

Student Loan Backed Reporting Mixed Deal
Quarterly Distribution Report

Issuer	Vermont Student Assistance Corporation
Deal Name	2014-B
Distribution Date	3/31/2023
Collection Period	1/1/23 - 3/31/23
Contact Email	investorrelations@vsac.org
Website	www.vsa.org

Notes/Bonds

Class	CUSIP	IRS Status	Rate(a)	Original Balance	Beg Princ Bal	Interest Accrual	Principal Paid	End Princ Bal	Bal after Waterfall	% of Securities	Maturity
2014-B	92428C JN 5	Exempt	5.662%	\$59,700,000	\$13,742,196	\$250,419	\$0	\$13,742,196	\$13,742,196	100.00%	6/2/2042
Total				\$59,700,000	\$13,742,196	\$250,419	\$0	\$13,742,196	\$13,742,196	100.00%	

(a) Footnotes Most recent reset

(b) Footnotes

Funds and Accounts - Trust

	Beg Balance	Activity	End Balance
Reserve Account	\$99,248	\$0	\$99,248
Reserve Amt Required	\$99,248	\$0	\$99,248
Revenue Fund	\$1,451,415	\$954,707	\$2,406,122
Loan Acquisition Fund	\$0	\$0	\$0
Dept. Reserve Fund	\$0	\$0	\$0
Total Accounts Balance	\$1,550,663	\$954,707	\$2,505,370

(a) Footnotes

(b) Footnotes

Balance Sheet and Parity - Trust

	Beg Balance	Activity	End Balance
Assets			
Loans Receivable	\$15,349,101	(\$750,193)	\$14,598,907
Rehabilitated Loans Receivable offset	(\$393,557)	(\$1,001)	(\$394,559)
Allowance for Bad Debt	(\$930,336)	\$0	(\$930,336)
Accrued Interest Receivable on Loans	\$448,993	\$2,814	\$451,806
Accrued Interest Receivable on Rehabilitated Loans offset	(\$12,788)	(\$1,728)	(\$14,515)
Accrued Interest on Investment	\$325	\$8,693	\$9,018
Accrued Interest Subsidy Payments	\$43,272	\$10,334	\$53,605
Student Loan Fees	\$0	\$0	\$0
Total Accounts/Funds Balance	\$1,550,663	\$954,707	\$2,505,370
Deferred Bond Issuance Costs	\$0	\$0	\$0
Prepaid Expenses	\$0	\$0	\$0
Total Assets	\$16,055,673	\$223,624	\$16,279,297
Liabilities			
Bonds Payable	\$13,742,196	\$0	\$13,742,196
Accrued Interest on Senior Bonds	\$60,589	\$189,830	\$250,419
Principal of Sub Bonds Outstanding	\$0	\$0	\$0
Accrued Interest on Sub Bonds Outstanding	\$0	\$0	\$0
Borrower Benefit Rebates Payable	\$0	\$0	\$0
Accrued Yield and Rebate - US Treasury	\$0	\$0	\$0
Due to US Dept. of Ed	\$0	\$0	\$0
Due To/From Operations	\$29,442	\$4,673	\$34,115
Total Liabilities	\$13,832,228	\$194,503	\$14,026,731
Senior Parity %	122.80%		122.69%
Total Parity %	122.80%		122.69%

(a) Footnotes

(b) Footnotes

Portfolio Summary - FFELP

	Beg Balance	Activity	End Balance
Principal Balance	\$8,231,320	(\$478,606)	\$7,752,715
Accrued Interest	\$391,005	(\$1,563)	\$389,442
Total Pool Balance	\$8,622,325	(\$480,168)	\$8,142,156
Weighted Average Coupon (WAC)	4.91%		4.92%
Weighted Average Maturity (WAM) (in months)	128.8		126.9
Number of Loans	916	(52)	864
Number of Borrowers	542	(33)	509
Average Borrower Indebtedness	\$15,908	\$88	\$15,996

