

To: Bond Review Participants
From: Carlos Mello, Acting CEO *CEM*
Date: May 5, 2023
Re: March 31, 2023 Quarterly Financial and Operating Data



In accordance with the Maine Educational Loan Authority's Trust Indentures dated June 14, 2012, July 1, 2014, April 1, 2017, July 25, 2018, May 30, 2019, and May 27, 2021, we are enclosing the following financial and operating data quarterly reports as of March 31, 2023, for your review:

- March 31, 2023 unaudited balance sheet and income statement for The Maine Loan (formally "MELA"), in the aggregate, as well as for the Trust Estate ("Restricted") and for the Program generally ("Unrestricted").
- March 31, 2023 Asset Coverage Ratio
- March 31, 2023 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- March 31, 2023 Loan Characteristics Report
- March 31, 2023 Delinquency Analysis
- March 31, 2023 New Loans by Repayment Type
- March 31, 2023 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- March 31, 2023 Cumulative Default Schedule – Static Pool (by year of origination)
- March 31, 2023 Loan Origination Graphs and Charts
- March 31, 2023 Collection Statistics

Please let me know if you have any questions or would like any additional information.

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
March 31, 2023

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 10,612,350.27	\$ 7,757,923.18	\$ 2,854,427.09
Accounts Receivable			\$ 1,454.42
Interest on Ed Loans Rec	\$ 1,723,736.65	\$ 1,630,301.23	\$ 93,435.42
Notes Receivable	\$ 78,162,208.00	\$ 67,295,193.90	\$ 10,867,014.10
Less: Reserve fo Losses on Notes	\$ (1,696,555.50)	\$ (1,696,555.50)	\$ -
Prepaid Expense	\$ 1,238.85	\$ 1,238.85	\$ -
Prepaid Bond Insurance	\$ 184,908.15	\$ 184,908.15	\$ -
Total Assets	\$ 88,987,886.42	\$ 75,173,009.81	\$ 13,816,331.03
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 50,229.49	\$ 15,772.32	\$ 35,911.59
Accrued Liabilities	\$ 61,051.97	\$ -	\$ 61,051.97
Accrued Interest Bonds Payable	\$ 909,412.43	\$ 909,412.43	\$ -
Accred Arbitrage-Purpose	\$ 5,013,431.36	\$ 5,013,431.36	\$ -
Notes Payable	\$ 1,496,910.06	\$ -	\$ 1,496,910.06
Bonds Payable	\$ 63,675,000.00	\$ 63,675,000.00	\$ -
Premium on Bonds (net)	\$ 3,764,580.45	\$ 3,764,580.45	\$ -
Deferred Loss on Refunding (Net)	\$ (1,073,063.42)	\$ (1,073,063.42)	\$ -
Total Liabilities	\$ 73,897,552.34	\$ 72,305,133.14	\$ 1,593,873.62
Fund Balance			
Retained Fund Balance	\$ 15,090,334.08	\$ 2,867,876.67	\$ 12,222,457.41
Total Fund Balance	\$ 15,090,334.08	\$ 2,867,876.67	\$ 12,222,457.41
Total Liabilities and Fund Balance	\$ 88,987,886.42	\$ 75,173,009.81	\$ 13,816,331.03

