Cohort year	3-year default rate
2017	6.8%
2016	8.3%
2015	7.4%
2014	8.3%
2013	7.5%
2012	6.5%
2011	6.5%
2010	6.3%
2009	3.5%

<sup>\*</sup>As of Sept 2021, the 2017 cohort is the most recent data