

TIPS Daily Report - February 5, 2025

Date
2/4/2025

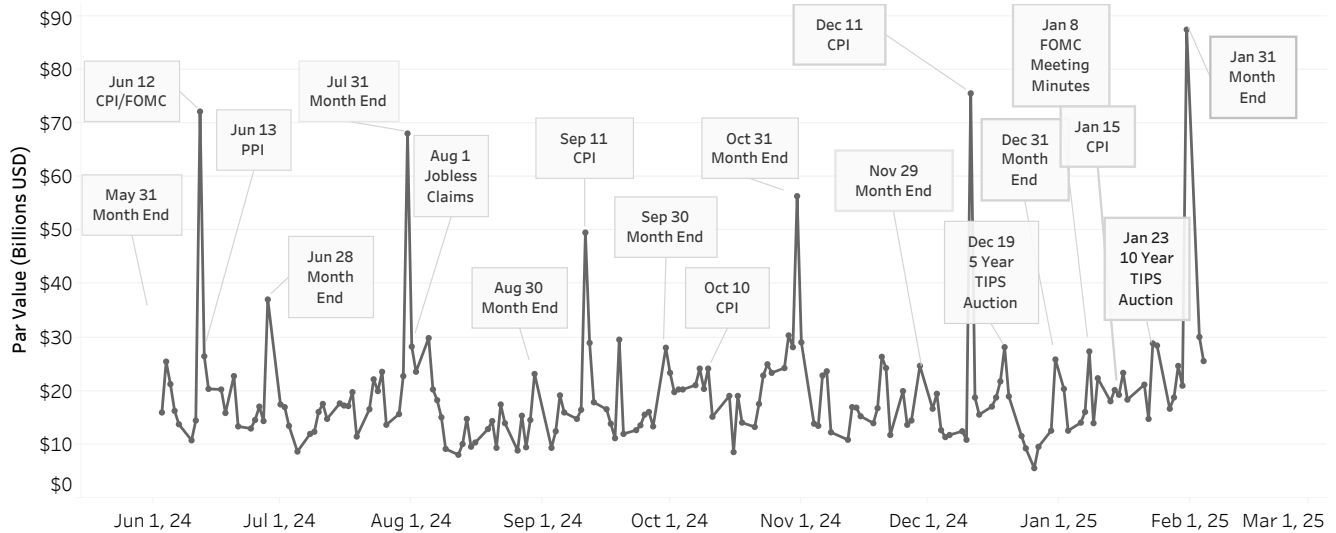
Total Return Comparison Nominal vs Inflation Indexed

Total Return
-36.36% 28.53%

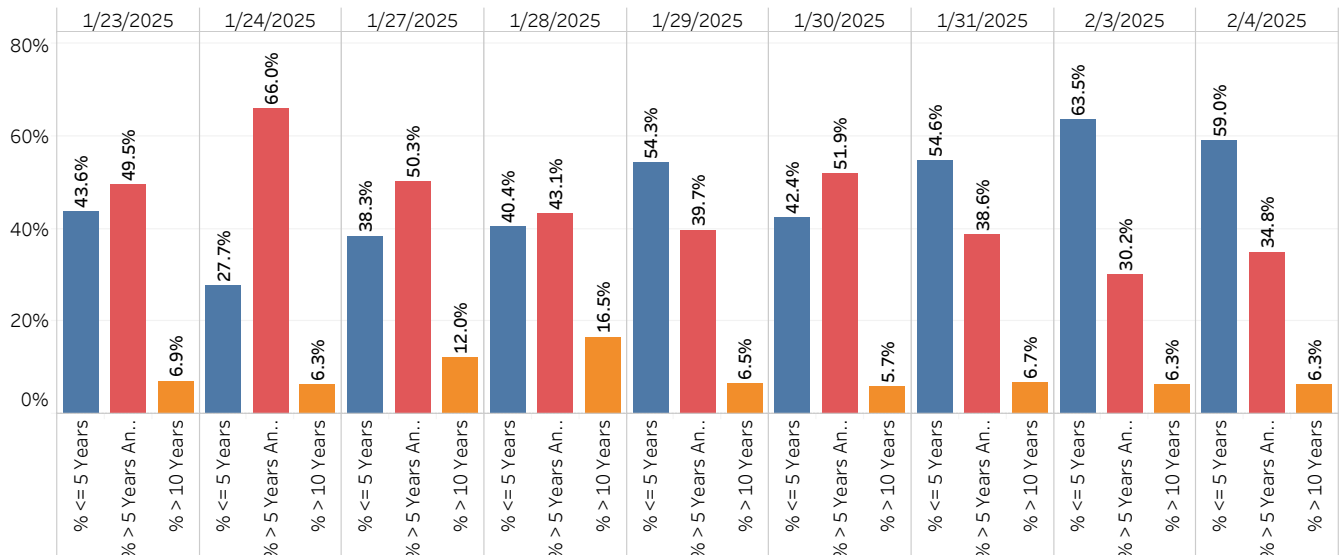
Maturity	MTD		YTD		1 Year		2 Years		5 Years		10 Years	
	Nominal	TIPS	Nominal	TIPS	Nominal	TIPS	Nominal	TIPS	Nominal	TIPS	Nominal	TIPS
1-5 Year	0.10%	0.06%	0.53%	1.22%	4.50%	5.96%	8.84%	10.37%	1.95%	17.86%	14.13%	28.53%
5-10 Year	0.19%	0.14%	0.87%	1.86%	3.43%	4.85%	6.16%	7.42%	-10.00%	7.64%	11.72%	27.73%
10+ Year	0.28%	0.22%	1.28%	2.82%	0.50%	1.92%	-2.59%	-3.10%	-36.36%	-21.44%	0.69%	13.36%

