



Fannie Mae™

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**Fannie Mae GeMS™ Guaranteed REMIC  
Fannie Mae Multifamily REMIC Trust 2023-M4  
Structural and Collateral Term Sheet**  
As of May 17, 2023

**Fannie Mae Structured Pass-Through Certificates**  
Series 2023-M4, Class A1, A2, A3

**\$536,590,080**  
(Approximate Offered Certificates)

**BMO Capital Markets**  
Lead Manager & Bookrunner

**BofA Securities**  
*Co-Manager*

**Mizuho**  
*Co-Manager*

**Mischler Financial Group**  
*Co-Manager*

**Fannie Mae GeMS™**

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## Certificate Structure

Class	Approximate Initial Certificate Balance or Notional Amount <sup>(1)</sup>	% of Initial Group Aggregate Certificate Balance <sup>(2)</sup>	Expected Weighted Average Life (Years) <sup>(3)</sup>	Expected Principal Window (Months) <sup>(4)</sup>	Coupon Type	Pricing Speed
A1	\$29,000,000	5.40%	6.09	1 – 109	WAC	0% CPY
A2	\$400,590,080	74.65%	9.16	109 – 111	WAC	0% CPY
A3	\$107,000,000	19.94%	9.29	111 – 112	Fixed	0% CPY
X3 <sup>(5)(6)</sup>	\$107,000,000	N/A	N/A	N/A	WAC IO <sup>(7)</sup>	100% CPY

- (1) The initial certificate balances and notional amounts are approximate and on the settlement date may vary by up to 5%. Underlying pools may be removed from or added to the mortgage pool prior to the settlement date within the same maximum permitted variance. Any reduction or increase in the aggregate principal balance of underlying pools within these parameters will result in changes to the initial certificate balance or notional amounts of each class of certificates and to the other statistical data.
- (2) Approximate as of the settlement date.
- (3) Calculated at 0% CPY.
- (4) The expected principal window is expressed in months following the settlement date and reflects the period during which distributions of principal would be received at the Pricing Speed.
- (5) The Class X3 notional amount is equal to the principal certificate balance of the Class A3.
- (6) The Class X3 will not be offered.
- (7) The Class X3 coupon will be equal to the positive difference between the weighted average MBS Pass-through Rate for such distribution date less the Class A3 coupon for such distribution date.



## Issue Characteristics

<b>Securities:</b>	\$536,590,080 (approximate) monthly pay, fixed and variable-rate, multi-class, commercial mortgage REMIC Pass-Through Certificates (Class A1, Class A2, Class A3, and Class X3)
<b>Lead Manager:</b>	BMO Capital Markets
<b>Issuer:</b>	Federal National Mortgage Association (“Fannie Mae”)
<b>Issuing Entity:</b>	Fannie Mae Multifamily REMIC Trust 2023-M4, a trust to be formed by Fannie Mae
<b>Trustee:</b>	Fannie Mae
<b>Cut-off Date:</b>	On or about May 1, 2023
<b>Expected Settle Date:</b>	May 31, 2023
<b>Distribution Dates:</b>	The 25 <sup>th</sup> calendar day of each month, or if such day is not a business day, the following business day, commencing June 2023.
<b>Accrual:</b>	Each class will accrue interest on a 30/360 basis during the preceding calendar month.
<b>ERISA:</b>	It is expected that all Offered Certificates will be ERISA eligible.
<b>Tax Treatment:</b>	Double REMIC Series
<b>Form of Offering:</b>	The certificates are exempt from registration under the Securities Act of 1933 and are “exempted securities” under the Securities Exchange Act of 1934.
<b>Offered Certificates:</b>	The Class A1, Class A2, and Class A3 Certificates.
<b>Optional Termination:</b>	None.
<b>Minimum Denominations:</b>	\$100,000 for the Class X3 Certificates and \$1,000 for the Class A1, Class A2, and Class A3 Certificates, \$1 in excess thereof.
<b>Settlement Terms:</b>	Book-Entry except for Classes R and RL.
<b>Analytics:</b>	Cash flows are expected to be available through Bloomberg, L.P., Intex Solutions, Inc. and Trepp LLC
<b>Bloomberg Ticker:</b>	FNA 2023-M4 <MTGE><GO>
<b>Risk Factors:</b>	THE CERTIFICATES INVOLVE CERTAIN RISKS AND MAY NOT BE SUITABLE FOR ALL INVESTORS. SEE THE “RISK FACTORS” SECTION OF FANNIE MAE’S MULTIFAMILY REMIC PROSPECTUS.