(a) Footnotes

(b) Footnotes

Weighted Average Payments Made - FFELP

Current Status	Principal	% of Pool	W.A. Time until (a) Conversion to Repayment
In School	\$0	0.0%	0.0 months
Grace	\$0	0.0%	0.0 months
Total Not Converted	\$0	0.0%	
Current Status	Principal	% of Pool	W.A. Time since Conversion to Repayment
Repayment	\$7,231,447	93.3%	211.0 months
Reduced Payment	\$0	0.0%	0.0 months
Forbearance	\$320,857	4.1%	213.9 months
Deferment	\$133,021	1.7%	174.0 months
Claim Filed	\$67,389	0.9%	169.7 months
Total Converted	\$7,752,715	100.0%	
Total Portfolio	\$7,752,715	100%	

(a) Footnotes W.A. Time until Conversion to Repayment includes Grace period

Cumulative Default Rate - FFELP

	3/31/2023
Current Period Defaults and Write-offs	\$93,227
Cumulative Defaults and Write-offs	\$3,766,960
Loans for which claims have been filed but not yet paid as of Distribution Date	\$67,389
Cumulative Purchases and originations	\$38,194,339
Cumulative Default Rate (1)	10.04%
Cumulative Recoveries (including reimbursements and collections)	
Payments from Guarantor	\$3,699,245
Borrower Recoveries	\$0
Recovery Rate (2)	96.48%
Cumulative Net Loss	\$135,104
Cumulative Net Loss (3)	0.35%

1) (Cumulative Defaults and Write-offs + Claims Filed Not Paid) / (Cumulative Purchases and Originations)

2) (Payments from Guarantor + Borrower Recoveries) / (Cumulative Defaults and Write-offs)

3) (Cumulative Defaults and Write-offs + Claims Filed Not Paid) - (Payments from Guarantor + Borrower Recoveries) / Cumulative Purchases and Originations

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Portfolio by Loan Status - FFELP

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
In School	-	-	\$0	\$0	0.0%	0.0%
Repayment	838	799	\$7,771,083	\$7,231,447	94.4%	93.3%
Reduced Payment	-	-	\$0	\$0	0.0%	0.0%
In Grace	-	-	\$0	\$0	0.0%	0.0%
Forbearance	25	28	\$169,010	\$320,857	2.1%	4.1%
Deferment	48	30	\$233,941	\$133,021	2.8%	1.7%
Claim Filed	5	7	\$57,286	\$67,389	0.7%	0.9%
Total Portfolio	916	864	\$8,231,320	\$7,752,715	100%	100%

(a) Footnotes

(b) Footnotes

Delinquency Status - FFELP

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	677	688	\$6,444,774	\$6,269,280	82.9%	86.7%
1-29 Days Delinquent	61	44	\$465,321	\$357,849	6.0%	4.9%
30-59 Days Delinquent	32	18	\$359,252	\$246,470	4.6%	3.4%
60-89 Days Delinquent	16	13	\$69,925	\$43,907	0.9%	0.6%
90-119 Days Delinquent	19	2	\$141,394	\$24,510	1.8%	0.3%
120-149 Days Delinquent	13	10	\$133,541	\$72,154	1.7%	1.0%
150-179 Days Delinquent	5	7	\$33,224	\$43,991	0.4%	0.6%
180-209 Days Delinquent	5	9	\$43,906	\$62,086	0.6%	0.9%
210-239 Days Delinquent	-	6	\$0	\$72,455	0.0%	1.0%
240-269 Days Delinquent	8	-	\$71,212	\$0	0.9%	0.0%
270+ Days Delinquent	2	2	\$8,534	\$38,746	0.1%	0.5%
Total Repayment	838	799	\$7,771,083	\$7,231,447	100%	100%