TIPS Trading Volume

Total Daily Trading Volume in Billions of US Dollars



Daily TIPS Volume by Sector

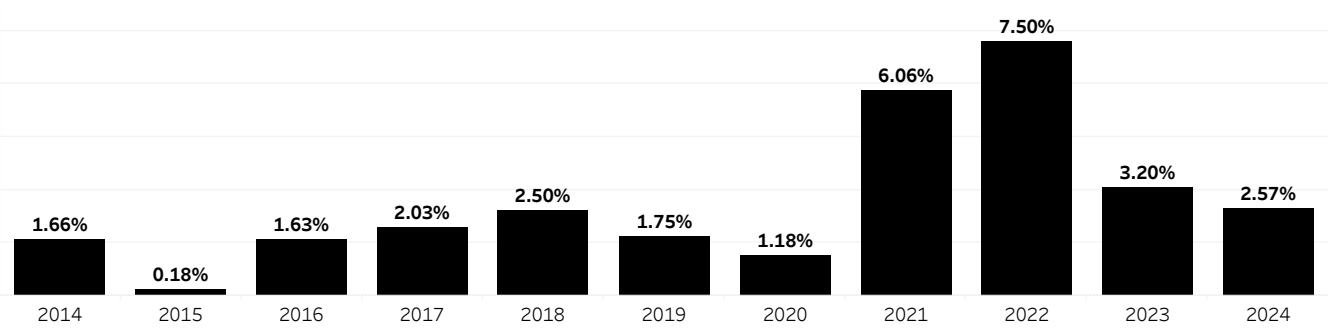


U.S. Inflation Heatmap
Consumer Price Index Components
Month-over-Month % Change, Seasonally Adjusted