## Structure Overview

**Amount of Distributions:** On each Distribution Date, certificate holders will be entitled to receive interest and any principal required to be paid on their certificates on such Distribution Date, distributed from funds available for distribution from the MBS Pool.

**Distribution of Principal:** The Principal Distribution Amount for any Distribution Date will be allocated as follows: scheduled and unscheduled principal payments included in the principal distribution for each MBS, on an aggregate basis, sequentially to the Class A1, Class A2, and Class A3, in that order, until retired.

**Distribution of Prepayment Premiums:** On each Distribution Date, any prepayment premiums that are included in the related MBS distributions on that date will be allocated as follows:

1. To the Class A1, an amount equal to 100% of prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the Class A1 on that date and the denominator of which is the aggregate principal payable to the Class A1, Class A2, and Class A3 for that Distribution Date.
2. To the Class A2, an amount equal to 100% of the prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the Class A2 on that date and the denominator of which is the aggregate principal payable to the Class A1, Class A2, and Class A3 for that Distribution Date.
3. To the Class A3, an amount equal to 30% of the prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the Class A3 on that date and the denominator of which is the aggregate principal payable to the Class A1, Class A2, and Class A3 for that Distribution Date.
4. To the Class X3, an amount equal to 70% of the prepayment premiums for that Distribution Date multiplied by the percentage equivalent of a fraction, the numerator of which is the principal payable to the Class A3 on that date and the denominator of which is the aggregate principal payable to the Class A1, Class A2, and Class A3 for that Distribution Date.

**Call Protection <sup>(1)</sup>:** 57 underlying pools (representing 100% of the collateral pool) provide for a remaining yield maintenance prepayment premium term. The collateral pool has a weighted average remaining yield maintenance prepayment premium term of 103 months.

**Guarantee:** All underlying pools will be guaranteed by Fannie Mae with respect to the full and timely payment of interest and principal. Fannie Mae's guarantee does not cover any prepayment premium payments due on the underlying mortgage loans.

(1) Remaining Yield Maintenance Term (Months) is calculated from the end of the month of the Cut-off Date to the Prepayment Premium End Date and would be one month longer if calculated from the beginning of the month of the Cut-off Date to the Prepayment Premium End Date.



## Collateral Overview

<b>Aggregate Cut-off Date Principal Balance:</b>	\$536,590,080
<b>Number of Mortgage Loans:</b>	57
<b>Number of Underlying Pools:</b>	57
<b>Number of Mortgaged Properties:</b>	57
<b>Average Cut-off Date Balance per Mortgage Pool:</b>	\$9,413,861
<b>Weighted Average Mortgage Rate:</b>	4.796%
<b>Weighted Average Pass-Through Rate:</b>	3.768%
<b>Weighted Average Original Term to Maturity (Months):</b>	120
<b>Weighted Average Remaining Term to Maturity (Months):</b>	110
<b>Weighted Average Seasoning (Months):</b>	10
<b>Weighted Average Remaining Yield Maintenance (Months) <sup>(1)</sup>:</b>	103

(1) Remaining Yield Maintenance Term (Months) is calculated from the end of the month of the Cut-off Date to the Prepayment Premium End Date and would be one month longer if calculated from the beginning of the month of the Cut-off Date to the Prepayment Premium End Date.

More Information regarding the DUS MBS program can be found on Fannie Mae's website at:  
<https://www.fanniemae.com/resources/file/mbs/pdf/mbsenger-0520.pdf>



## Collateral Stratification

### Underlying Securities by Cut-off Date Principal Balance

Cut-off Date Principal Balance (\$)	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
\$1,504,000 to \$4,999,999	21	62,469,551	11.64	4.882	3.854	120	110	10	103
\$5,000,000 to \$9,999,999	19	139,673,339	26.03	4.831	3.749	120	110	10	103
\$10,000,000 to \$14,999,999	8	107,909,190	20.11	4.716	3.734	120	111	9	104
\$15,000,000 to \$19,999,999	3	50,889,000	9.48	4.835	3.853	120	111	9	104
\$20,000,000 to \$24,999,999	5	116,407,000	21.69	4.823	3.864	120	111	9	104
\$25,000,000 to \$59,242,000	1	59,242,000	11.04	4.680	3.520	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

