



Montana Higher Education Student Assistance Corporation
Monthly Student Loan Report

1993 Master Indenture - Trust Securing the Following Bonds:

- Senior Series 2005-B
- Senior Series 2006-A
- Subordinate Series 2006-C
- Senior Series 2012-A1
- Senior Series 2012-A2
- Senior Series 2012-A3
- Subordinate Series 2012-B

Reporting Period August 01, 2013 through August 31, 2013
Distribution Date: September 20, 2013

MHESAC 1993 Master Indenture

I. Deal Parameters

Student Portfolio Characteristics				7/31/2013	Activity	8/31/2013
A	i	Principal Balance		\$ 1,220,004,733.50	\$ (9,113,849.01)	\$ 1,210,890,884.49
	ii	Accrued Interest		\$ 14,000,067.29	\$ 147,375.40	\$ 14,147,442.69
	iii	Total Student Loan Pool		\$ 1,234,004,800.79		\$ 1,225,038,327.18
	iv	Pending Portfolio adjustments		\$ (60,387.12)		\$ (67,325.90)
	v	Trust Cash		\$ 24,496,353.93		\$ 21,114,668.17
	vi	Specified Reserve Account Balance		\$ 12,503,470.00		\$ 12,396,490.00
	vii	Total Adjusted Pool		\$ 1,270,944,237.60		\$ 1,258,482,159.45
B	i	Weighted Average Coupon (WAC)		4.430%		4.420%
	ii	Weighted Average Remaining Term		183.74		183.90
	iii	Number of Loans		150,704		149,560
	iv	Number of Borrowers		60,619		60,203
	v	Outstanding Principal Balance - T-Bill		\$ 17,308,035.51		\$ 17,140,637.46
	vi	Outstanding Principal Balance - LIBOR		\$ 1,202,696,697.99		\$ 1,193,750,247.03

Bonds	CUSIP	Original Issue Amount	Rate	Balance 7/31/2013	Pool Factor 7/31/2013	Balance 8/31/2013	Pool Factor 8/31/2013		
C	i	2005-B Bonds Senior	612130HN7	\$ 119,140,000.00	3 Mo Libor + 0.12%	\$ 83,320,000.00	6.66%	\$ 83,320,000.00	6.72%
	ii	2006-A Bonds Senior	612130HP2	\$ 226,775,000.00	3 Mo Libor + 0.10%	\$ 109,104,000.00	8.73%	\$ 109,104,000.00	8.80%
	iii	2006-C Bonds Subordinate	612130HR8	\$ 30,000,000.00	1M LIBOR + 1.20%	\$ 18,000,000.00	1.44%	\$ 18,000,000.00	1.45%
	iv	2012-A1 Bonds Senior	61205PAJ8	\$ 191,000,000.00	1M LIBOR + 0.60%	\$ 66,123,000.00	5.29%	\$ 55,425,000.00	4.47%
	v	2012-A2 Bonds Senior	61205PAK5	\$ 649,000,000.00	1M LIBOR + 1.00%	\$ 649,000,000.00	51.91%	\$ 649,000,000.00	52.35%
	vi	2012-A3 Bonds Senior	61205PAL3	\$ 305,300,000.00	1M LIBOR + 1.05%	\$ 305,300,000.00	24.42%	\$ 305,300,000.00	24.63%
	vii	2012-B Bonds Subordinate	61205PAM1	\$ 19,500,000.00	1M LIBOR + 1.20%	\$ 19,500,000.00	1.56%	\$ 19,500,000.00	1.57%
	viii	Total Bonds Outstanding Senior		\$ 1,212,847,000.00		\$ 1,202,149,000.00	97.00%	\$ 1,202,149,000.00	96.97%
	ix	Total Bonds Outstanding Taxable Subordinate		\$ 37,500,000.00		\$ 37,500,000.00	3.00%	\$ 37,500,000.00	3.03%
	x	Total Bonds Outstanding 1993 Master Indenture - Taxable		\$ 1,250,347,000.00		\$ 1,239,649,000.00		\$ 1,239,649,000.00	

Indenture Percentage		7/31/2013	8/31/2013	
D	i	Senior Parity	104.42%	104.50%
	ii	Subordinate Parity	101.28%	101.33%