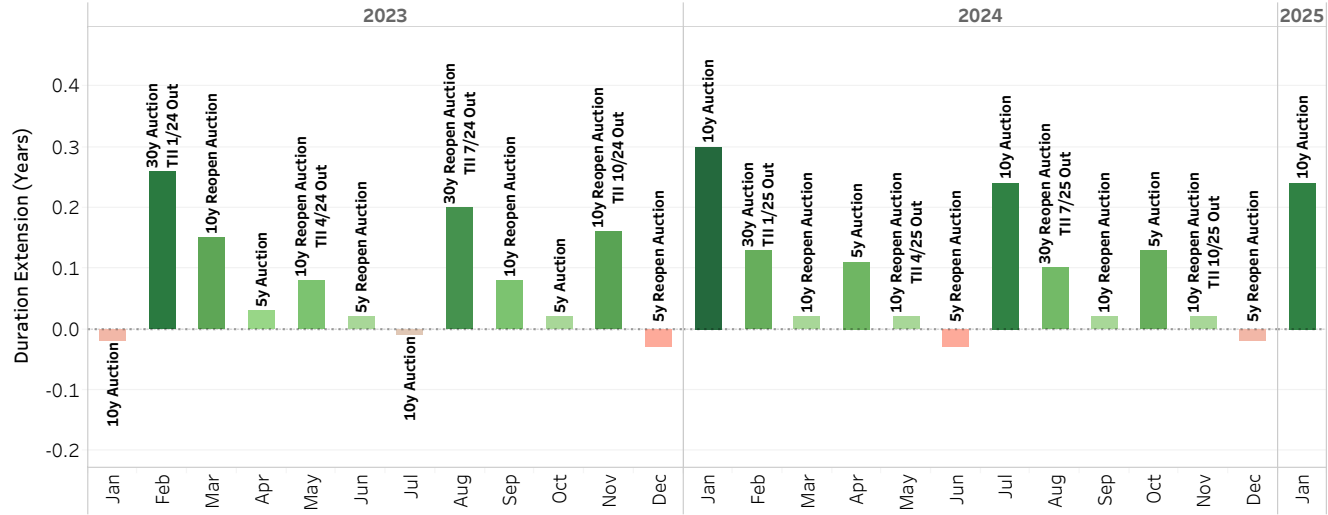
MoM % Change
-4.10% 4.45%

	2024									
	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Headline CPI	0.38%	0.31%	0.01%	-0.06%	0.15%	0.19%	0.18%	0.24%	0.31%	0.39%
Core CPI	0.36%	0.29%	0.16%	0.06%	0.17%	0.28%	0.31%	0.28%	0.31%	0.23%
Core Services Ex-Housing	0.65%	0.42%	-0.04%	-0.05%	0.21%	0.33%	0.40%	0.31%	0.34%	0.21%
Energy	1.13%	1.12%	-2.03%	-2.04%	0.03%	-0.78%	-1.85%	-0.02%	0.20%	2.63%
Gasoline	1.74%	2.78%	-3.64%	-3.79%	0.01%	-0.57%	-4.10%	-0.87%	0.55%	4.45%
Electricity	0.92%	-0.14%	0.01%	-0.73%	0.11%	-0.67%	0.65%	1.20%	-0.41%	0.31%
Utility Gas	-0.03%	-2.86%	-0.78%	2.40%	-0.67%	-1.92%	0.66%	0.35%	1.02%	2.44%
Food	0.10%	0.02%	0.14%	0.24%	0.16%	0.12%	0.40%	0.16%	0.39%	0.31%
Food At Home	0.00%	-0.20%	0.00%	0.13%	0.13%	0.02%	0.44%	0.11%	0.47%	0.32%
Food Away From Home	0.26%	0.35%	0.35%	0.41%	0.21%	0.26%	0.34%	0.24%	0.28%	0.30%
Core Goods	-0.15%	-0.11%	-0.04%	-0.12%	-0.32%	-0.17%	0.17%	0.05%	0.31%	0.05%
Apparel	0.65%	1.20%	-0.34%	0.11%	-0.45%	0.26%	1.14%	-1.46%	0.18%	0.10%
New Vehicles	-0.17%	-0.45%	-0.49%	-0.16%	-0.19%	0.05%	0.15%	-0.05%	0.58%	0.47%
Used Cars and Trucks	-1.11%	-1.38%	0.60%	-1.53%	-2.30%	-0.96%	0.31%	2.72%	1.99%	1.21%
Core Services	0.52%	0.41%	0.22%	0.13%	0.31%	0.41%	0.36%	0.35%	0.28%	0.27%
Shelter	0.42%	0.38%	0.40%	0.17%	0.38%	0.52%	0.22%	0.38%	0.34%	0.26%
Rent of Primary Residence	0.41%	0.35%	0.39%	0.26%	0.49%	0.37%	0.28%	0.30%	0.21%	0.31%
OER	0.44%	0.42%	0.43%	0.28%	0.36%	0.50%	0.33%	0.40%	0.23%	0.31%

Annual TIPS Inflation Accrual



Monthly Duration Extension
US TIPS (Series-L)