(a) Footnotes Total Repayment includes Reduced Payment loans

(b) Footnotes

Portfolio by Loan Type - FFELP

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
Unsubsidized Stafford Loans	207	188	\$1,026,457	\$978,321	12.5%	12.6%
Subsidized Stafford Loans	185	180	\$486,688	\$478,725	5.9%	6.2%
Grad / PLUS Loans	26	25	\$295,645	\$262,784	3.6%	3.4%
HEAL Loans	-	-	\$0	\$0	0.0%	0.0%
Consolidation Loans	498	471	\$6,422,531	\$6,032,885	78.0%	77.8%
Total Portfolio	916	864	\$8,231,320	\$7,752,715	100%	100%

(a) Footnotes

(b) Footnotes

Portfolio by School Type - FFELP

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
2 Year	61	58	\$245,026	\$238,049	3.0%	3.1%
4 Year	716	675	\$6,350,364	\$5,983,853	77.1%	77.2%
Foreign	15	14	\$137,677	\$134,946	1.7%	1.7%
Private-nonprofit Non-Degree Program	-	-	\$0	\$0	0.0%	0.0%
Private-nonprofit Professional Degree	-	-	\$0	\$0	0.0%	0.0%
Proprietary	25	25	\$128,474	\$127,074	1.6%	1.6%
Public Non-Degree Program	-	-	\$0	\$0	0.0%	0.0%
Other / Unknown (a)	99	92	\$1,369,779	\$1,268,793	16.6%	16.4%
Total Portfolio	916	864	\$8,231,320	\$7,752,715	100%	100%

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Portfolio Summary - Private (b)

	Beg Balance	Activity	End Balance
Principal Balance	\$7,117,781	(271,588)	\$6,846,193
Accrued Interest	\$57,988	4,376	\$62,364
Total Pool Balance	\$7,175,769	(267,211)	\$6,908,557
Weighted Average Coupon (WAC)	6.28%		7.86%
Weighted Average Maturity (WAM) (in months)	206.0		204.8
Number of Loans	1,206	(53)	1,153
Number of Borrowers	855	(37)	818
Average Borrower Indebtedness	\$8,393	\$53	\$8,446
Average FICO Score (a)	698		697
Average FICO Score (cosigned borrowers) (a)	738		737
Average FICO Score (non-cosigned borrowers) (a)	674		675

(a) Footnotes Average of FICO scores on record
(b) Footnotes Private loan portfolio may include Non-guaranteed FFEL loans

Weighted Average Payments Made - Private

Current Status	Principal	% of Pool	W.A. Time until (a) Conversion to Repayment
In School	\$0	0.0%	0.0 months
Grace	\$0	0.0%	0.0 months
Total Not Converted	\$0	0.0%	
Current Status	Principal	% of Pool	W.A. Time since Conversion to Repayment
Repayment	\$6,828,948	99.7%	156.7 months
Reduced Payment	\$17,245	0.3%	167.2 months
Forbearance	\$0	0.0%	0.0 months
Deferment	\$0	0.0%	0.0 months
Claim Filed	\$0	0.0%	0.0 months
Total Converted	\$6,846,193	100.0%	
Total Portfolio	\$6,846,193	100%	

(a) Footnotes W.A. Time until Conversion to Repayment includes Grace period

Cumulative Default Rate - Private

	3/31/2023
Current Period Defaults and Write-offs	\$72,367
Cumulative Defaults and Write-offs	\$3,336,335
Loans for which claims have been filed as of Distribution Date	\$0
Cumulative Purchases and Originations	\$27,754,527
Cumulative Default Rate (1)	12.02%
Cumulative Recoveries (including reimbursements and collections)	
Payments from Guarantor	\$202,835
Recoveries from Collections	\$552,665
Recoveries on Rehab Loans	\$67,034
Recovery Rate (2)	24.65%
Cumulative Net Loss	\$2,513,802
Cumulative Net Loss (3)	9.06%

1) (Cumulative Defaults and Write-offs + Claims Filed Not Paid) / Cumulative Purchases and Originations
2) (Payments from Guarantor + Borrower Recoveries) / Cumulative Defaults and Write-offs
3) (Cumulative Defaults and Write-offs + Claims Filed Not Paid) - (Payments from Guarantor + Borrower Recoveries) / Cumulative Purchases and Originations