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2023

	Actual Month 3/31/2023	Budget Month 3/31/2023	Variance Month	YTD Actual 3/31/2023	YTD Budget 3/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 364,617.34	\$ 350,000.05	\$ 14,617.29	\$ 3,092,623.28	\$ 3,048,045.67	\$ 44,577.61	\$ 4,043,492.39
Investment Income	\$ 28,318.68	\$ 458.34	\$ 27,860.34	\$ 229,108.28	\$ 4,125.00	\$ 224,983.28	\$ 5,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ (767.34)	\$ -	\$ (767.34)	\$ -
Other Income	\$ 1,116.51	\$ 1,562.50	\$ (445.99)	\$ 11,975.79	\$ 14,062.50	\$ (2,086.71)	\$ 18,750.00
Total Revenue	\$ 394,052.53	\$ 352,020.89	\$ 42,031.64	\$ 3,332,940.01	\$ 3,066,233.17	\$ 266,706.84	\$ 4,067,742.39
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 34,295.33	\$ 45,053.38	\$ 10,758.05	\$ 301,528.32	\$ 405,480.37	\$ 103,952.05	\$ 540,640.51
Marketing	\$ 130.94	\$ 4,695.99	\$ 4,565.05	\$ 16,530.19	\$ 42,263.91	\$ 25,733.72	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ (118.58)	\$ 127.10	\$ 245.68	\$ 977.46	\$ 1,143.90	\$ 166.44	\$ 1,525.20
Loan Servicing	\$ 16,011.95	\$ 16,836.14	\$ 824.19	\$ 167,720.49	\$ 149,355.72	\$ (18,364.77)	\$ 199,448.04
Depreciation	\$ 2,530.52	\$ 2,183.38	\$ (347.14)	\$ 22,310.58	\$ 19,981.77	\$ (2,328.81)	\$ 25,938.02
Travel & Meals	\$ 142.19	\$ 78.93	\$ (63.26)	\$ 3,331.55	\$ 1,460.37	\$ (1,871.18)	\$ 1,697.15
Professional Fees	\$ 32,761.17	\$ 8,554.03	\$ (24,207.14)	\$ 116,569.58	\$ 83,274.27	\$ (33,295.31)	\$ 112,080.40
Bond Administration Expense	\$ 9,846.04	\$ 7,038.55	\$ (2,807.49)	\$ 78,443.74	\$ 66,137.71	\$ (12,306.03)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 1,031,249.97	\$ 1,031,250.00	\$ 0.03	\$ 1,375,020.00
Bond Financing Expense	\$ 198,827.12	\$ 196,393.79	\$ (2,433.33)	\$ 1,873,468.24	\$ 1,875,575.64	\$ 2,107.40	\$ 2,863,911.46
Other Operating Expenses	\$ 5,361.27	\$ 5,590.29	\$ 229.02	\$ 51,562.74	\$ 66,180.06	\$ 14,617.32	\$ 83,304.54
Total Operating Expenses	\$ 414,371.28	\$ 401,134.92	\$ (13,236.36)	\$ 3,663,692.86	\$ 3,742,103.72	\$ 78,410.86	\$ 5,347,145.59
Non-Operating Expenses							
Legal Expense-projects	\$ 415.65	\$ 196.50	\$ (219.15)	\$ 1,081.64	\$ 1,768.50	\$ 686.86	\$ 2,358.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 18,000.00	\$ -	\$ (18,000.00)	\$ -
Total Non-Operating Expenses	\$ 2,415.65	\$ 196.50	\$ (2,219.15)	\$ 19,081.64	\$ 1,768.50	\$ (17,313.14)	\$ 2,358.00
Total Expenses	\$ 416,786.93	\$ 401,331.42	\$ (15,455.51)	\$ 3,682,774.50	\$ 3,743,872.22	\$ 61,097.72	\$ 5,349,503.59
Change in Net Position	\$ (22,734.40)	\$ (49,310.53)	\$ 26,576.13	\$ (349,834.49)	\$ (677,639.05)	\$ 327,804.56	\$ (1,281,761.20)

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2023

	Actual Month 3/31/2023	Budget Month 3/31/2023	Variance Month	YTD Actual 3/31/2023	YTD Budget 3/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 326,035.64	\$ 350,000.05	\$ (23,964.41)	\$ 2,937,262.65	\$ 3,048,045.67	\$ (110,783.02)	\$ 4,043,492.39
Investment Income	\$ 22,371.54	\$ -	\$ 22,371.54	\$ 208,125.55	\$ -	\$ 208,125.55	\$ -
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ (767.34)	\$ -	\$ (767.34)	\$ -
Other Income	\$ 1,068.93	\$ -	\$ 1,068.93	\$ 11,676.14	\$ -	\$ 11,676.14	\$ -
Total Revenue	\$ 349,476.11	\$ 350,000.05	\$ (523.94)	\$ 3,156,297.00	\$ 3,048,045.67	\$ 108,251.33	\$ 4,043,492.39
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 13,660.17	\$ 16,836.14	\$ 3,175.97	\$ 135,434.20	\$ 149,355.72	\$ 13,921.52	\$ 199,448.04
Depreciation							
Travel & Meals							
Professional Fees	\$ 27,000.00	\$ -	\$ (27,000.00)	\$ 27,000.00	\$ -	\$ (27,000.00)	\$ -
Bond Administration Expense	\$ 9,846.04	\$ 7,038.55	\$ (2,807.49)	\$ 78,443.74	\$ 66,137.71	\$ (12,306.03)	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$ 114,583.34	\$ 0.01	\$ 1,031,249.97	\$ 1,031,250.00	\$ 0.03	\$ 1,375,020.00
Bond Financing Expense	\$ 195,845.53	\$ 196,393.79	\$ 548.26	\$ 1,870,486.65	\$ 1,875,575.64	\$ 5,088.99	\$ 2,863,911.46
Other Operating Expenses							
Total Operating Expenses	\$ 360,935.07	\$ 334,851.82	\$ (26,083.25)	\$ 3,142,614.56	\$ 3,122,319.07	\$ (20,295.49)	\$ 4,525,607.85
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 59,537.00	\$ 61,544.61	\$ 2,007.61	\$ 536,315.00	\$ 541,273.61	\$ 4,958.61	\$ 720,587.42
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 17,990.45	\$ -	\$ (17,990.45)	\$ -
Total Non-Operating Expenses	\$ 61,537.00	\$ 61,544.61	\$ 7.61	\$ 554,305.45	\$ 541,273.61	\$ (13,031.84)	\$ 720,587.42
Total Expenses	\$ 422,472.07	\$ 396,396.43	\$ (26,075.64)	\$ 3,696,920.01	\$ 3,663,592.68	\$ (33,327.33)	\$ 5,246,195.27
Change in Net Position	\$ (72,995.96)	\$ (46,396.38)	\$ (26,599.58)	\$ (540,623.01)	\$ (615,547.01)	\$ 74,924.00	\$ (1,202,702.88)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2023