US TIPS Report

2/5/2025

Issue			Closing Level		Total Return			Breakevens										UST
Issuer	Coupon	Mat. Date	Bid Price	Bid Yield	MTD (%)	QTD (%)	YTD (%)	Current	1d Chg	5d Chg	1m Chg	3m High	3m Low	3m Avg	1y High	1y Low	1y Avg	Mat. Date
TIPS	0.125	15-Apr-25	99.916	-0.209	0.06	0.52	0.52	441.6	14.0	60.9	209.4	441.6	140.7	236.1	441.6	45.5	184.4	30-Apr-25
TIPS	0.375	15-Jul-25	100.053	0.001	0.14	0.69	0.69	423.5	0.7	35.9	137.4	426.5	234.9	301.3	426.5	146.0	247.5	15-Aug-25
TIPS	0.125	15-Oct-25	99.526	0.627	0.16	0.72	0.72	360.1	0.8	24.7	91.4	363.7	233.6	284.9	363.7	160.3	245.2	31-Oct-25
TIPS	0.625	15-Jan-26	99.206	1.364	0.15	0.67	0.67	288.6	-4.6	12.6	55.0	293.2	207.1	245.6	293.2	154.6	223.4	15-Nov-25
TIPS	2.000	15-Jan-26	100.511	1.336	0.19	0.71	0.71	231.9	-1.9	7.3	55.0	239.7	159.4	193.7	239.7	91.8	171.2	15-Feb-26
TIPS	0.125	15-Apr-26	98.343	1.451	0.13	0.78	0.78	274.3	-1.9	10.2	49.5	279.4	208.3	238.8	279.4	147.1	215.3	30-Apr-26
TIPS	0.125	15-Jul-26	98.549	1.063	0.22	0.94	0.94	312.7	0.2	17.7	51.9	315.5	243.0	272.8	315.5	190.1	248.7	15-May-26
TIPS	0.125	15-Oct-26	98.160	1.162	0.25	0.97	0.97	302.5	0.0	16.1	47.9	304.7	239.7	266.7	304.7	183.0	241.6	31-Oct-26
TIPS	2.375	15-Jan-27	101.702	1.400	0.23	0.99	0.99	238.1	-3.9	19.4	42.8	242.0	186.5	209.7	242.0	136.4	192.7	15-Feb-27
TIPS	0.375	15-Jan-27	97.885	1.420	0.22	1.02	1.02	275.8	-1.8	11.2	41.9	281.2	222.1	246.3	281.2	173.3	227.4	15-Nov-26
TIPS	0.125	15-Apr-27	96.908	1.506	0.27	1.11	1.11	266.9	-1.3	11.0	39.5	272.1	218.9	239.3	272.1	170.8	221.7	30-Apr-27
TIPS	0.375	15-Jul-27	97.671	1.305	0.33	1.23	1.23	286.9	-1.5	11.9	38.4	291.4	242.5	259.5	291.4	192.9	240.3	15-Aug-27
TIPS	1.625	15-Oct-27	100.587	1.363	0.37	1.32	1.32	281.1	-1.5	11.3	38.1	286.0	238.0	255.2	286.0	190.0	237.5	30-Sep-27
TIPS	1.750	15-Jan-28	100.488	1.532	0.41	1.34	1.34	249.2	-2.4	11.4	32.7	253.3	214.2	227.9	253.3	172.6	217.0	15-Nov-27
TIPS	0.500	15-Jan-28	96.931	1.534	0.41	1.39	1.39	266.9	-2.0	10.6	34.7	272.0	228.5	243.0	272.0	184.0	227.9	15-Feb-28