Monthly Trigger Percentage		7/31/2013	8/31/2013	
E	i	Senior Percentage	102.38%	102.21%
	ii	Subordinate Percentage	99.26%	99.07%

Reserve Account		7/31/2013	8/31/2013	
F	i	Required Reserve Acc Deposit (%)	1.00%	1.00%
	ii	Reserve Acct Initial Deposit (\$)	\$ -	\$ -
	iii	Specified Reserve Acct Requirement (\$)	\$ 12,503,470.00	\$ 12,396,490.00
	iv	Reserve Account Floor Balance (\$)	\$ -	\$ -
	v	Current Reserve Balance - (\$)	\$ -	\$ 12,396,490.00
	vi	Draws on Reserve - Current Month(\$)	\$ -	\$ 106,980.00

MHESAC 1993 Master Indenture
II. Trust Balances, Parity Calculations, and Trigger Percentages

Trust Accounts		7/31/2013	8/31/2013
A	i Acquisition Account	\$ 408,828.99	\$ 698,022.85
	ii Administration Account	\$ 1,739,900.00	\$ 1,739,900.00
	iii Bond- Interest, Principal, Retirement Subaccounts	\$ 20,148,223.96	\$ 16,525,081.05
	iv Reserve Account	\$ 12,503,470.00	\$ 12,396,490.00
	v Surplus Subaccount	\$ 2,199,400.98	\$ 2,151,664.27
	vii Total Trust Accounts	\$ 36,999,823.93	\$ 33,511,158.17

Parity Calculations		7/31/2013	8/31/2013
B	Value of the Indenture		
	i Portfolio Balance	\$ 1,220,004,733.50	\$ 1,210,890,884.49
	ii Pending System Adjustments	(60,387.12)	(67,325.90)
	iii Accrued Borrower Interest	14,000,067.29	14,147,442.69
	iv Accrued Subsidized Interest	1,947,511.53	915,422.25
	v Less: Unguaranteed Amount Uncollectibles	(727,516.45)	(740,964.92)
	vi Trust Cash and Investments	36,999,823.93	33,511,158.17
	vii Payments in Transit	909,044.19	1,115,798.27
	viii Other Cash and Assets	-	-
	ix Total Trust Value	\$ 1,273,073,276.87	\$ 1,259,772,415.05
	Less:		
	x Accrued Payables	6,155,171.32	3,013,876.00
	xi Net Asset Value - Indenture Percentage	\$ 1,266,918,105.55	\$ 1,256,758,539.05

Bond Interest Outstanding		7/31/2013	8/31/2013
C	i Senior Interest	\$ 420,145.72	\$ 544,851.80
	ii Subordinate Interest	106,014.83	108,923.08
	iii Total Bond Interest	\$ 526,160.55	\$ 653,774.88

Bonds Outstanding		7/31/2013	8/31/2013
D	i Senior Bonds	\$ 1,212,847,000.00	\$ 1,202,149,000.00
	ii Subordinate Bonds	37,500,000.00	37,500,000.00
	iii Total Bonds	\$ 1,250,347,000.00	\$ 1,239,649,000.00

Distribution Amounts - Following Monthly Payment Date		7/31/2013	8/31/2013
E	i Senior Distribution Amount	\$ 21,210,000.00	\$ 17,420,000.00

Indenture Percentage		7/31/2013	8/31/2013
F	i Senior Parity $B_{xi} / (C_i + D_i)$	104.42%	104.50%
	ii Subordinate Parity $B_{xi} / (C_{iii} + D_{ii})$	101.28%	101.33%

Monthly Trigger Percentage		7/31/2013	8/31/2013
G	i Senior Percentage $B_i / (D_i - E_i)$	102.38%	102.21%
	ii Subordinate Percentage $B_i / (D_{iii} - E_i)$	99.26%	99.07%

Six Month Average Trigger Percentage		Current Distribution		Next Distribution Report	
		Senior	Subordinate	Senior	Subordinate
H	i 1st Month Prior	102.38%	99.26%	102.21%	99.07%
	ii 2nd Month Prior	102.19%	99.10%	102.38%	99.26%
	iii 3rd Month Prior	101.91%	98.85%	102.19%	99.10%
	iv 4th Month Prior	102.06%	99.02%	101.91%	98.85%
	v 5th Month Prior	101.98%	98.97%	102.06%	99.02%
	vii 6th Month Prior	101.79%	98.82%	101.98%	98.97%
	viii Six Month Average Trigger Percentage	102.05%	99.00%	102.12%	99.05%

