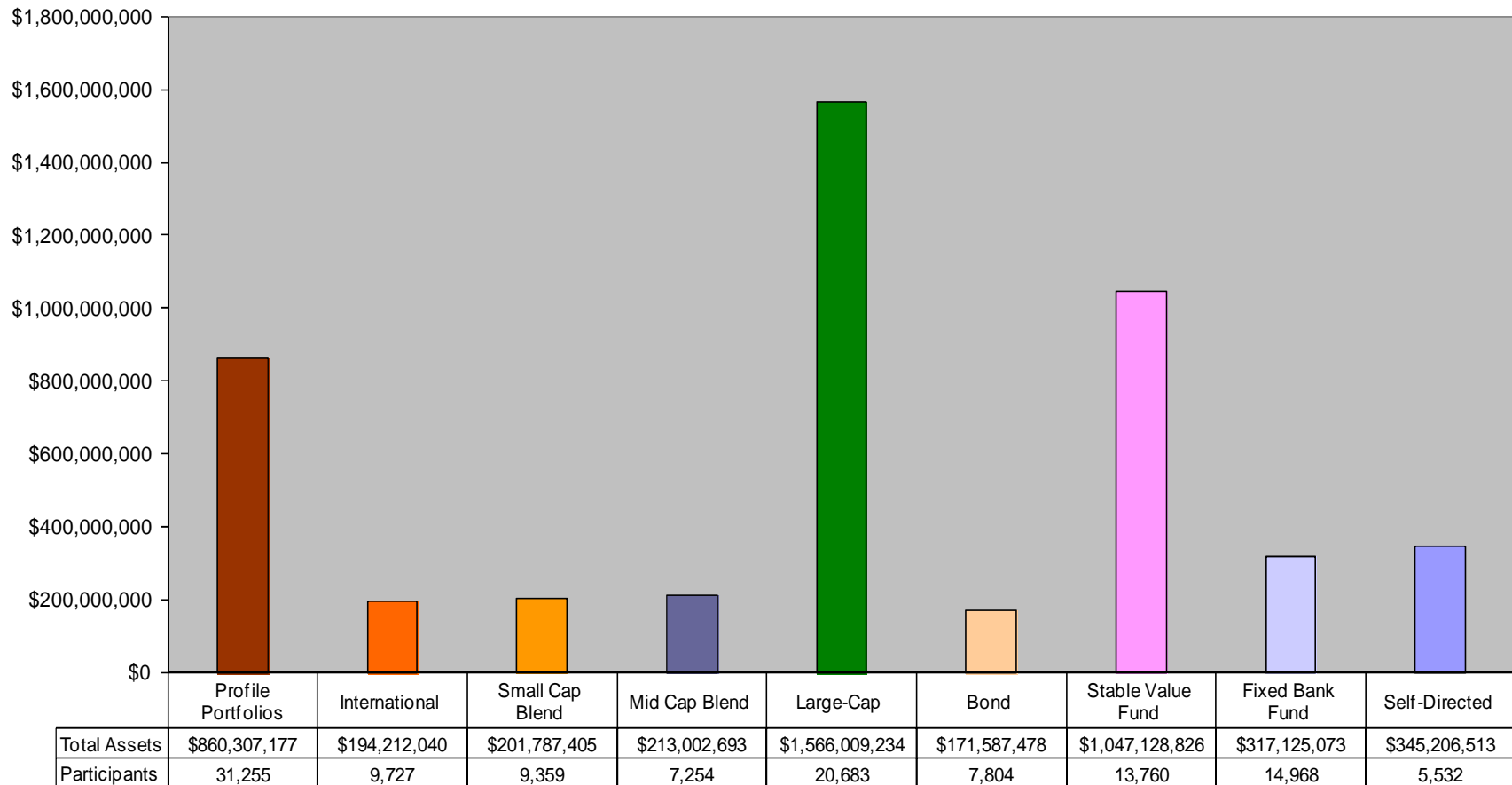
Participant Transfer Activity



Transfer Activity Detail can be found on page 38

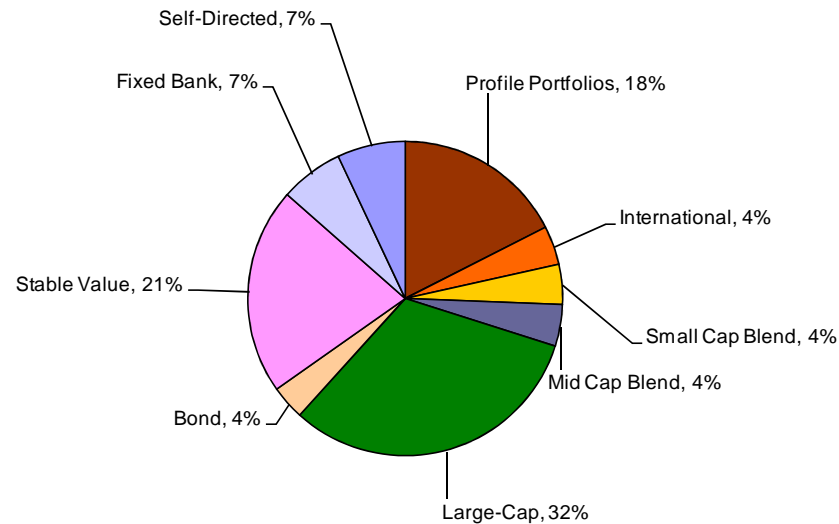


Asset Allocation by Asset Class





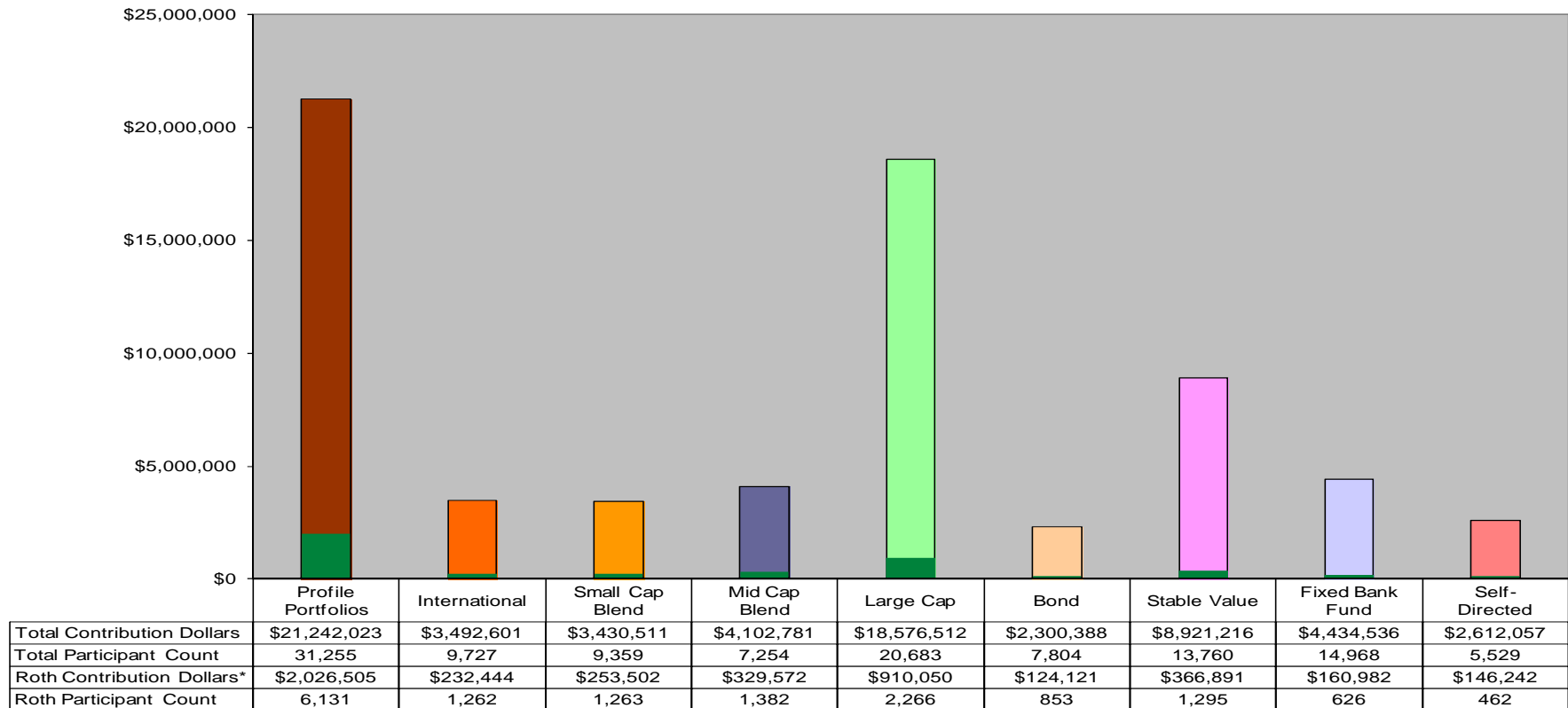
Asset Allocation by Asset Class as Percentage of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 09/30/15	17.3%	4.4%	4.4%	4.5%	31.5%	3.5%	20.8%	6.7%	6.9%
at 12/31/15	17.1%	4.3%	4.4%	4.6%	32.5%	3.3%	20.4%	6.4%	7.0%
at 03/31/16	17.3%	4.2%	4.2%	4.4%	32.3%	3.3%	21.0%	6.4%	6.9%
at 06/30/16	17.5%	4.0%	4.1%	4.3%	31.8%	3.5%	21.3%	6.5%	7.0%