TIPS	3.625	15-Apr-28	106.175	1.583	0.50	1.47	1.47	246.4	-2.1	12.6	31.9	251.0	209.2	223.4	251.0	165.0	209.4	15-Aug-28
TIPS	1.250	15-Apr-28	98.778	1.616	0.45	1.46	1.46	257.8	-2.0	9.1	32.0	263.2	223.0	236.6	263.2	180.5	224.0	31-Mar-28
TIPS	0.750	15-Jul-28	97.473	1.477	0.49	1.50	1.50	273.9	-2.9	8.0	30.5	280.0	240.9	254.1	280.0	198.8	239.7	15-Aug-28
TIPS	2.375	15-Oct-28	102.954	1.522	0.53	1.55	1.55	269.8	-1.7	8.0	29.2	274.7	237.8	250.6	274.7	195.8	236.7	30-Sep-28
TIPS	2.500	15-Jan-29	103.153	1.636	0.59	1.56	1.56	242.4	-2.2	7.2	24.6	247.1	212.7	225.1	247.1	173.1	215.4	15-Feb-29
TIPS	0.875	15-Jan-29	97.008	1.640	0.62	1.61	1.61	258.8	-1.9	8.3	27.4	263.4	228.7	240.6	263.4	192.6	230.6	15-Nov-28
TIPS	3.875	15-Apr-29	108.626	1.697	0.63	1.57	1.57	236.3	-1.6	7.6	23.8	240.3	207.1	219.1	240.3	171.2	212.3	15-Feb-29
TIPS	2.125	15-Apr-29	101.603	1.707	0.66	1.60	1.60	253.3	-1.4	7.2	24.7	257.1	223.9	235.6	257.1	187.7	222.7	30-Apr-29
TIPS	0.250	15-Jul-29	94.221	1.582	0.72	1.70	1.70	265.0	-1.8	7.5	24.1	269.3	237.6	248.1	269.3	202.2	238.9	15-May-29
TIPS	1.625	15-Oct-29	99.854	1.639	0.68	1.66	1.66	260.4	-2.2	5.5	20.5	264.9	234.6	246.9	264.9	234.6	246.9	31-Oct-29
TIPS	0.125	15-Jan-30	92.404	1.715	0.78	1.73	1.73	248.8	-2.5	4.3	18.3	253.1	224.9	235.5	253.1	193.9	226.3	15-Nov-29
TIPS	0.125	15-Jul-30	91.893	1.665	0.83	1.90	1.90	260.7	-2.3	4.1	17.9	265.4	236.9	247.3	265.4	205.0	238.4	15-Aug-30
TIPS	0.125	15-Jan-31	90.595	1.784	0.93	2.04	2.04	248.0	-2.9	3.2	18.3	253.3	222.8	235.0	253.3	195.3	226.9	15-Feb-31
TIPS	0.125	15-Jul-31	90.046	1.752	1.08	2.24	2.24	257.2	-2.2	3.3	16.8	261.0	233.9	245.3	261.0	204.3	236.4	15-Aug-31
TIPS	0.125	15-Jan-32	88.702	1.847	1.09	2.28	2.28	249.7	-1.8	2.7	15.8	253.5	229.1	239.3	253.5	200.3	231.2	15-Feb-32
TIPS	3.375	15-Apr-32	110.015	1.834	1.05	1.96	1.96	240.0	-1.8	2.9	12.0	243.2	220.5	230.4	243.2	181.5	215.4	15-Feb-31
TIPS	0.625	15-Jul-32	91.557	1.826	1.15	2.43	2.43	252.7	-1.9	2.1	16.3	256.5	231.6	242.2	256.5	203.6	234.7	15-Aug-32
TIPS	1.125	15-Jan-33	94.160	1.912	1.21	2.38	2.38	242.7	-2.4	1.8	14.3	246.9	222.8	233.0	246.9	195.8	227.2	15-Nov-32