Portfolio by Loan Status - Private

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
In School	-	-	\$0	\$0	0.0%	0.0%
Repayment	1,198	1,149	\$7,051,263	\$6,828,948	99.1%	99.7%
Reduced Payment	2	-	\$39,373	\$0	0.6%	0.0%
In Grace	-	-	\$0	\$0	0.0%	0.0%
Forbearance (a)	6	4	\$27,145	\$17,245	0.4%	0.3%
Deferment	-	-	\$0	\$0	0.0%	0.0%
Claim Filed	-	-	\$0	\$0	0.0%	0.0%
Total Portfolio	1,206	1,153	\$7,117,781	\$6,846,193	100%	100%

(a) Footnotes Beginning balance corrected due to error in prior period report
(b) Footnotes

Delinquency Status - Private

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current	1,031	1,004	\$5,909,021	\$5,722,926	83.3%	83.8%
1-29 Days Delinquent	84	69	\$521,785	\$498,565	7.4%	7.3%
30-59 Days Delinquent	43	49	\$280,399	\$344,630	4.0%	5.0%
60-89 Days Delinquent	18	12	\$168,620	\$80,209	2.4%	1.2%
90-119 Days Delinquent	7	1	\$54,393	\$10,403	0.8%	0.2%
120-149 Days Delinquent	3	5	\$28,039	\$30,908	0.4%	0.5%
150-179 Days Delinquent	1	4	\$8,860	\$91,872	0.1%	1.3%
180-209 Days Delinquent	2	3	\$17,067	\$26,273	0.2%	0.4%
210-239 Days Delinquent	3	2	\$42,988	\$23,162	0.6%	0.3%
240-269 Days Delinquent	7	-	\$46,352	\$0	0.7%	0.0%
270+ Days Delinquent	1	-	\$13,111	\$0	0.2%	0.0%
Total Repayment	1,200	1,149	\$7,090,636	\$6,828,948	100%	100%

(a) Footnotes
(b) Footnotes

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Deal Name	2014-B
Distribution Date	3/31/2023
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Website	www.vsa.org

Portfolio by Loan Program - Private

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
VSAC Extra Advantage	858	829	\$5,424,735	\$5,219,030	76.2%	76.2%
VSAC Extra Law	234	219	\$1,154,893	\$1,105,389	16.2%	16.1%
VSAC Extra Institutional	33	34	\$393,557	\$394,559	5.5%	5.8%
VSAC Extra Medical	61	52	\$73,686	\$61,895	1.0%	0.9%
VSAC Rehab Loan	15	14	\$53,612	\$48,752	0.8%	0.7%
VSAC Extra Choice	4	4	\$16,235	\$15,526	0.2%	0.2%
VSAC Extra Classic	1	1	\$1,062	\$1,042	0.0%	0.0%
Private Loans - Other (a)	-	-	\$0	\$0	0.0%	0.0%
Total Portfolio	1,206	1,153	\$7,117,781	\$6,846,193	100%	100%

(a) Footnotes May include Non-Guaranteed FFEL

(b) Footnotes

Portfolio by School Type - Private

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
2 Year	19	16	\$89,709	\$78,089	1.3%	1.1%
4 Year	1,110	1,061	\$6,227,644	\$5,977,375	87.5%	87.3%
Foreign	10	9	\$59,066	\$58,497	0.8%	0.9%
Private-nonprofit Non-Degree Program	-	-	\$0	\$0	0.0%	0.0%
Private-nonprofit Professional Degree	1	1	\$8,411	\$8,411	0.1%	0.1%
Proprietary	64	64	\$725,857	\$716,979	10.2%	10.5%
Public Non-Degree Program	2	2	\$7,095	\$6,842	0.1%	0.1%
Other / Unknown	-	-	\$0	\$0	0.0%	0.0%
Total Portfolio	1,206	1,153	\$7,117,781	\$6,846,193	100%	100%