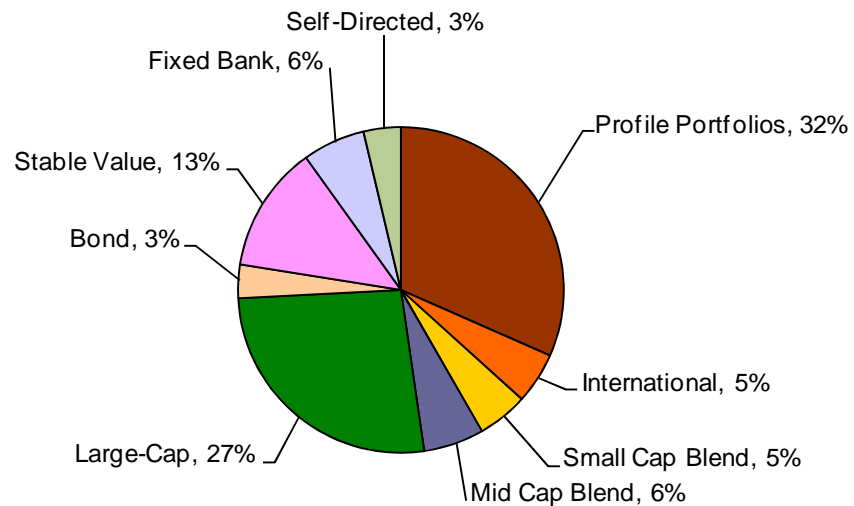
Contribution Allocation by Asset Class



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



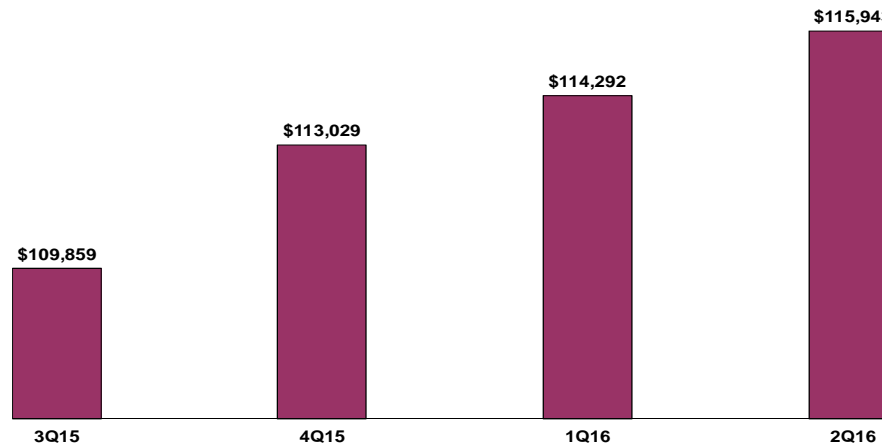
Contribution Allocation by Asset Class by Pct of Total



	Profile Portfolios	International	Small Cap Blend	Mid Cap Blend	Large-Cap	Bond	Stable Value	Fixed Bank	Self-Directed
at 09/30/15	30.6%	5.5%	5.5%	6.9%	27.3%	3.5%	11.1%	6.2%	3.4%
at 12/31/15	32.0%	5.4%	5.3%	6.6%	27.2%	3.3%	10.9%	6.1%	3.2%
at 03/31/16	30.8%	5.2%	5.1%	6.3%	26.7%	3.3%	12.6%	6.5%	3.5%
at 06/30/16	31.6%	5.1%	5.0%	6.0%	26.5%	3.3%	12.6%	6.2%	3.7%



Average Account Balance



CATEGORY	# Of Ppts	Percent	BALANCE	Percent
Less Than \$25,000	14,950	35.3%	\$ 143,784,681	2.9%
\$25,001-\$50,000	6,407	15.1%	\$ 232,726,738	4.7%
\$50,001-\$75,000	3,835	9.0%	\$ 236,619,765	4.8%
\$75,001-\$100,000	2,731	6.4%	\$ 236,416,537	4.8%
\$100,001-\$125,000	2,056	4.8%	\$ 230,265,312	4.7%
\$125,001-\$150,000	1,624	3.8%	\$ 222,235,409	4.5%
\$150,001-\$175,000	1,381	3.3%	\$ 224,116,567	4.6%
\$175,001-\$200,000	1,170	2.8%	\$ 219,194,176	4.5%
\$200,001-\$300,000	3,398	8.0%	\$ 835,056,816	17.0%
\$300,001-\$400,000	2,123	5.0%	\$ 734,964,703	14.9%
\$400,001-\$500,000	1,225	2.9%	\$ 545,421,801	11.1%
\$500,001-\$600,000	615	1.5%	\$ 334,315,001	6.8%
\$600,001-\$700,000	336	0.8%	\$ 216,930,475	4.4%
\$700,001-\$800,000	206	0.5%	\$ 153,710,046	3.1%
\$800,001-\$900,000	134	0.3%	\$ 113,263,334	2.3%
\$900,001-\$1,000,000	77	0.2%	\$ 72,694,404	1.5%
over \$1,000,001	135	0.3%	\$ 164,650,674	3.3%
Total	42,403	100%	\$4,916,366,439	100%