TIPS	1.375	15-Jul-33	95.854	1.898	1.30	2.52	2.52	248.5	-1.7	2.4	13.9	251.9	227.3	238.0	251.9	202.2	232.0	15-May-33
TIPS	1.750	15-Jan-34	98.160	1.968	1.38	2.49	2.49	243.8	-1.6	1.6	12.0	247.3	224.0	234.4	247.3	199.0	227.8	15-Feb-34
TIPS	1.875	15-Jul-34	99.320	1.948	1.42	2.61	2.61	246.4	-1.8	1.7	12.6	249.8	226.1	236.5	249.8	202.2	226.7	15-May-34
TIPS	2.125	15-Jan-35	101.008	2.008	N/A	N/A	N/A	241.4	-2.2	N/A	N/A	245.4	241.4	243.5	245.4	241.4	243.5	15-Nov-34
TIPS	2.125	15-Feb-40	99.755	2.116	2.07	3.63	3.63	245.5	-3.1	-2.3	8.1	250.3	225.0	238.9	250.3	201.4	230.6	15-Feb-40
TIPS	2.125	15-Feb-41	99.801	2.113	2.18	3.43	3.43	248.1	-3.3	-2.9	6.3	253.4	227.5	241.8	253.4	205.1	234.6	15-Feb-41
TIPS	0.750	15-Feb-42	79.626	2.162	2.56	4.09	4.09	248.6	-2.8	-2.9	7.7	253.7	230.4	243.0	253.7	210.9	237.0	15-Feb-42
TIPS	0.625	15-Feb-43	76.267	2.206	2.72	4.30	4.30	249.2	-2.6	-2.6	7.1	253.8	232.3	244.2	253.8	214.3	239.2	15-Feb-43
TIPS	1.375	15-Feb-44	86.618	2.220	2.66	4.39	4.39	248.8	-2.3	-2.7	8.0	253.3	232.8	243.6	253.3	216.6	238.8	15-Feb-44
TIPS	0.750	15-Feb-45	75.648	2.246	2.95	4.63	4.63	248.7	-2.4	-1.8	7.2	252.8	233.7	243.9	252.8	216.9	239.4	15-Feb-45
TIPS	1.000	15-Feb-46	78.587	2.266	2.95	4.63	4.63	247.4	-2.5	-2.1	6.5	251.1	232.9	242.6	251.1	216.4	238.3	15-Feb-46
TIPS	0.875	15-Feb-47	75.664	2.266	3.22	4.86	4.86	248.5	-2.3	-2.2	6.5	252.1	234.0	243.8	252.1	216.3	238.7	15-Feb-47
TIPS	1.000	15-Feb-48	76.931	2.274	3.24	4.76	4.76	249.1	-2.3	-1.7	5.9	252.5	234.5	244.6	252.5	218.3	239.2	15-Feb-48
TIPS	1.000	15-Feb-49	76.099	2.282	3.38	4.69	4.69	248.2	-2.4	-2.4	4.5	251.8	233.9	244.4	251.8	218.5	239.1	15-Feb-49
TIPS	0.250	15-Feb-50	61.214	2.276	3.92	5.18	5.18	248.0	-2.6	-2.4	4.1	251.7	233.8	244.0	251.7	219.2	238.2	15-Feb-50
TIPS	0.125	15-Feb-51	57.908	2.258	4.13	5.49	5.49	248.0	-2.3	-1.7	4.2	251.3	233.4	243.6	251.3	219.4	237.9	15-Feb-51
TIPS	0.125	15-Feb-52	57.023	2.243	4.25	5.36	5.36	247.9	-2.2	-1.4	3.8	251.1	232.9	243.7	251.1	217.4	236.7	15-Feb-52