MHESAC 1993 Master Indenture

III. Distributions

Interest Rates								
Class	CUSIP	Distribution Date	Rate Index	Bond Spread	Current LIBOR	Next Report LIBOR	Current Rate	Next Report Rate
A 2005-B	612130HN7	9/20/2013	3M LIBOR	0.12%	0.27225%	0.25245%	0.39225%	0.37245%
2006-A	612130HP2	9/20/2013	3M LIBOR	0.10%	0.27225%	0.25245%	0.37225%	0.35245%
2006-C	612130HR8	9/20/2013	1M LIBOR	1.20%	0.18406%	0.18000%	1.38406%	1.38000%
2012-A1	61205PAJ8	9/20/2013	1M LIBOR	0.60%	0.18406%	0.18000%	0.78406%	0.78000%
2012-A2	61205PAK5	9/20/2013	1M LIBOR	1.00%	0.18406%	0.18000%	1.18406%	1.18000%
2012-A3	61205PAL3	9/20/2013	1M LIBOR	1.05%	0.18406%	0.18000%	1.23406%	1.23000%
2012-B	61205PAM1	9/20/2013	1M LIBOR	1.20%	0.18406%	0.18000%	1.38406%	1.38000%

Interest								
Class	CUSIP	Current Interest Due	Current Interest Paid	Current Interest Shortfall	Interest Carryover Due	Interest Carryover Paid	Interest Carryover	Interest Factor
B 2005-B	612130HN7	\$ 83,521.36	\$ 83,521.36	\$ -	\$ -	\$ -	\$ -	6.65%
2006-A	612130HP2	\$ 103,791.24	\$ 103,791.24	\$ -	\$ -	\$ -	\$ -	8.27%
2006-C	612130HR8	\$ 21,452.94	\$ 21,452.94	\$ -	\$ 44,031.13	\$ -	\$ 44,031.13	1.71%
2012-A1	61205PAJ8	\$ 37,420.74	\$ 37,420.74	\$ -	\$ -	\$ -	\$ -	2.98%
2012-A2	61205PAK5	\$ 661,726.89	\$ 661,726.89	\$ -	\$ -	\$ -	\$ -	52.70%
2012-A3	61205PAL3	\$ 324,430.10	\$ 324,430.10	\$ -	\$ -	\$ -	\$ -	25.84%
2012-B	61205PAM1	\$ 23,240.69	\$ 23,240.69	\$ -	\$ 47,700.39	\$ -	\$ 47,700.39	1.85%
TOTAL		\$ 1,255,583.96	\$ 1,255,583.96	\$ -	\$ 91,731.52	\$ -	\$ 91,731.52	

Principal								
Class	CUSIP	Current Principal Due	Current Principal Paid	Current Principal Shortfall	Principal Carryover Due	Principal Carryover Paid	Principal Carryover	Principal Factor
C 2005-B	612130HN7	\$ 3,666,000.00	\$ 3,666,000.00	\$ -	\$ -	\$ -	\$ -	15.34%
2006-A	612130HP2	\$ 6,846,000.00	\$ 6,846,000.00	\$ -	\$ -	\$ -	\$ -	28.65%
2006-C	612130HR8	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
2012-A1	61205PAJ8	\$ -	\$ -	\$ -	\$ 55,425,000.00	\$ 6,908,000.00	\$ 48,517,000.00	0.00%
2012-A2	61205PAK5	\$13,384,513.57	\$ -	\$ 13,384,513.57	\$ 121,280,897.75	\$ -	\$ 134,665,411.32	56.01%
2012-A3	61205PAL3	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
2012-B	61205PAM1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%
TOTAL		\$23,896,513.57	\$ 10,512,000.00	\$ 13,384,513.57	\$ 176,705,897.75	\$ 6,908,000.00	\$ 183,182,411.32	

TOTAL PRINCIPAL DISTRIBUTION \$ 17,420,000.00

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IV. MHESAC System Activity from: 8/1/2013 through: 8/31/2013