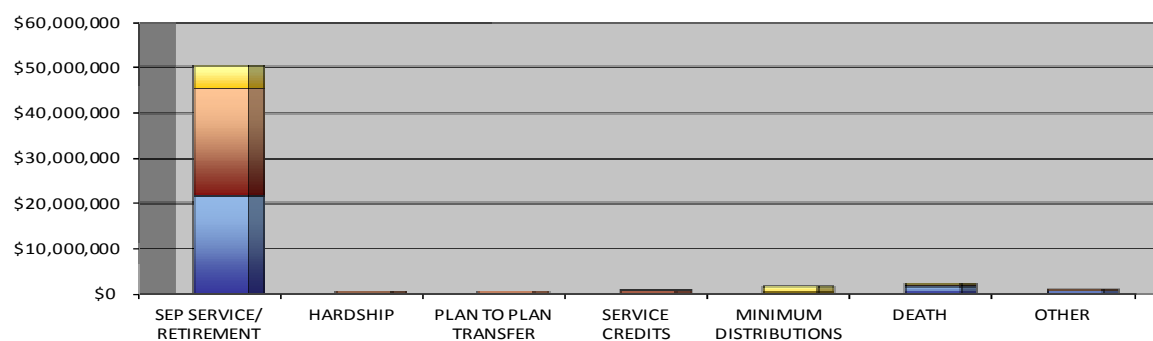
Administrative Overview



Distributions by Dollar and Participant

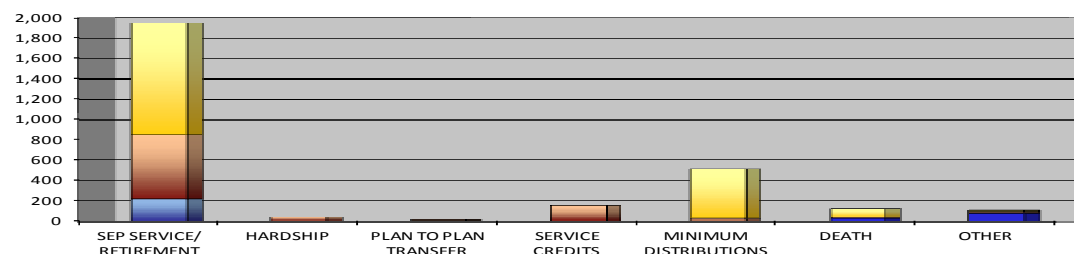
Dollar Amounts

- Periodic Installments
- Partial Withdrawals
- Full Withdrawals



Participant Counts

- Periodic Installments
- Partial Withdrawals
- Full Withdrawals



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

LACERS Transfers In Quarter

Total number of transfers: 2

Total amount of transfers: \$135,000

Participants over Age 60 In-Quarter Activity

Distributions for this age bracket: 4,347

Number that are loans: 145

Number that are Service Credits: 14

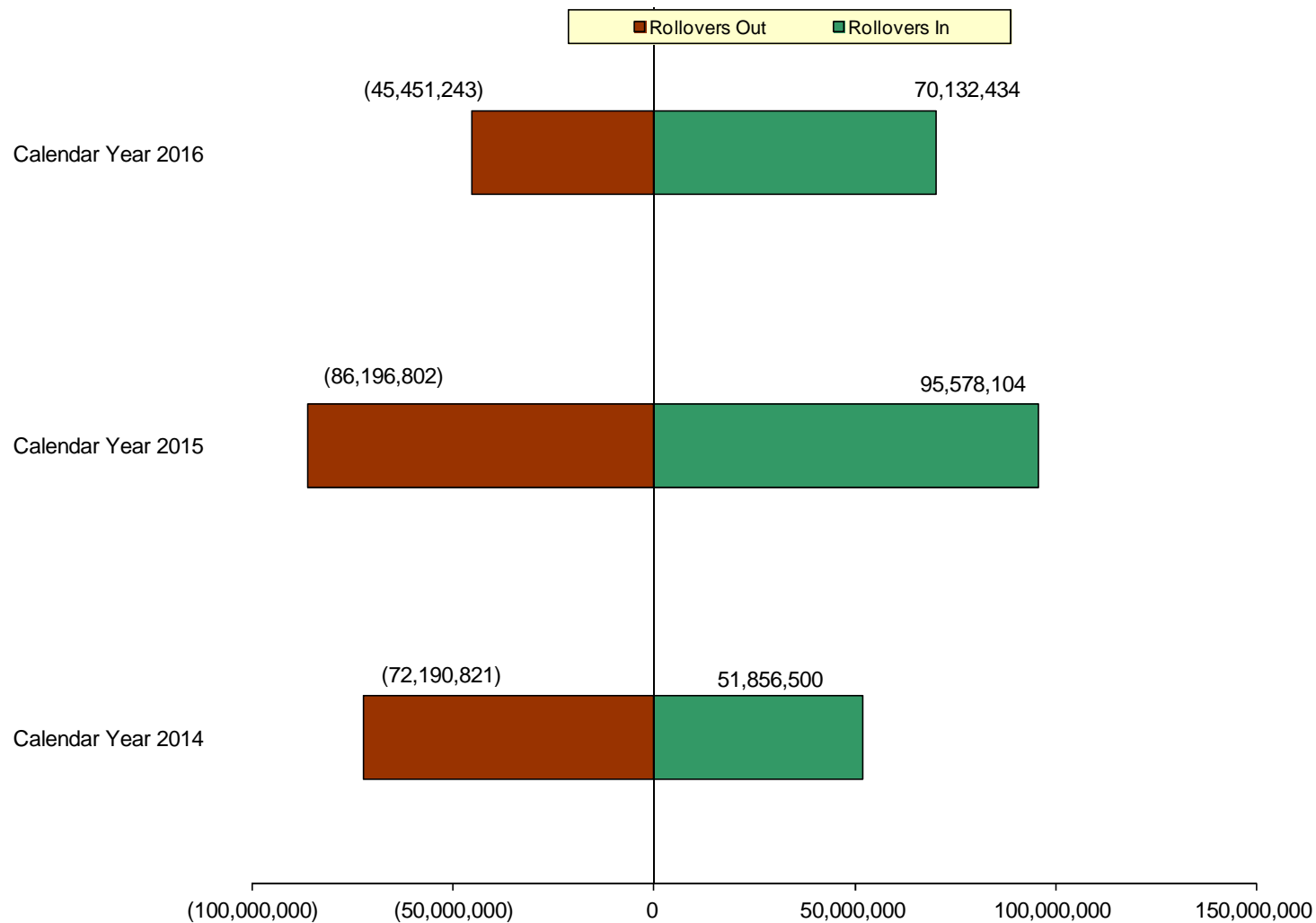


Distribution Detail

FULL DISTRIBUTIONS	Distribution Amounts	Percent	Participant Count	Percent	Average Withdrawal
TOTALS	\$23,924,304.03	100.0%	249	100.0%	\$96,081.54
CEDO/QDRO	632,327.75	2.6%	10	4.0%	63,232.78
DEATH	1,710,006.49	7.1%	24	9.6%	71,250.27
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	13,253,600.92	55.4%	137	55.0%	96,741.61
SEP SERVICE	8,328,368.87	34.8%	78	31.3%	106,773.96
PARTIAL DISTRIBUTIONS					
TOTALS	\$48,210,163.84	100.0%	2,503	100.0%	\$19,260.95
CEDO/QDRO	425,548.71	0.9%	14	0.6%	30,396.34
DEMINIMUS	3,542.39	0.0%	1	0.0%	3,542.39
DEATH	319,553.54	0.7%	15	0.6%	21,303.57
HARDSHIP	486,334.72	1.0%	44	1.8%	11,053.06
LOAN	21,345,673.26	44.3%	1,605	64.1%	13,299.48
MINIMUM DISTRIBUTIONS	126,193.07	0.3%	23	0.9%	5,486.66
PLAN TO PLAN TRANSFER /IN PLAN RTH	600,548.63	1.2%	10	0.4%	60,054.86
RETIREMENT	17,664,692.38	36.6%	416	16.6%	42,463.20
SEP SERVICE	6,310,256.90	13.1%	221	8.8%	28,553.20
EXTERNAL TRANSFERS	0.00	0.0%	0	0.0%	n/a
SERVICE CREDITS	927,820.24	1.9%	154	6.2%	6,024.81
PERIODIC INSTALLMENTS					
TOTALS	\$6,851,064.52	100.0%	1,678	100.0%	\$4,082.88
CEDO/QDRO	30,093.84	0.4%	10	0.6%	3,009.38
DEATH	346,757.94	5.1%	80	4.8%	4,334.47
MINIMUM DISTRIBUTIONS	1,701,625.53	24.8%	492	29.3%	3,458.59
RETIREMENT	4,772,587.21	69.7%	1,096	65.3%	4,354.55
70 1/2 INSR	0.00	0.0%	0	0.0%	n/a

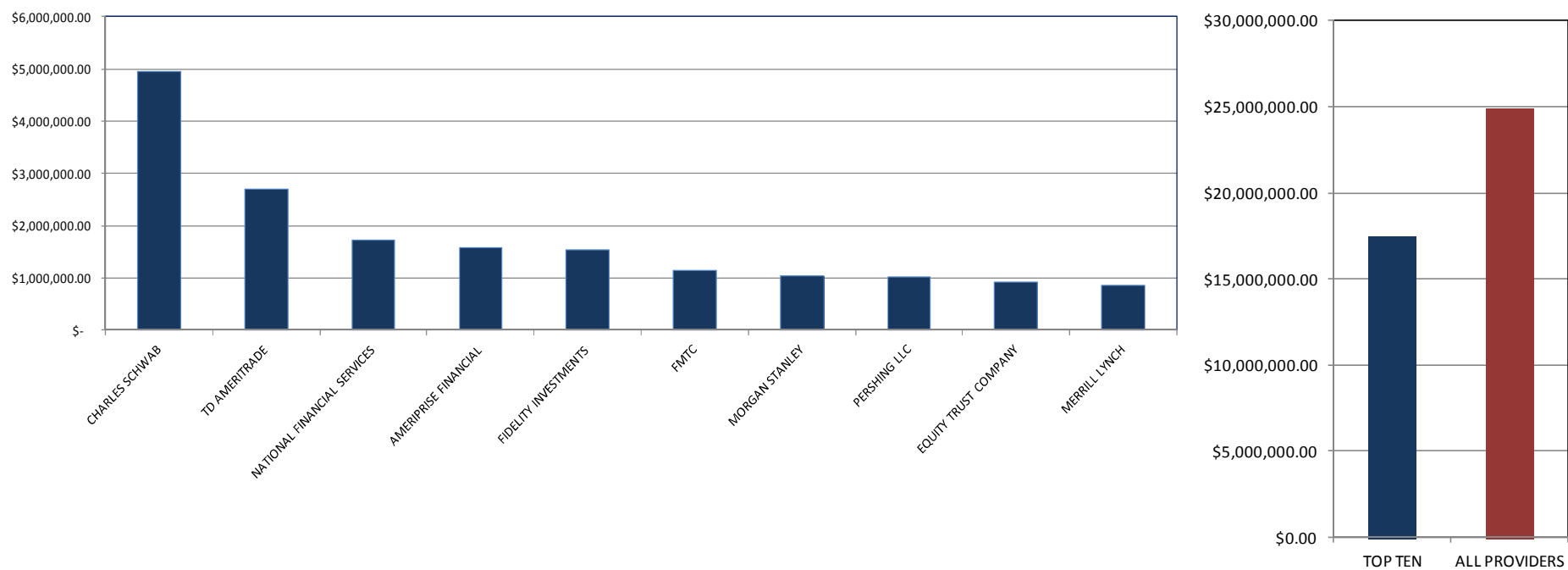


Rollovers Out & Into the Plan





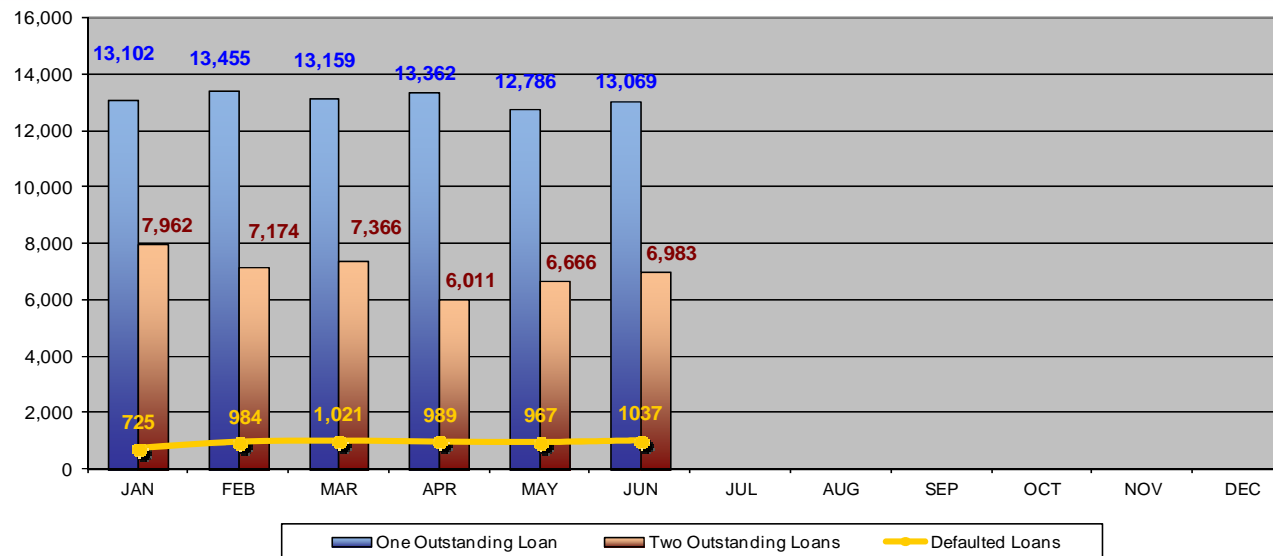
Rollovers to IRA Summary by Top Ten Providers by Dollars



The top 10 providers represent 70% of total assets withdrawn and rolled to an IRA in 2Q 2016.