TIPS	1.500	15-Feb-53	83.496	2.292	3.59	4.39	4.39	239.5	-2.2	-1.3	3.3	242.8	224.5	235.5	242.8	208.9	230.4	15-Feb-53
TIPS	2.125	15-Feb-54	96.282	2.293	3.44	4.20	4.20	236.8	-2.3	-1.7	4.4	240.2	221.6	232.4	240.2	206.1	226.8	15-Feb-54

US TIPS Total Return Performance vs. Nominal																2/5/2025	
Tips		Nominal		WTD Total Return			MTD Total Return			QTD Total Return			YTD Total Return				
Coupon	Mat.Date	Coupon	Mat.Date	Tips	Nominal	Net Return	Tips	Nominal	Net Return	Tips	Nominal	Net Return	Tips	Nominal	Net Return		
0.125	15-Apr-25	0.375	30-Apr-25	0.06	0.04	0.02	0.06	0.04	0.02	0.52	0.43	0.09	0.52	0.43	0.09		
0.375	15-Jul-25	2.000	15-Aug-25	0.14	0.05	0.09	0.14	0.05	0.09	0.69	0.39	0.30	0.69	0.39	0.30		
0.125	15-Oct-25	0.250	31-Oct-25	0.16	0.05	0.11	0.16	0.05	0.11	0.72	0.42	0.30	0.72	0.42	0.30		
0.625	15-Jan-26	2.250	15-Nov-25	0.15	0.06	0.09	0.15	0.06	0.09	0.67	0.40	0.27	0.67	0.40	0.27		
2.000	15-Jan-26	6.000	15-Feb-26	0.19	0.07	0.12	0.19	0.07	0.12	0.71	0.44	0.27	0.71	0.44	0.27		
0.125	15-Apr-26	0.750	30-Apr-26	0.13	0.09	0.04	0.13	0.09	0.04	0.78	0.45	0.33	0.78	0.45	0.33		
0.125	15-Jul-26	1.625	15-May-26	0.22	0.08	0.14	0.22	0.08	0.14	0.94	0.46	0.48	0.94	0.46	0.48		
0.125	15-Oct-26	1.125	31-Oct-26	0.25	0.10	0.15	0.25	0.10	0.15	0.97	0.48	0.49	0.97	0.48	0.49		
2.375	15-Jan-27	6.625	15-Feb-27	0.23	0.20	0.03	0.23	0.20	0.03	0.99	0.59	0.40	0.99	0.59	0.40		
0.375	15-Jan-27	2.000	15-Nov-26	0.22	0.13	0.09	0.22	0.13	0.09	1.02	0.54	0.48	1.02	0.54	0.48		
0.125	15-Apr-27	2.750	30-Apr-27	0.27	0.17	0.10	0.27	0.17	0.10	1.11	0.55	0.56	1.11	0.55	0.56		
0.375	15-Jul-27	2.250	15-Aug-27	0.33	0.21	0.12	0.33	0.21	0.12	1.23	0.58	0.65	1.23	0.58	0.65		
1.625	15-Oct-27	4.125	30-Sep-27	0.37	0.23	0.14	0.37	0.23	0.14	1.32	0.62	0.70	1.32	0.62	0.70		
1.750	15-Jan-28	6.125	15-Nov-27	0.41	0.24	0.17	0.41	0.24	0.17	1.34	0.61	0.73	1.34	0.61	0.73		
0.500	15-Jan-28	2.750	15-Feb-28	0.41	0.28	0.13	0.41	0.28	0.13	1.39	0.66	0.73	1.39	0.66	0.73		
3.625	15-Apr-28	5.500	15-Aug-28	0.50	0.36	0.14	0.50	0.36	0.14	1.47	0.76	0.71	1.47	0.76	0.71		
1.250	15-Apr-28	3.625	31-Mar-28	0.45	0.30	0.15	0.45	0.30	0.15	1.46	0.73	0.73	1.46	0.73	0.73		
0.750	15-Jul-28	2.875	15-Aug-28	0.49	0.36	0.13	0.49	0.36	0.13	1.50	0.75	0.75	1.50	0.75	0.75		
2.375	15-Oct-28	4.625	30-Sep-28	0.53	0.40	0.13	0.53	0.40	0.13	1.55	0.81	0.74	1.55	0.81	0.74		
2.500	15-Jan-29	5.250	15-Feb-29	0.59	0.41	0.18	0.59	0.41	0.18	1.56	0.86	0.70	1.56	0.86	0.70		
0.875	15-Jan-29	3.125	15-Nov-28	0.62	0.42	0.20	0.62	0.42	0.20	1.61	0.82	0.79	1.61	0.82	0.79		
3.875	15-Apr-29	5.250	15-Feb-29	0.63	0.41	0.22	0.63	0.41	0.22	1.57	0.86	0.71	1.57	0.86	0.71		
2.125	15-Apr-29	4.625	30-Apr-29	0.66	0.46	0.20	0.66	0.46	0.20	1.60	0.87	0.73	1.60	0.87	0.73		