(a) Footnotes Effective June 30, 2017 School Types are reported according to the Dept. of Education Postsecondary Education Participants System (PEPS) database

(b) Footnotes

Distribution by FICO Credit Scores - Private

	# of Loans		Principal Balance		% of Balance	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
No FICO Score	75	63	\$134,618	\$124,931	1.9%	1.8%
Less than 650	311	301	\$2,220,565	\$2,149,771	31.2%	31.4%
650 - 699	187	186	\$1,145,388	\$1,121,615	16.1%	16.4%
700 - 749	261	245	\$1,521,481	\$1,468,110	21.4%	21.4%
750 - 799	282	270	\$1,497,759	\$1,409,503	21.0%	20.6%
800 +	90	88	\$597,969	\$572,264	8.4%	8.4%
Total Balance	1,206	1,153	\$7,117,781	\$6,846,193	100%	100%

(a) Footnotes

(b) Footnotes

**Student Loan Backed Reporting Mixed Deal
Monitoring Waterfall and Collections**

Distribution Date	3/31/2023
Collection Period	1/1/23 - 3/31/23

Collection Activity

Available Funds	3/31/2023
Available Funds at Beginning of Period	
Revenue Fund	\$1,451,415
Capitalized Interest Fund	\$0
Collection Amount Received	\$834,060
Payments from Guarantor	\$91,456
Recoveries from Collections	\$2,956
Recoveries on Rehab Loans	\$6,344
Investment Income	\$17,229
Other Amounts Received in Collection	
Interest Benefit/Special Allowance received from Dept	\$43,272
Total Available Funds	\$2,446,732
Reserve Funds	
Debt Service Fund - Interest Account	\$0
Debt Service Fund - Principal Account	\$0
Debt Service Fund - Retirement Account	\$0
Debt Service Reserve Fund	\$99,248
DOE Reserve Fund	\$0
Total Reserve Funds	\$99,248
(a) Footnotes:	
(b) Footnotes	

Fees and Program Expenses for Current Period	3/31/2023
Indenture Trustee Fees	\$240
Servicing Fees	\$17,019
Administration Fees	\$6,516
Other Fees	\$0
Total Fees and Program Expenses	\$23,775

Waterfall Activity

Waterfall for Distribution	Amount Due	Amount Remaining
Total Available Funds		\$2,446,732
First: Tax Exempt Rebate Fund	\$0	\$2,446,732
Second: US Department of Education Reserve Fund	\$16,834	\$2,429,898
Third: Trustee Fees	\$240	\$2,429,657
Fourth: Servicing Fees	\$17,019	\$2,412,638
Fifth: Administration Fees	\$6,516	\$2,406,122
Sixth: Noteholder's Interest	\$0	\$2,406,122
Seventh: Debt Service Reserve Fund	\$0	\$2,406,122
Eighth: Noteholder's Principal	\$0	\$2,406,122
Ninth: Noteholder's Principal (if outstanding Pool Balance is 10% or less than Initial Pool Balance)	\$0	\$2,406,122
Tenth: Released to the Corporation	\$0	\$2,406,122
(a) Footnotes		
(b) Footnotes		

Distributions	
Principal and Interest Distributions	2014 B
Interest Accrued	\$250,419
Interest Due	\$0
Interest Paid	\$0
Interest Shortfall	N/A
Accrued Interest Carryover	\$250,419
Interest Carryover Due	\$0
Interest Carryover Paid	\$0
Interest Carryover	\$250,419
Periodic Principal Distribution Amount Due	\$0
Periodic Principal Paid (a)	\$0
Principal Shortfall	N/A
Total Distribution Amount	\$0
(a) Footnotes	
(b) Footnotes	