Loan Overview



Loan Balance Details for Active Loans

Total Balance of Outstanding Loans as of June 30, 2016: \$189,904,517.55

Average Balance of Outstanding Loans as of June 30, 2016: \$9,013.03

Total Balance of Defaulted Loans as of June 30, 2016: \$7,333,417.77

Loan Balance Details for Retiree Loans

Total number of retiree loans: 762

New number of retiree loans added during the quarter: 35

Total number of converted loans: 544

New number of converted loans added during the quarter: 72

Loan Default Details for Quarter

Total number of loans defaulted during the quarter: 89

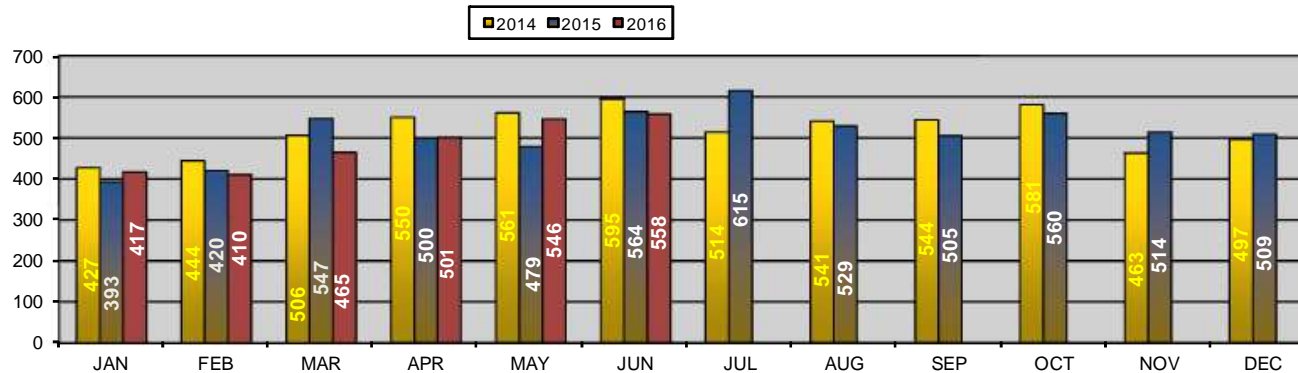
Total dollar amount of defaulted loans during the quarter: \$762,739.11

Historical data found on page 40.



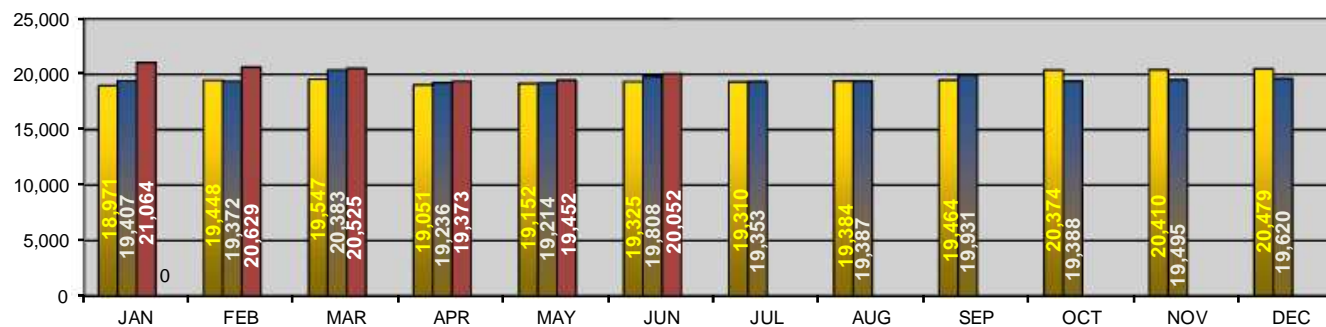
Loan Highlight by Year

Loan Initiations



Average New Loan Initiations 2014: 519
2015: 511
2016: 483

Outstanding Loans



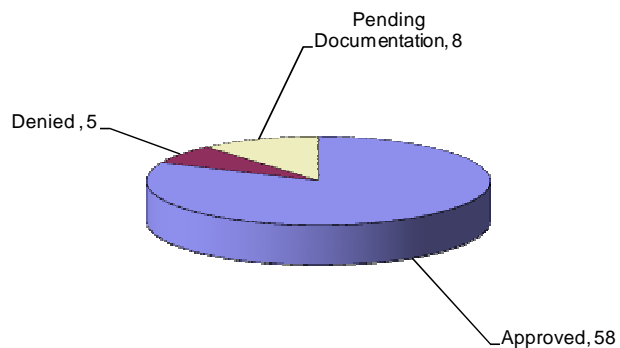
Average Outstanding Loans 2014: 19,576
2015: 19,550
2016: 20,183

Historical data found on page 40.