### Ten Largest MBS Pools

Pool Number	Property Name	City	State	Property Type	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	DSCR <sup>(1)</sup>	LTV (%) <sup>(2)</sup>
BS5732	Torrey Pines Apartments	West Covina	CA	Multifamily	59,242,000	11.04	1.64x	51.40
BS6071	Polo Club Apartments	Farmington	MI	Multifamily	24,545,000	4.57	1.35x	58.40
BS5558	711 West End Avenue	New York	NY	Multifamily	24,504,000	4.57	1.34x	55.60
BS6725	Crosspoint Apartments	Columbus	OH	Multifamily	23,451,000	4.37	1.30x	67.00
BS6363	Mountain Vista	Albuquerque	NM	Multifamily	22,305,000	4.16	1.54x	54.90
BS6101	Eaglecrest Retirement Community	Salina	KS	Seniors	21,602,000	4.03	1.54x	65.70
BS6364	Saddle Brook	Longview	TX	Multifamily	18,288,000	3.41	1.54x	59.00
BS6072	Trinity Courtyard	Fort Worth	TX	Multifamily	16,521,000	3.08	1.25x	61.20
BS6360	Arbors on Chimney Rock	Tyler	TX	Multifamily	16,080,000	3.00	1.56x	60.00
BS6357	La Residencia and Bonaventure Apartments	Brownsville	TX	Multifamily	14,886,000	2.77	1.25x	67.40
<b>Total / WA</b>					<b>241,424,000</b>	<b>44.99</b>	<b>1.47x</b>	<b>58.46</b>

(1) Most Recent Annual DSCR calculations are based on the most recent data using amortizing debt service payments with the exception of the full-term interest-only loans, which are based on interest-only payments.

(2) As of the loan origination date of the related mortgage pool.



## Collateral Stratification

### Underlying Securities by Most Recent Annual Debt Service Coverage Ratio (1)

Most Recent Annual Debt Service Coverage Ratio	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
1.17 to 1.24	1	1,708,000	0.32	5.350	3.840	120	109	11	102
1.25 to 1.49	28	257,550,525	48.00	4.881	3.805	120	110	10	103
1.50 to 1.74	11	163,731,500	30.51	4.802	3.729	120	110	10	103
1.75 to 1.99	5	49,416,790	9.21	4.580	3.719	120	110	10	103
2.00 to 10.25	12	64,183,266	11.96	4.588	3.755	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Most Recent Annual DSCR	1.17x
Maximum Most Recent Annual DSCR	10.25x
Weighted Average Most Recent Annual DSCR	1.68x

### Underlying Securities by Underwritten Loan-to-Value Ratio (2)

Underwritten Loan-to-Value Ratio %	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
9.20 to 39.99	6	35,402,456	6.60	4.600	3.825	120	111	9	104
40.00 to 49.99	16	96,842,100	18.05	4.613	3.709	120	110	10	103
50.00 to 59.99	12	203,312,000	37.89	4.689	3.688	120	110	10	103
60.00 to 69.99	17	166,941,000	31.11	4.966	3.868	120	111	9	104
70.00 to 74.60	6	34,092,525	6.35	5.325	3.860	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Underwritten LTV	9.20%
Maximum Underwritten LTV	74.60%
Weighted Average Underwritten LTV	55.05%

- (1) Most Recent Annual DSCR calculations are based on the most recent data using amortizing debt service payments with the exception of the full-term interest-only loans, which are based on interest-only payments.
- (2) As of the loan origination date of the related mortgage pool.



## Collateral Stratification

### Underlying Securities by Mortgage Rate

Mortgage Rate	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
4.35 to 4.49	6	40,539,190	7.55	4.417	3.685	120	110	10	103
4.50 to 4.74	23	286,828,327	53.45	4.624	3.680	120	110	10	103
4.75 to 4.99	9	79,070,039	14.74	4.793	3.854	120	111	9	104
5.00 to 5.24	11	69,766,427	13.00	5.062	3.883	120	110	10	103
5.25 to 5.49	4	29,420,000	5.48	5.344	3.948	120	111	9	104
5.50 to 5.74	2	23,502,098	4.38	5.532	4.079	120	110	10	103
5.75 to 6.72	2	7,464,000	1.39	6.525	3.932	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Mortgage Rate	4.350%
Maximum Mortgage Rate	6.720%
Weighted Average Mortgage Rate	4.796%

### Underlying Securities by Pass-Through Rate

Pass-Through Rate	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
3.51 to 3.74	24	239,510,517	44.64	4.600	3.600	120	110	10	103
3.75 to 3.99	22	224,219,698	41.79	4.920	3.849	120	111	9	104
4.00 to 4.24	10	71,264,197	13.28	5.057	4.065	120	111	9	104
4.25 to 4.35	1	1,595,669	0.30	4.960	4.350	120	112	8	105
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Pass-Through Rate	3.510%
Maximum Pass-Through Rate	4.350%
Weighted Average Pass-Through Rate	3.768%