	Actual Month 3/31/2023	Budget Month 3/31/2023	Variance Month	YTD Actual 3/31/2023	YTD Budget 3/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 38,581.70	\$ -	\$ 38,581.70	\$ 155,360.63	\$ -	\$ 155,360.63	\$ -
Investment Income	\$ 5,947.14	\$ 458.34	\$ 5,488.80	\$ 20,982.73	\$ 4,125.00	\$ 16,857.73	\$ 5,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 47.58	\$ 1,562.50	\$ (1,514.92)	\$ 299.65	\$ 14,062.50	\$ (13,762.85)	\$ 18,750.00
Total Revenue	\$ 44,576.42	\$ 2,020.84	\$ 42,555.58	\$ 176,643.01	\$ 18,187.50	\$ 158,455.51	\$ 24,250.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 34,295.33	\$ 45,053.38	\$ 10,758.05	\$ 301,528.32	\$ 405,480.37	\$ 103,952.05	\$ 540,640.51
Marketing	\$ 130.94	\$ 4,695.99	\$ 4,565.05	\$ 16,530.19	\$ 42,263.91	\$ 25,733.72	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ (118.58)	\$ 127.10	\$ 245.68	\$ 977.46	\$ 1,143.90	\$ 166.44	\$ 1,525.20
Loan Servicing	\$ 2,351.78	\$ -	\$ (2,351.78)	\$ 32,286.29	\$ -	\$ (32,286.29)	\$ -
Depreciation	\$ 2,530.52	\$ 2,183.38	\$ (347.14)	\$ 22,310.58	\$ 19,981.77	\$ (2,328.81)	\$ 25,938.02
Travel & Meals	\$ 142.19	\$ 78.93	\$ (63.26)	\$ 3,331.55	\$ 1,460.37	\$ (1,871.18)	\$ 1,697.15
Professional Fees	\$ 5,761.17	\$ 8,554.03	\$ 2,792.86	\$ 89,569.58	\$ 83,274.27	\$ (6,295.31)	\$ 112,080.40
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ 2,981.59	\$ -	\$ (2,981.59)	\$ 2,981.59	\$ -	\$ (2,981.59)	\$ -
Other Operating Expenses	\$ 5,361.27	\$ 5,590.29	\$ 229.02	\$ 51,562.74	\$ 66,180.06	\$ 14,617.32	\$ 83,304.54
Total Operating Expenses	\$ 53,436.21	\$ 66,283.10	\$ 12,846.89	\$ 521,078.30	\$ 619,784.65	\$ 98,706.35	\$ 821,537.74
Non-Operating Expenses							
Legal Expense-projects	\$ 415.65	\$ 196.50	\$ (219.15)	\$ 1,081.64	\$ 1,768.50	\$ 686.86	\$ 2,358.00
Reclassification	\$ (59,537.00)	\$ (61,544.61)	\$ (2,007.61)	\$ (536,315.00)	\$ (541,273.61)	\$ (4,958.61)	\$ (720,587.42)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ 9.55	\$ -	\$ (9.55)	\$ -
Total Non-Operating Expenses	\$ (59,121.35)	\$ (61,348.11)	\$ (2,226.76)	\$ (535,223.81)	\$ (539,505.11)	\$ (4,281.30)	\$ (718,229.42)
Total Expenses	\$ (5,685.14)	\$ 4,934.99	\$ 10,620.13	\$ (14,145.51)	\$ 80,279.54	\$ 94,425.05	\$ 103,308.32
Change in Net Position	\$ 50,261.56	\$ (2,914.15)	\$ 53,175.71	\$ 190,788.52	\$ (62,092.04)	\$ 252,880.56	\$ (79,058.32)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 3/31/2023