Hardships

Hardships Processed During Quarter

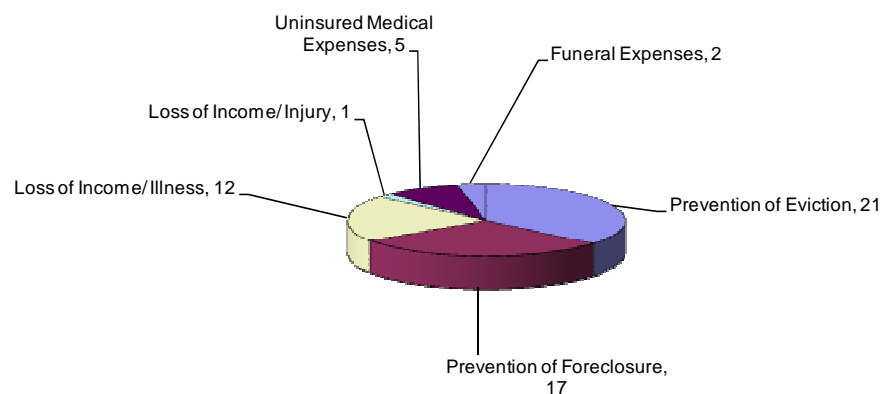


Denial Reasons

No Qualifying
Event, 5

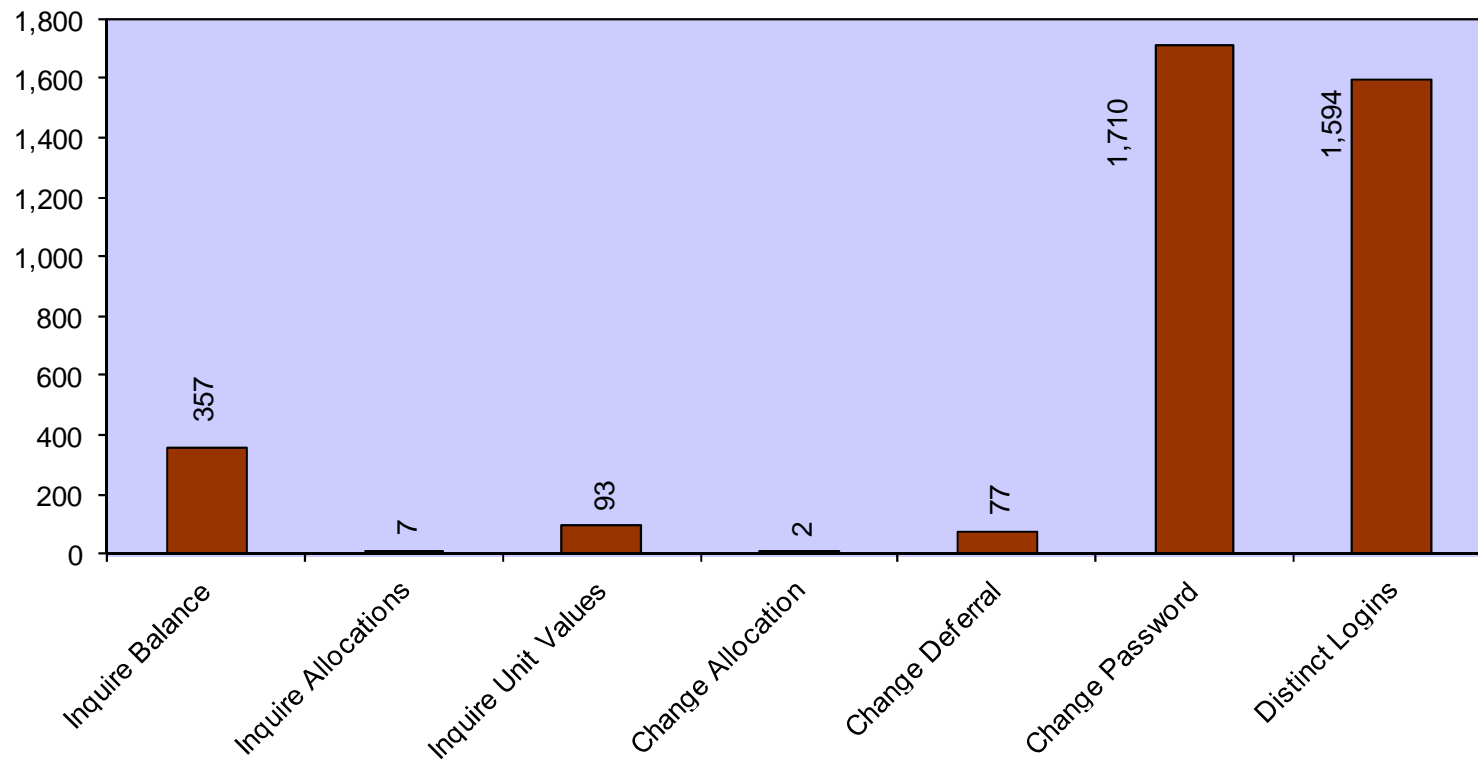


Distribution Reasons





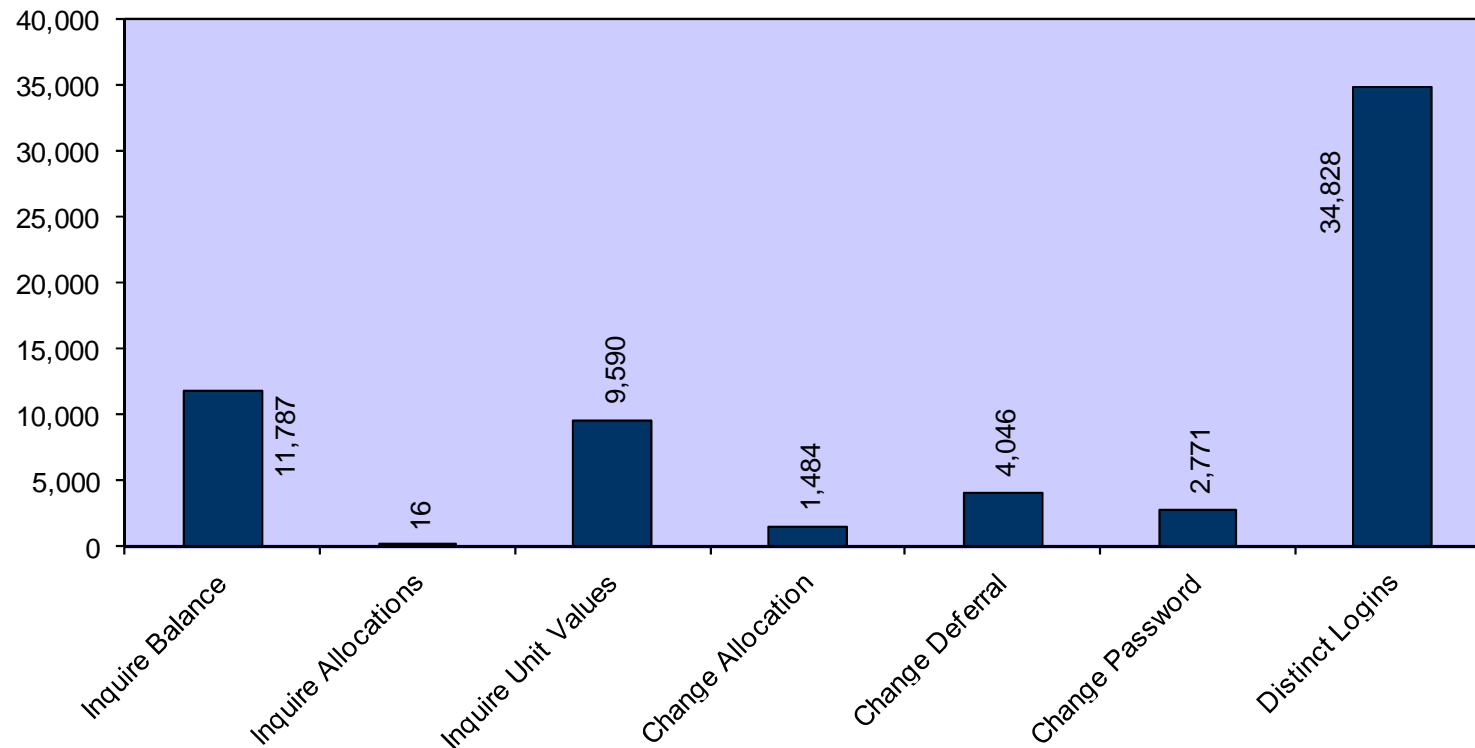
Keytalk® Statistics



Total Logins Keytalk: 10,205



Internet Statistics



Total Logins Internet: 233,369
Average Logins Internet Monthly: 77,790
Average Distinct Users Monthly: 11,609



Online Statement Delivery

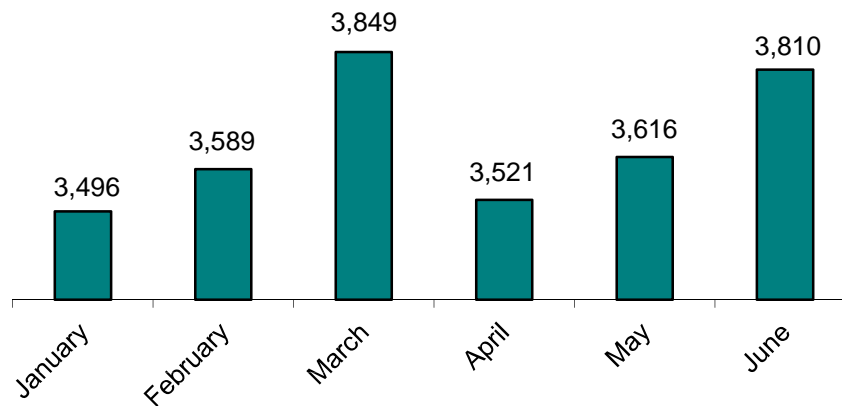
Quarter Ending	Online Statements	Total Statements	Percentage Utilization
12/31/2011	2,369	40,348	5.87%
3/31/2012	2,348	40,566	5.79%
6/30/2012	2,918	40,582	7.19%
9/30/2012	2,956	40,494	7.30%
12/31/2012	3,003	40,392	7.43%
3/31/2013	4,014	40,550	9.90%
6/30/2013	4,088	40,604	10.07%
9/30/2013	4,218	40,582	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%
3/31/2015	10,508	41,061	25.59%
6/30/2015	11,397	41,340	27.57%
9/30/2015	12,173	41,560	29.29%
12/31/2015	12,831	41,840	30.67%
3/31/2016	13,459	42,148	31.93%
6/30/2016	14,069	42,430	33.16%

Local Office Activity



Total Participant Contact

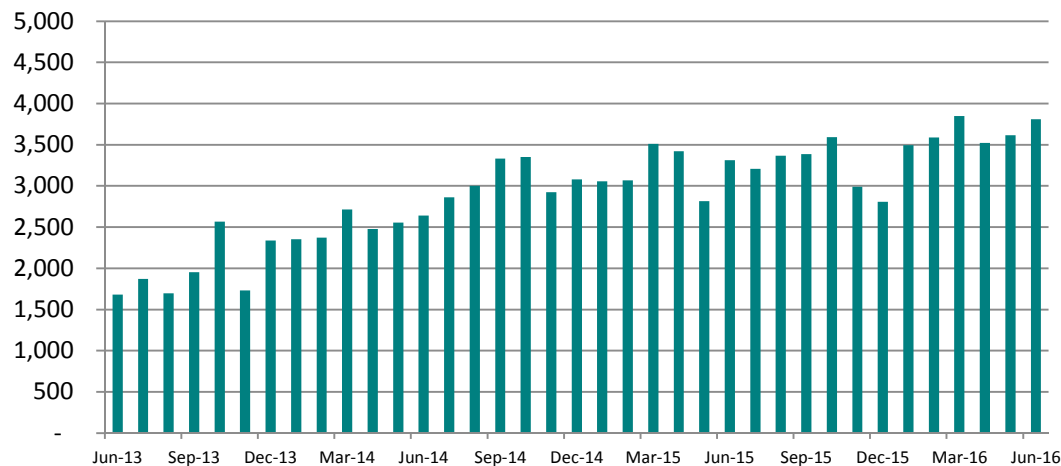
2nd Quarter 2016



Met with 10,947 participants.

- Popular topics: Enrollments, Loan Requests, Distribution Requests, Purchase of Service Credits, Accrued Leaves, Catch-Up Requests, Retirement Income Projection Calculator Reviews, DROP Rollovers, and Website Assistance.