A	Student Loan Principal Activity		
i	Regular Principal Collections	\$	9,267,512.14
ii	Principal Collections from Guarantor	\$	1,358,222.68
iii	Returned Disbursements	\$	-
iv	Other System Adjustments	\$	(46,265.49)
v	Repurchases of Rehabilitated Loans	\$	(393,544.44)
vi	Additional Disbursements/Purchases	\$	-
vii	Total Principal Collections	\$	10,185,924.89
B	Student Loan Non-Cash Principal Activity		
i	Other Adjustments	\$	1,732.71
ii	Capitalized Interest	\$	(1,073,808.59)
iii	Total Non-Cash Principal Activity	\$	(1,072,075.88)
C	Total Student Loan Principal Activity	\$	9,113,849.01
D	Student Loan Interest Activity		
i	Regular Interest Collections	\$	2,831,005.96
ii	Interest Claims Received from Guarantors	\$	29,870.85
iii	Collection Fees / Returned Items	\$	-
iv	Late Fee Reimbursements	\$	-
v	Interest Reimbursements	\$	-
vi	Other System Adjustments	\$	(27.38)
vii	Accrued Borrower Interest on Purchased Loans	\$	-
viii	Total Interest Collections	\$	2,860,849.43
E	Student Loan Non-Cash Interest Activity		
i	Interest Accrual Adjustments	\$	179,739.16
ii	Capitalized Interest	\$	1,073,808.59
iii	Interest Accrued During Period	\$	(4,261,772.58)
iv	Total Non-Cash Interest Adjustments	\$	(3,008,224.83)
F	Total Student Loan Interest Activity	\$	(147,375.40)

Trust Activity from: 8/1/2013 through: 8/31/2013

G	Trust Balances less Reserve - Beginning of Period	\$	24,496,353.93
H	Released Funds in Excess of Reserve Requirement	\$	106,980.00
I	Funds Collected During Period		
i	Student Loan Principal Received	\$	10,336,054.19
ii	Student Loan Interest Received	\$	2,905,758.34
iii	Subsidized Interest Received	\$	1,487,403.47
iv	Investment Income on Trust Accounts	\$	285.27
J	Funds Remitted During Period		
i	Bond Principal	\$	10,698,000.00
ii	Bond Interest	\$	1,012,469.78
iii	Consolidation Loan Rebate Fees	\$	824,151.18
iv	Management and Servicing Fees	\$	612,143.59
v	Administrative Fees (trustee, listing, etc.)	\$	43,544.65
vi	Special Allowance Rebate	\$	4,634,313.39
vii	Repurchases of Rehabilitated Loans	\$	393,544.44
K	Funds Reserved During Period		
i	Funds Allocated for Accrued Principal 2005-B Bonds	\$	-
ii	Funds Allocated for Accrued Principal 2006-A Bonds	\$	-
iii	Funds Allocated for Accrued Interest 2005-B Bonds	\$	-
iv	Funds Allocated for Accrued Interest 2006-A Bonds	\$	-
v	Acquisition Funds for Rehabilitated Loans	\$	698,022.85
vi	Administration Funds	\$	1,739,900.00
L	TOTAL AVAILABLE FUNDS FOR DISTRIBUTION	\$	18,676,745.32

MHESAC 1993 Master Indenture**V. Waterfall for Distributions****Distribution Date:****9/20/2013**

A	Total Available Funds for Distribution(IV-L)	\$	18,676,745.32
B	Interest Distributions		
i	2005-B Bonds	\$	83,521.36
ii	2006-A Bonds	\$	103,791.24
iii	2006-C Bonds	\$	21,452.94
iv	2012-A1 Bonds	\$	37,420.74
v	2012-A2 Bonds	\$	661,726.89
vi	2012-A3 Bonds	\$	324,430.10
vii	2012-B Bonds	\$	23,240.69
viii	Total Bondholder's Interest Distributions	\$	1,255,583.96
C	Principal Distributions		
i	2005-B Bonds	\$	3,666,000.00
ii	2006-A Bonds	\$	6,846,000.00
iii	2006-C Bonds	\$	-
iv	2012-A1 Bonds	\$	6,908,000.00
v	2012-A2 Bonds	\$	-
vi	2012-A3 Bonds	\$	-
vii	2012-B Bonds	\$	-
viii	Total Bondholder's Principal Distribution	\$	17,420,000.00
D	Increase to the Specified Reserve Account Balance	\$	-
E	Carryover Servicing Fees	\$	-
F	Bondholder's Interest Carryover	\$	-
G	Bondholder's Principal Carryover	\$	-
H	Funds available after waterfall items (A-G)	\$	1,161.36