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## Collateral Stratification

### Underlying Securities by Loan Age

Loan Age	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
8	13	79,310,051	14.78	4.834	3.868	120	112	8	105
9	13	164,714,102	30.70	4.676	3.821	120	111	9	104
10	15	186,348,600	34.73	4.940	3.742	120	110	10	103
11	16	106,217,327	19.79	4.699	3.657	120	109	11	102
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Loan Age	8
Maximum Loan Age	11
Weighted Average Loan Age	10

### Underlying Securities by Remaining Term To Maturity

Remaining Term To Maturity	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
109	16	106,217,327	19.79	4.699	3.657	120	109	11	102
110	15	186,348,600	34.73	4.940	3.742	120	110	10	103
111	13	164,714,102	30.70	4.676	3.821	120	111	9	104
112	13	79,310,051	14.78	4.834	3.868	120	112	8	105
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

Minimum Remaining Term to Maturity	109
Maximum Remaining Term to Maturity	112
Weighted Average Remaining Term to Maturity	110

### Underlying Securities by Prefix Type (1)

Prefix Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
HY	56	530,630,080	98.89	4.774	3.766	120	110	10	103
H2	1	5,960,000	1.11	6.720	3.910	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

(1) Prefix definitions can be found by visiting Fannie Mae's website at <http://www.fanniemae.com/resources/file/mbs/pdf/pool-prefix-glossary.pdf>



## Collateral Stratification

### Underlying Securities by Property Type

Property Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Multifamily	51	488,575,814	91.05	4.758	3.745	120	110	10	103
Seniors	1	21,602,000	4.03	5.520	4.100	120	110	10	103
Cooperative	4	17,323,266	3.23	4.809	3.973	120	111	9	104
Manufactured Housing	1	9,089,000	1.69	5.060	3.800	120	109	11	102
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

### Underlying Securities by Amortization Type

Amortization Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Partial IO Balloon	32	297,357,500	55.42	4.924	3.823	120	110	10	103
Full Term IO Balloon	18	203,651,600	37.95	4.626	3.670	120	110	10	103
Amortizing Balloon	7	35,580,980	6.63	4.689	3.868	120	111	9	104
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

### Underlying Securities by Accrual Type

Accrual Type	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
Actual/360	57	536,590,080	100.00	4.796	3.768	120	110	10	103
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

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## Collateral Stratification

### Underlying Securities by Property State

Property State	Number of Underlying Pools	Cut-off Date Principal Balance (\$)	% of Cut-off Balance	Weighted Average Mortgage Rate (%)	Weighted Average Pass-Through Rate (%)	Weighted Average Original Term to Maturity (Months)	Weighted Average Remaining Term to Maturity (Months)	Weighted Average Loan Age (Months)	Weighted Average Remaining Yield Maintenance (Months)
TX	10	118,089,000	22.01	4.795	3.819	120	111	9	104
CA	8	94,866,000	17.68	4.653	3.577	120	110	10	103
NY	8	67,797,695	12.63	4.741	3.681	120	110	10	103
OH	5	48,204,000	8.98	4.824	3.852	120	111	9	104
FL	4	25,165,000	4.69	4.845	3.793	120	111	9	104
MI	1	24,545,000	4.57	4.720	4.010	120	111	9	104
NM	1	22,305,000	4.16	4.595	3.785	120	111	9	104
KS	1	21,602,000	4.03	5.520	4.100	120	110	10	103
OR	2	17,629,690	3.29	4.395	3.665	120	111	9	104
OK	2	17,200,000	3.21	4.597	3.592	120	110	10	103
WA	2	12,546,600	2.34	4.741	3.793	120	110	10	103
LA	1	12,435,000	2.32	5.070	3.960	120	110	10	103
DC	1	10,754,000	2.00	4.750	3.640	120	110	10	103
NJ	3	10,169,000	1.90	4.784	3.738	120	109	11	102
CT	2	9,744,669	1.82	5.094	3.982	120	109	11	102
VA	1	7,900,000	1.47	4.510	3.750	120	112	8	105
IL	2	7,464,000	1.39	6.525	3.932	120	110	10	103
GA	1	3,809,000	0.71	4.680	3.570	120	109	11	102
AK	1	2,278,427	0.42	5.050	4.190	120	112	8	105
AL	1	2,086,000	0.39	4.870	3.860	120	111	9	104
<b>Total / WA</b>	<b>57</b>	<b>536,590,080</b>	<b>100.00</b>	<b>4.796</b>	<b>3.768</b>	<b>120</b>	<b>110</b>	<b>10</b>	<b>103</b>

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