June 2013 - June 2016

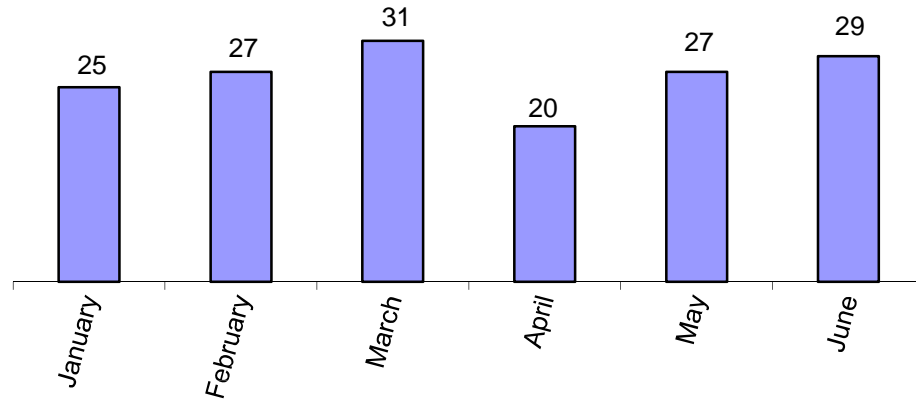


Participant contact is the total number of employees and participants that we have spoke with in person or over via phone at group meetings and individual counseling sessions.

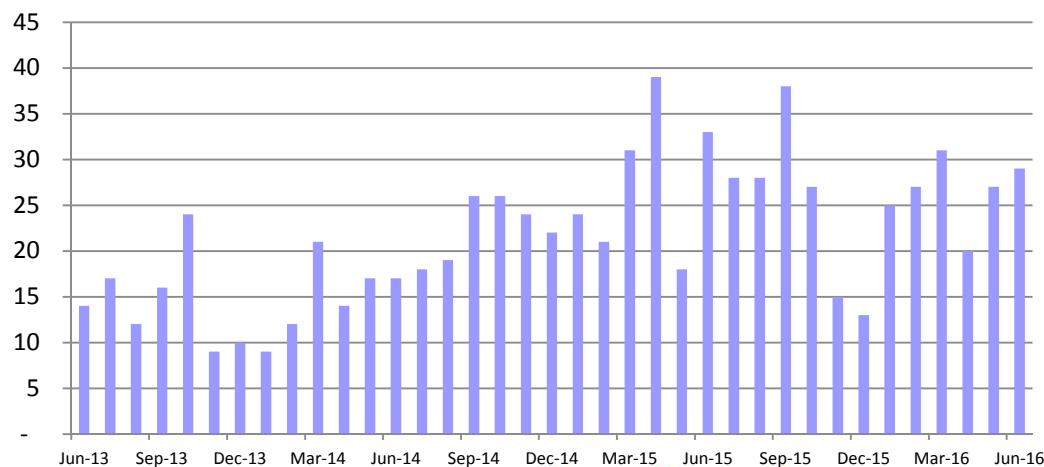


Group Meetings / Facility Visits

2nd Quarter 2016



June 2013 - June 2016



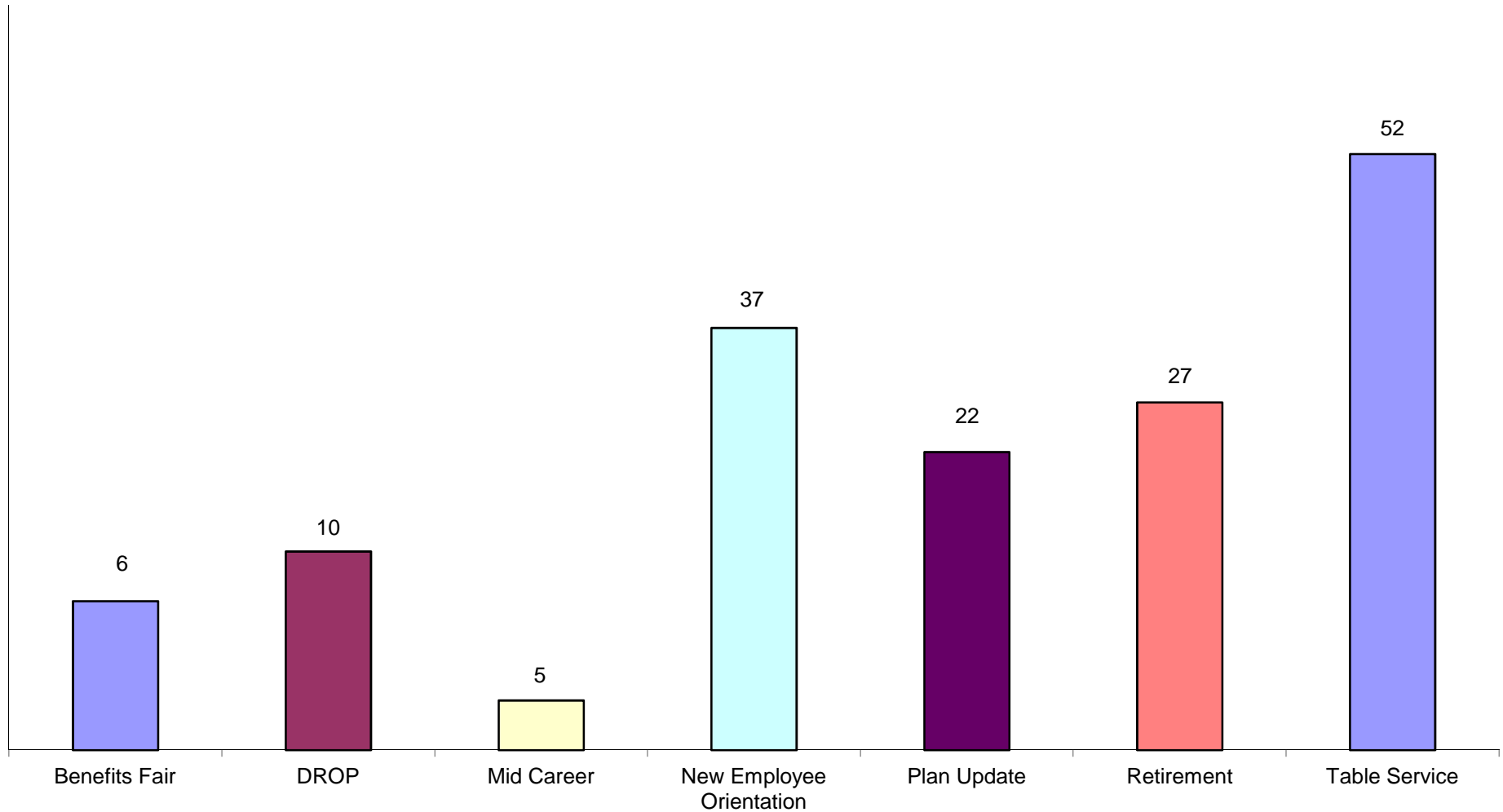
Conducted 76 Deferred Comp Meetings

- Retirement Exit Meetings at Los Angeles City Employees Retirement System (LACERS)
- Conducted New Employee Orientation Presentations at Building and Safety, DWP and LAX.
- Table Service at DWP, Harbor, LAX; and Benefit Fairs at Los Angeles Police Protective League (LAPPL).

The data presented includes table service, group meetings and retirement presentations.




Type of Meetings Year-To-Date





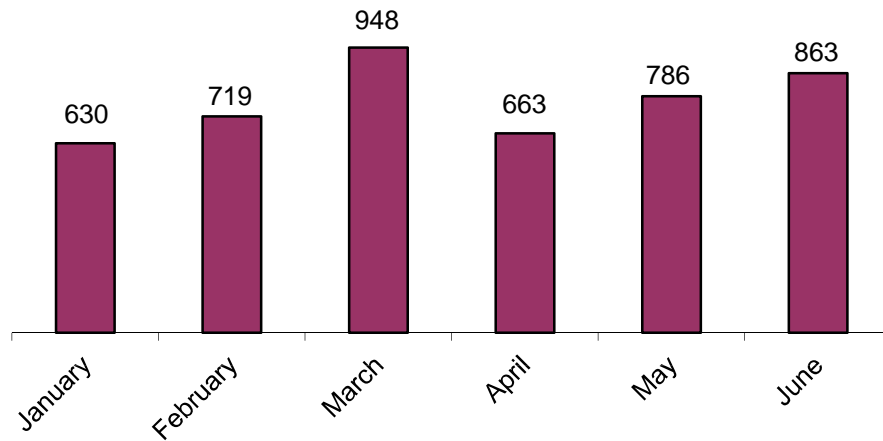
Group Meetings by Department - YTD

Department	Data			
	 Group Meetings	Attendees	Individual Sessions	Enrollments
Building & Safety	1	150	2	2
DWP	39	1,208	312	126
Fire	8	178	120	135
Fire/Police Pensions	14	461	144	8
LACERS	25	1,015	249	15
LAPD	5	186	84	60
LAPPL	7	302	105	18
LAWA	28	327	206	71
Library	2	140	25	9
Park & Rec	1	8	4	4
Personnel	7	104	43	21
Police	9	309	121	118
Port of LA-Harbor	9	153	133	38
Public Works	2	25	19	6
Transportation	2	43	20	9
Grand Total	159	4,609	1,587	640