Vermont Student Assistance Corporation

2014-B Indenture

Balance Sheet

		2014 - B 12/31/2022	2014 - B 3/31/2023
Assets			
Cash and Equivalents			
	Revenue	\$1,451,415.25	\$2,406,122.29
	Loan Acquisition	\$0.00	\$0.00
	Debt Service Reserve	\$99,248.00	\$99,248.00
	Debt Service - Interest	\$0.00	\$0.00
	Debt Service - Principal	\$0.00	\$0.00
	Temporary COI	\$0.00	\$0.00
	DOE Reserve Fund	\$0.00	\$0.00
	Total Cash and Equivalents	\$1,550,663.25	\$2,505,370.29
Receivables			
	Investment Interest	\$325.07	\$9,017.66
	Student Loans	\$15,349,100.85	\$14,598,907.45
	Rehabilitated student loan offset - principal	(\$393,557.13)	(\$394,558.56)
	Allowance for Bad Debt	(\$930,335.98)	(\$930,335.98)
	Contra SLR - Alt Fees	\$0.00	\$0.00
	Deferred Subsidized Fees	\$0.00	\$0.00
	Student Loan Interest	\$448,992.68	\$451,806.19
	Rehabilitated student loan offset - interest	(\$12,787.53)	(\$14,515.07)
	FIB	\$1,581.80	\$800.02
	SAP	\$41,690.03	\$52,805.32
	Total Receivables	\$14,505,009.79	\$13,773,927.03
	Total Assets	\$16,055,673.04	\$16,279,297.32
Liabilities and Net Assets			
Liabilities			
	Senior Bonds Payable	\$13,742,196.47	\$13,742,196.47
	Bond Interest Payable	\$60,589.47	\$250,419.15
	VT Value Rebates Payable	\$0.00	\$0.00
	Accrued Yield - US Treasury	\$0.00	\$0.00
	Accrued Rebates - US Treasury	\$0.00	\$0.00
	Due To US Department of Education	\$0.00	\$0.00
	Due To/From Other Funds	\$29,441.97	\$34,115.07
	Total Liabilities	\$13,832,227.91	\$14,026,730.69
Net Assets			
	Restricted by Bond Resolution	\$2,223,445.13	\$2,252,566.63
	Total Net Assets	\$2,223,445.13	\$2,252,566.63
	Total Liabilities and Net Assets	\$16,055,673.04	\$16,279,297.32

Vermont Student Assistance Corporation

2014-B Indenture

Quarterly Income Statement

		2014-B Trust
		<u>1/1/2023- 3/31/2023</u>
Bond Direct Contribution		
Revenue		
	Federal Interest Benefits	\$800.02
	Special Allowance Payments	\$54,147.51
	Interest on Investments	\$25,921.56
	Interest and Fees/Student Loans	\$242,428.75
	Other Income	\$9,299.48
	Total Revenue	<u>\$332,597.32</u>
Bond Expenses		
	Bond/Note Interest	\$189,829.68
	Amortization of Bond Discount/Premium	\$0.00
	Lender Fees and Consolidation Fees	\$16,499.82
	Borrower Int Returned to DOE	\$1,342.19
	VT Value Rebate Expense	\$1,581.15
	Fees Paid on Borrower Behalf	\$0.00
	Yield Exp - US Treasury	\$0.00
	Yield Analysis	\$625.00
	Rebate Exp - US Treasury	\$0.00
	Rebate Analysis	\$625.00
	Bad Debt Expense	\$74,138.50
	Credit Enhancement	\$0.00
	Auction Agent	\$0.00
	Remarketing	\$0.00
	Trustee Fees	\$240.48
	Rating Agency Fees	\$0.00
	Total Interest Expenses	<u>\$284,881.82</u>
	Total Direct Contribution	<u>\$47,715.50</u>
Administrative Expense		
	Salaries and Benefits	\$25,652.00
	Other General and Admin	\$101.00
	Other Loan Finance Expense	\$0.00
	Amortization of Bond Issuance	\$0.00
	Subsidy Transfer to Ops	(\$7,159.00)
	Total Administrative	<u>\$18,594.00</u>
	Transfers	\$0.00
	BEGINNING NET ASSETS	\$2,223,445.13
	NET SURPLUS/(DEFICIT)	\$29,121.50
	ENDING NET ASSETS	<u>\$2,252,566.63</u>