MHESAC 1993 Master Indenture
VI. Historical Pool Information

	05/01/13-05/31/13	06/01/13-06/30/13	07/01/13-07/31/13	08/01/13-08/31/13
Beginning Student Loan Pool Balance	\$ 1,262,590,588.08	\$ 1,251,592,026.01	\$ 1,242,768,446.96	\$ 1,234,004,800.79
Student Loan Principal Activity				
i Regular Principal Collections	\$ 9,906,593.10	\$ 8,240,902.80	\$ 9,000,781.15	\$ 9,267,512.14
ii Principal Collections from Guarantor	\$ 2,768,968.19	\$ 2,056,430.20	\$ 1,555,735.50	\$ 1,358,222.68
iii Returned Disbursements	\$ -	\$ -	\$ -	\$ -
iv Other System Adjustments	\$ (45,789.32)	\$ (44,895.17)	\$ (44,704.37)	\$ (46,265.49)
v Repurchase of Rehabilitated Loans	\$ (474,931.50)	\$ (303,251.99)	\$ (599,677.52)	\$ (393,544.44)
vi Additional Disbursements/Purchases	\$ -	\$ -	\$ -	\$ -
vii Total Principal Collections	\$ 12,154,840.47	\$ 9,949,185.84	\$ 9,912,134.76	\$ 10,185,924.89
Student Loan Non-Cash Principal Activity				
i Other Adjustments	\$ 9,122.14	\$ 8,625.35	\$ 7,166.22	\$ 1,732.71
ii Capitalized Interest	\$ (1,164,943.19)	\$ (2,199,067.69)	\$ (1,205,823.41)	\$ (1,073,808.59)
iii Total Non-Cash Principal Activity	\$ (1,155,821.05)	\$ (2,190,442.34)	\$ (1,198,657.19)	\$ (1,072,075.88)
(-) Total Student Loan Principal Activity	\$ 10,999,019.42	\$ 7,758,743.50	\$ 8,713,477.57	\$ 9,113,849.01
Student Loan Interest Activity				
i Regular Interest Collections	\$ 2,890,223.58	\$ 2,810,090.69	\$ 2,930,281.04	\$ 2,831,005.96
ii Interest Claims Received from Guarantors	\$ 75,594.01	\$ 45,066.57	\$ 36,343.37	\$ 29,870.85
iii Collection Fees / Returned Items	\$ -	\$ -	\$ -	\$ -
iv Late Fee Reimbursements	\$ -	\$ -	\$ -	\$ -
v Interest Reimbursements	\$ -	\$ -	\$ -	\$ -
vi Other System Adjustments	\$ (69.90)	\$ (0.21)	\$ (37.96)	\$ (27.38)
vii Accrued Borrower Interest on Purchased Loans	\$ -	\$ -	\$ -	\$ -
viii Total Interest Repayments	\$ 2,965,747.69	\$ 2,855,157.05	\$ 2,966,586.45	\$ 2,860,849.43
Student Loan Non-Cash Interest Activity				
i Interest Accrual Adjustments	\$ 205,484.37	\$ 191,267.56	\$ 173,647.90	\$ 179,739.16
ii Capitalized Interest	\$ 1,164,943.19	\$ 2,199,067.69	\$ 1,205,823.41	\$ 1,073,808.59
iii Interest Accrued During Period	\$ (4,336,632.60)	\$ (4,180,656.75)	\$ (4,295,889.16)	\$ (4,261,772.58)
iv Total Non-Cash Interest Adjustments	\$ (2,966,205.04)	\$ (1,790,321.50)	\$ (2,916,417.85)	\$ (3,008,224.83)
(-) Total Student Loan Interest Activity	\$ (457.35)	\$ 1,064,835.55	\$ 50,168.60	\$ (147,375.40)
(=) TOTAL STUDENT LOAN POOL	\$ 1,251,592,026.01	\$ 1,242,768,446.96	\$ 1,234,004,800.79	\$ 1,225,038,327.18
(+) Pending Portfolio Adjustments	\$ -	\$ (88,192.08)	\$ (60,387.12)	\$ (67,325.90)
(+) Trust Cash Available	\$ 23,630,367.56	\$ 14,788,466.59	\$ 24,496,353.93	\$ 21,114,668.17
(+) Reserve Account Balance	\$ 12,704,400.00	\$ 12,508,600.00	\$ 12,503,470.00	\$ 12,396,490.00
(=) TOTAL ADJUSTED POOL	\$ 1,287,926,793.57	\$ 1,269,977,321.47	\$ 1,270,944,237.60	\$ 1,258,482,159.45