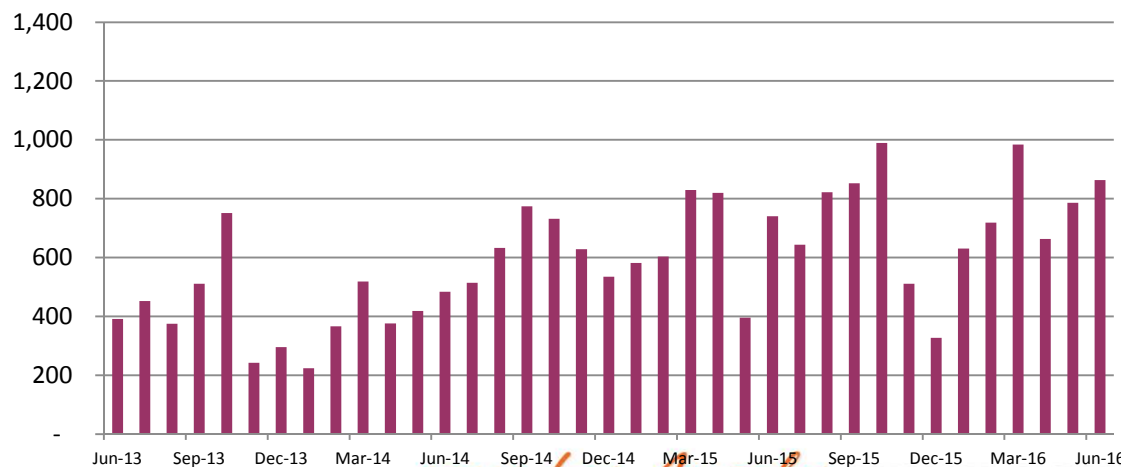


Attendees at Group Meetings

2nd Quarter 2016



June 2013 - June 2016



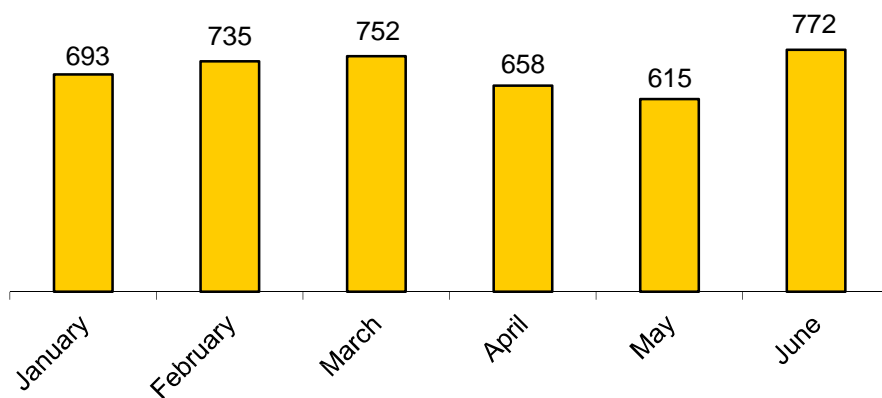
During the 2nd quarter 2,312 individuals attended meetings at the following locations:

- Los Angeles City Employees Retirement System (LACERS)
 - Retirement Meetings
- Los Angeles World Airports (LAX)
 - New Employee Orientations
- DWP
 - New Employee Orientations at JFB and Sun Valley; and Retirement Presentations
- Fire/Police Pensions (LAFPP)
 - Retirement Meetings and DROP Meetings



Individual Counseling Sessions

2nd Quarter 2016

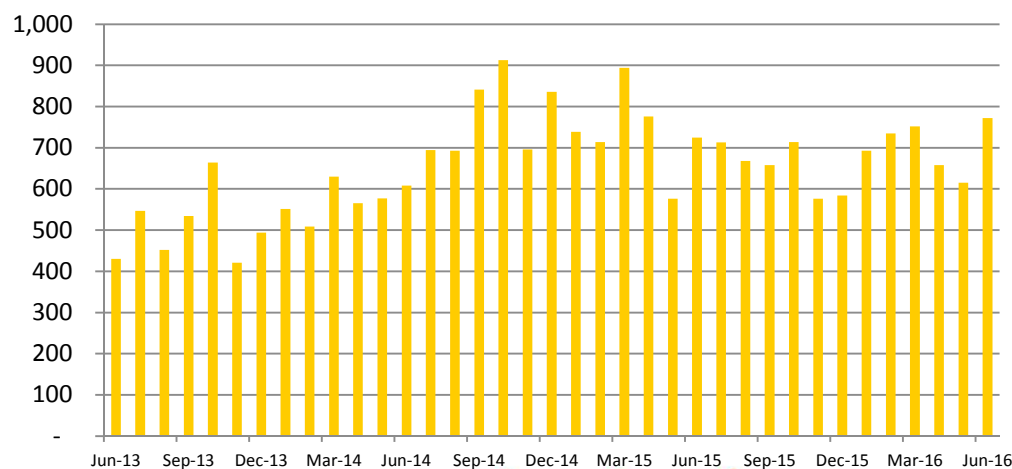


Conducted 2,045 Individual Counseling Sessions.

Topics included:

- Accrued Leave Request
- Catch-up Contributions
- Distribution Requests
- DROP Rollover Assistance
- Loans
- Purchase of Service Credits
- Retirement Income Projection Calculator reviews

June 2013 - June 2016

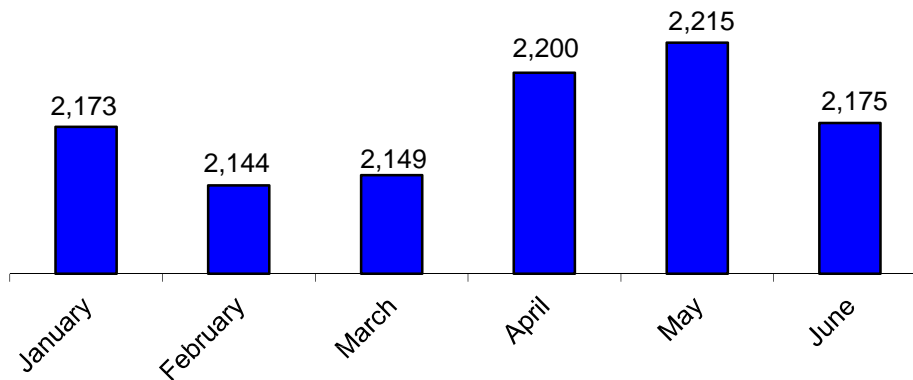


Individual counseling sessions were conducted at City Hall, and other locations, including Table Service.



Local Office Phone Calls

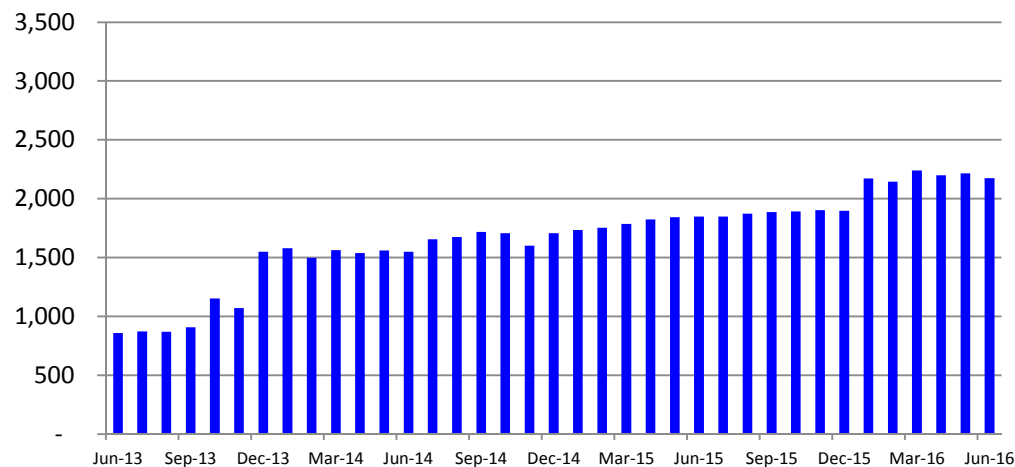
2nd Quarter 2016



City Hall Service Center

- Averages 2,196 calls per month
 - Accrued Leave Requests
 - Distribution Requests
 - Investment Inquiries
 - Loan Requests