0.250	15-Jul-29	2.375	15-May-29	0.72	0.49	0.23	0.72	0.49	0.23	1.70	0.87	0.83	1.70	0.87	0.83		
1.625	15-Oct-29	4.125	31-Oct-29	0.68	0.57	0.11	0.68	0.57	0.11	1.66	0.99	0.67	1.66	0.99	0.67		
0.125	15-Jan-30	1.750	15-Nov-29	0.78	0.57	0.21	0.78	0.57	0.21	1.73	1.04	0.69	1.73	1.04	0.69		
0.125	15-Jul-30	0.625	15-Aug-30	0.83	0.75	0.08	0.83	0.75	0.08	1.90	1.19	0.71	1.90	1.19	0.71		
0.125	15-Jan-31	1.125	15-Feb-31	0.93	0.79	0.14	0.93	0.79	0.14	2.04	1.19	0.85	2.04	1.19	0.85		
0.125	15-Jul-31	1.250	15-Aug-31	1.08	0.90	0.18	1.08	0.90	0.18	2.24	1.39	0.85	2.24	1.39	0.85		
0.125	15-Jan-32	1.875	15-Feb-32	1.09	0.93	0.16	1.09	0.93	0.16	2.28	1.39	0.89	2.28	1.39	0.89		
3.375	15-Apr-32	5.375	15-Feb-31	1.05	0.70	0.35	1.05	0.70	0.35	1.96	1.30	0.66	1.96	1.30	0.66		
0.625	15-Jul-32	2.750	15-Aug-32	1.15	1.00	0.15	1.15	1.00	0.15	2.43	1.46	0.97	2.43	1.46	0.97		
1.125	15-Jan-33	4.125	15-Nov-32	1.21	1.00	0.21	1.21	1.00	0.21	2.38	1.42	0.96	2.38	1.42	0.96		
1.375	15-Jul-33	3.375	15-May-33	1.30	1.06	0.24	1.30	1.06	0.24	2.52	1.57	0.95	2.52	1.57	0.95		
1.750	15-Jan-34	4.000	15-Feb-34	1.38	1.14	0.24	1.38	1.14	0.24	2.49	1.60	0.89	2.49	1.60	0.89		
1.875	15-Jul-34	4.375	15-May-34	1.42	1.15	0.27	1.42	1.15	0.27	2.61	1.60	1.01	2.61	1.60	1.01		
2.125	15-Jan-35	4.250	15-Nov-34	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
2.125	15-Feb-40	4.625	15-Feb-40	2.07	1.93	0.14	2.07	1.93	0.14	3.63	2.48	1.15	3.63	2.48	1.15		
2.125	15-Feb-41	4.750	15-Feb-41	2.18	1.98	0.20	2.18	1.98	0.20	3.43	2.45	0.98	3.43	2.45	0.98		
0.750	15-Feb-42	3.125	15-Feb-42	2.56	2.26	0.30	2.56	2.26	0.30	4.09	2.65	1.44	4.09	2.65	1.44		
0.625	15-Feb-43	3.125	15-Feb-43	2.72	2.28	0.44	2.72	2.28	0.44	4.30	2.73	1.57	4.30	2.73	1.57		
1.375	15-Feb-44	3.625	15-Feb-44	2.66	2.35	0.31	2.66	2.35	0.31	4.39	2.78	1.61	4.39	2.78	1.61		
0.750	15-Feb-45	2.500	15-Feb-45	2.95	2.56	0.39	2.95	2.56	0.39	4.63	2.93	1.70	4.63	2.93	1.70		
1.000	15-Feb-46	2.500	15-Feb-46	2.95	2.64	0.31	2.95	2.64	0.31	4.63	3.13	1.50	4.63	3.13	1.50		
0.875	15-Feb-47	3.000	15-Feb-47	3.22	2.64	0.58	3.22	2.64	0.58	4.86	3.07	1.79	4.86	3.07	1.79		
1.000	15-Feb-48	3.000	15-Feb-48	3.24	2.71	0.53	3.24	2.71	0.53	4.76	3.10	1.66	4.76	3.10	1.66		
1.000	15-Feb-49	3.000	15-Feb-49	3.38	2.79	0.59	3.38	2.79	0.59	4.69	3.17	1.52	4.69	3.17	1.52		
0.250	15-Feb-50	2.000	15-Feb-50	3.92	3.09	0.83	3.92	3.09	0.83	5.18	3.25	1.93	5.18	3.25	1.93		

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0.125	15-Feb-51	1.875	15-Feb-51	4.13	3.27	0.86	4.13	3.27	0.86	5.49	3.36	2.13	5.49	3.36	2.13
0.125	15-Feb-52	2.250	15-Feb-52	4.25	3.18	1.07	4.25	3.18	1.07	5.36	3.19	2.17	5.36	3.19	2.17
1.500	15-Feb-53	3.625	15-Feb-53	3.59	2.88	0.71	3.59	2.88	0.71	4.39	3.03	1.36	4.39	3.03	1.36
2.125	15-Feb-54	4.250	15-Feb-54	3.44	2.85	0.59	3.44	2.85	0.59	4.20	2.71	1.49	4.20	2.71	1.49