**MHESAC 1993 Master Indenture
VII. Portfolio Characteristics**

STATUS	Weighted Avg Coupon		# of Loans		%		Principal Amount		%	
	7/31/2013	8/31/2013	7/31/2013	8/31/2013	7/31/2013	8/31/2013	7/31/2013	8/31/2013	7/31/2013	8/31/2013
INTERIM:										
In School	6.24%	6.23%	2,732	2,630	1.8%	1.8%	\$ 8,861,231	\$ 8,463,504	0.7%	0.7%
Grace	6.23%	6.25%	1,820	1,867	1.2%	1.2%	\$ 5,963,966	\$ 6,153,588	0.5%	0.5%
TOTAL INTERIM	6.24%	6.24%	4,552	4,497	3.0%	3.0%	\$ 14,825,197	\$ 14,617,092	1.2%	1.2%
REPAYMENT										
Active	4.32%	4.31%	117,144	116,245	77.7%	77.7%	\$ 1,013,372,918	\$ 1,007,387,994	83.1%	83.2%
Current	4.20%	4.18%	101,031	100,102	67.0%	66.9%	\$ 901,557,736	\$ 893,023,926	73.9%	73.7%
31-60 Days Delinquent	5.05%	5.10%	4,743	4,216	3.1%	2.8%	\$ 33,385,332	\$ 30,267,542	2.7%	2.5%
61-90 Days Delinquent	5.08%	5.14%	2,671	3,291	1.8%	2.2%	\$ 19,487,007	\$ 23,603,327	1.6%	1.9%
91-120 Days Delinquent	5.12%	5.09%	2,110	2,079	1.4%	1.4%	\$ 14,723,534	\$ 15,560,847	1.2%	1.3%
> 120 Days Delinquent	5.11%	5.08%	6,589	6,557	4.4%	4.4%	\$ 44,219,309	\$ 44,932,352	3.6%	3.7%
Deferment	4.99%	5.00%	21,277	21,035	14.1%	14.1%	\$ 127,663,401	\$ 126,161,290	10.5%	10.4%
Forbearance	5.01%	4.99%	5,924	5,548	3.9%	3.7%	\$ 51,116,531	\$ 47,693,481	4.2%	3.9%
TOTAL REPAYMENT	4.40%	4.39%	144,345	142,828	95.8%	95.5%	\$ 1,192,152,850	\$ 1,181,242,765	97.7%	97.6%
Claims in Process	4.96%	5.20%	1,805	2,235	1.2%	1.5%	\$ 13,020,516	\$ 15,031,027	1.1%	1.2%
Aged Claims Rejected	6.80%	0.00%	2	0	0.0%	0.0%	\$ 6,171	\$ -	0.0%	0.0%
GRAND TOTAL	4.43%	4.43%	150,704	149,560	100%	100%	\$ 1,220,004,734	\$ 1,210,890,884	100%	100%

VIII. MHESAC Cumulative Net Reject Rate	
	8/31/2013
Cumulative Claims submitted (# of loans)	43,906
Cumulative Claims rejected (# of loans)	84
Cumulative Reject Rate	0.19%

VIV. MHESAC Payment History and CPRs		
Distribution Date	Actual Pool Balances	Since Issued CPR *
05/31/13	\$ 1,236,476,955	6.31%
06/30/13	\$ 1,228,718,211	6.09%
07/31/13	\$ 1,220,004,734	5.93%
08/31/13	\$ 1,210,890,884	5.82%

* based on the current period's ending pool balance calculated against the original pool balance and assuming cutoff date pool data