June 2013 - June 2016



Glendale Office

- Local office in Glendale averages 300 calls per month

Appendix



Asset Distribution

Asset Class/Fund Name	at 09/30/15			at 12/31/15			at 03/31/16			at 06/30/16		
	Amount	PCT	Accounts	Amount	PCT	Accounts	Amount	PCT	Accounts	Amount	PCT	Accounts
Profile Portfolios	\$787,275,497	17.3%	29,581	\$810,327,004	17.1%	30,067	\$831,362,120	17.3%	30,640	\$860,307,177	17.5%	31,255
International												
DCP International Fund	\$199,627,851	4.4%	10,011	\$202,899,927	4.3%	9,939	\$200,362,630	4.2%	9,849	\$194,212,040	4.0%	9,727
International	\$199,627,851	4.4%	10,011	\$202,899,927	4.3%	9,939	\$200,362,630	4.2%	9,849	\$194,212,040	4.0%	9,727
Small Cap Blend												
DCP Small Cap Fund	\$202,100,621	4.4%	9,621	\$207,093,245	4.4%	9,554	\$202,180,680	4.2%	9,487	\$201,787,405	4.1%	9,359
Small Cap Blend	\$202,100,621	4.4%	9,621	\$207,093,245	4.4%	9,554	\$202,180,680	4.2%	9,487	\$201,787,405	4.1%	9,359
Mid Cap Blend												
DCP Mid Cap Fund	\$206,797,668	4.5%	7,328	\$215,872,512	4.6%	7,354	\$212,828,187	4.4%	7,260	\$213,002,693	4.3%	7,254
Mid Cap Blend	\$206,797,668	4.5%	7,328	\$215,872,512	4.6%	7,354	\$212,828,187	4.4%	7,260	\$213,002,693	4.3%	7,254
Large-Cap												
DCP Large Cap Fund	\$1,442,172,515	31.6%	20,866	\$1,541,964,958	32.6%	20,843	\$1,549,644,026	32.2%	20,738	\$1,566,009,234	31.9%	20,683
Large-Cap	\$1,442,172,515	31.6%	20,866	\$1,541,964,958	32.6%	20,843	\$1,549,644,026	32.2%	20,738	\$1,566,009,234	31.9%	20,683
Bond												
DCP Bond Fund	\$158,351,677	3.5%	7,877	\$154,124,369	3.3%	7,747	\$159,502,222	3.3%	7,699	\$171,587,478	3.5%	7,804
Bond	\$158,351,677	3.5%	7,877	\$154,124,369	3.3%	7,747	\$159,502,222	3.3%	7,699	\$171,587,478	3.5%	7,804
Stable Value Fund												
Deferred Compensation Stable Value Fund	\$948,040,725	20.8%	13,118	\$962,367,181	20.4%	13,250	\$1,009,724,061	21.0%	13,629	\$1,047,128,826	21.3%	13,760
Stable Value Fund	\$948,040,725	20.8%	13,118	\$962,367,181	20.4%	13,250	\$1,009,724,061	21.0%	13,629	\$1,047,128,826	21.3%	13,760
Fixed Bank Fund												
FDIC Insured Savings Option	\$303,538,745	6.7%	8,863	\$302,681,706	6.4%	15,493	\$309,234,728	6.4%	15,220	\$317,125,073	6.5%	14,968
Fixed Bank Fund	\$303,538,745	6.7%	8,863	\$302,681,706	6.4%	15,493	\$309,234,728	6.4%	15,220	\$317,125,073	6.5%	14,968
Self-Directed												
Schwab Self-Directed	\$315,891,876	6.9%	5,242	\$329,351,844	7.0%	5,347	\$333,546,030	6.9%	5,401	\$345,206,513	7.0%	5,532
Self-Directed	\$315,891,876	6.9%	5,242	\$329,351,844	7.0%	5,347	\$333,546,030	6.9%	5,401	\$345,206,513	7.0%	5,532
Grand Total	\$4,563,797,175	100.0%	105,179	\$4,726,682,745	100.0%	112,240	\$4,808,384,684	100.0%	112,663	\$4,916,366,439	100.0%	113,088



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	\$4,890,236	\$426,346	\$9,327,884	(\$1,673,474)	(\$13,498,116)	(\$527,124)	(\$4,170,232)
Aggressive Profile Portfolio	\$9,432,941	\$1,650,710	\$12,878,084	(\$4,228,884)	(\$14,112,041)	\$5,620,809	(\$1,233,957)
Moderate Profile Portfolio	\$6,147,196	\$1,181,257	\$10,519,273	(\$4,802,020)	(\$14,301,725)	(\$1,256,019)	(\$3,782,452)
Conservative Profile Portfolio	\$2,064,948	\$927,812	\$15,323,177	(\$2,677,713)	(\$9,792,527)	\$5,845,697	\$5,530,649
Ultra Conservative Profile Portfolio	\$733,207	\$28,189	\$9,711,940	(\$639,095)	(\$6,323,708)	\$3,510,533	\$3,388,232
DCP International Fund	\$3,725,045	\$382,983	\$1,684,162	(\$2,198,585)	(\$7,824,017)	(\$4,230,411)	(\$6,139,855)
DCP Small Cap Fund	\$3,684,013	\$219,721	\$4,262,908	(\$1,860,059)	(\$13,022,636)	(\$6,716,053)	(\$8,759,729)
DCP Mid Cap Fund	\$4,432,353	\$323,799	\$7,861,303	(\$2,444,985)	(\$14,943,041)	(\$4,770,572)	(\$7,081,738)
DCP Large Cap Fund	\$19,486,563	\$1,595,549	\$16,553,616	(\$18,030,495)	(\$40,597,804)	(\$20,992,571)	(\$24,044,188)
DCP Bond	\$2,424,509	\$417,776	\$12,864,581	(\$2,180,885)	(\$6,179,544)	\$7,346,437	\$6,685,037
FDIC - Insured Savings Account	\$4,595,518	\$990,182	\$35,622,767	(\$10,537,268)	(\$23,131,779)	\$7,539,420	\$12,490,989
Deferred Compensation Stable Value	\$9,288,107	\$27,270,234	\$50,973,875	(\$24,615,264)	(\$30,524,666)	\$32,392,287	\$20,449,209
Schwab Self-Directed	\$2,758,299	\$456,393	\$15,090,981	(\$3,096,805)	(\$8,223,423)	\$6,985,443	\$6,867,557



Net Cash Flow Detail

Fund	Contributions	Additional Deposit	Transfers In	Distributions	Transfers Out	Net Cash Flow	Net Transfers
Ultra Aggressive Profile Portfolio	\$4,890,236	\$426,346	\$9,327,884	(\$1,673,474)	(\$13,498,116)	(\$527,124)	(\$4,170,232)
Aggressive Profile Portfolio	\$9,432,941	\$1,650,710	\$12,878,084	(\$4,228,884)	(\$14,112,041)	\$5,620,809	(\$1,233,957)
Moderate Profile Portfolio	\$6,147,196	\$1,181,257	\$10,519,273	(\$4,802,020)	(\$14,301,725)	(\$1,256,019)	(\$3,782,452)
Conservative Profile Portfolio	\$2,064,948	\$927,812	\$15,323,177	(\$2,677,713)	(\$9,792,527)	\$5,845,697	\$5,530,649
Ultra Conservative Profile Portfolio	\$733,207	\$28,189	\$9,711,940	(\$639,095)	(\$6,323,708)	\$3,510,533	\$3,388,232
DCP International Fund	\$3,725,045	\$382,983	\$1,684,162	(\$2,198,585)	(\$7,824,017)	(\$4,230,411)	(\$6,139,855)
DCP Small Cap Fund	\$3,684,013	\$219,721	\$4,262,908	(\$1,860,059)	(\$13,022,636)	(\$6,716,053)	(\$8,759,729)
DCP Mid Cap Fund	\$4,432,353	\$323,799	\$7,861,303	(\$2,444,985)	(\$14,943,041)	(\$4,770,572)	(\$7,081,738)
DCP Large Cap Fund	\$19,486,563	\$1,595,549	\$16,553,616	(\$18,030,495)	(\$40,597,804)	(\$20,992,571)	(\$24,044,188)
DCP Bond	\$2,424,509	\$417,776	\$12,864,581	(\$2,180,885)	(\$6,179,544)	\$7,346,437	\$6,685,037
FDIC - Insured Savings Account	\$4,595,518	\$990,182	\$35,622,767	(\$10,537,268)	(\$23,131,779)	\$7,539,420	\$12,490,989
Deferred Compensation Stable Value	\$9,288,107	\$27,270,234	\$50,973,875	(\$24,615,264)	(\$30,524,666)	\$32,392,287	\$20,449,209
Schwab Self-Directed	\$2,758,299	\$456,393	\$15,090,981	(\$3,096,805)	(\$8,223,423)	\$6,985,443	\$6,867,557



Loan Details

LOANS INITIATED

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL YTD
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
2015	393	420	547	500	479	564	615	529	505	560	514	509	6,135
2016	417	410	465	501	546	558							2,897

PARTICIPANTS WITH ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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
2015	12,953	12,964	13,429	12,925	12,918	12,959	12,999	13,018	13,588	12,751	12,844	12,900
2016	13,102	13,455	13,159	13,362	12,786	13,069						

PARTICIPANTS WITH MORE THAN ONE OUTSTANDING LOAN

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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
2015	6,454	6,408	6,954	6,311	6,296	6,849	6,354	6,369	6,343	6,637	6,651	6,720
2016	7,962	7,174	7,366	6,011	6,666	6,983						

TOTAL OUTSTANDING LOANS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2012	15,948	16,819	16,973	16,445	16,565	16,655	16,723	16,938	17,122	17,259	17,824	15,845
2013	18,188	18,723	18,008	18,063	18,085	18,648	18,850	19,016	18,679	19,185	19,160	17,952
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
2015	19,407	19,372	20,383	19,236	19,214	19,808	19,353	19,387	19,931	19,388	19,495	19,620
2016	21,064	20,629	20,525	19,373	19,452	20,052						

LOANS IN DEFAULTED STATUS

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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
2015	958	940	1,011	980	958	1,009	986	966	1,027	987	975	1,026
2016	725	984	1,021	989	967	1,037						



The End

Director
Lisa Tilley

Cast
Joan Watkins
La Tanya Harris

Producer
Monise Lane