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$0.00
RETIREMENT ACCOUNT	\$8,870.54
PRINCIPAL ACCOUNT	\$2,118,333.36
INTEREST ACCOUNT	\$913,301.81
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	\$1,042,300.00
REVENUE ACCOUNT	\$190,106.56
GUARANTEE FEE ACCOUNT	\$3,109,319.01
RECYCLING ACCOUNT	375,691.90
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(5,013,431.36)
STUDENT LOAN RECEIVABLE	\$67,295,193.90
PREPAID EXPENSE	\$1,238.85
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$1,630,301.23
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	71,671,225.80
BONDS ISSUED AND OUTSTANDING	\$63,675,000.00
ACCOUNTS PAYABLE	-
ACCRUED INTEREST PAYABLE	\$909,412.43
TOTAL LIABILITIES	64,584,412.43
BASE CASE SCHEDULE OF NET ASSETS	7,086,813.37
PARITY RATIO	1.110

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	63,775,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(100,000)
Ending Principal Balance (\$)	63,675,000
Actual Days in Period	92
Weighted Average Rate	4.292%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	119,690,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(46,865,000)
Ending Principal Balance (\$)	63,675,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	67,593,306	5.26%
Loans Added	1,914,663	
Loans Repaid	(2,193,367)	
Capitalized Interest	124,261	
Defaulted Loans	(141,934)	
Adjustments	(1,736)	
Ending Balance	67,295,194	5.68%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	141,633,921
Loans Repaid	(226,409,091)
Capitalized Interest	23,176,014
Defaulted Loans	(9,039,145)
Adjustments	(862,016)
Ending Balance	67,295,194

Loans by Program Type

	\$	%
Traditional Loans	67,007,640	99.57%
Consolidations	287,553	0.43%

Loans by School Type

	\$	%
4-Year	59,652,028	88.64%
2-Year	6,729,436	10.00%
Technical/Proprietary	141,560	0.21%
Graduate	269,377	0.40%
Other	502,792	0.75%
	67,295,193	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 3,109,319

Loans by Status

	\$	%
In School	9,779,752	14.53%
Grace	858,735	1.28%
Deferment	4,486,941	6.67%
Forbearance	137,317	0.20%
Interest Repayment	9,774,578	14.52%
Principal & Interest Repayment	42,180,869	62.68%
Bankruptcy	30,263	0.04%
In Claim Status	46,739	0.07%
All Loans	67,295,194	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	226,365	94,885	25,291	44,827	88,659	21,718	501,745
% of Loans in Repayment	0.43%	0.18%	0.05%	0.09%	0.17%	0.04%	0.96%
% of Total Loans	0.34%	0.14%	0.04%	0.07%	0.13%	0.03%	0.75%

Credit Support

	\$	%
Reserve Funds - (1)	1,042,300	1.64%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Loan Delinquency Percentage

Preceding 9 months average delinquent loans, including forbearance, divided by preceding 9 months average loans in repayment per the indenture

1.36%

Annual Default Rate

Defaults from May 1st to April 30th divided by monthly average loans in repayment for the 12 months ended on the preceding April 30th.

0.29%

Loan Default Percentage

Aggregate defaulted loans from 05/27/09 divided by aggregate of all financed student loans per the indenture

3.28%

Underwriting Metrics (7/01/22 - 6/30/23) Loans Approved

FICO Score Distribution

	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	2	8,400	0%
660-669	3	39,200	1%
670-679	2	18,022	1%
680-689	8	169,071	4%
690-699	4	74,000	2%
700-709	6	114,279	3%
710-719	8	157,476	4%
720-729	5	103,715	3%
730-739	8	202,973	5%
740-749	12	199,854	5%
750-759	27	559,798	14%
760-769	27	468,529	12%
770-779	33	555,467	14%
780-789	21	313,942	8%
790-799	21	414,394	11%
800-809	14	273,297	7%
810-819	17	264,686	7%
820-829	-	-	0%
>830	-	-	0%
Total	218	3,937,103	100%

Average 762

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	88	1,519,683	39%
30-39%	76	1,498,246	38%
40-44%	26	526,110	13%
45-50%	28	393,064	10%
>50%	-	-	0%
TOTAL	218	3,937,103	100%

Average 31%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2012
Beginning Principal Balance (\$)	4,915,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	4,915,000
Actual Days in Period	92
Weighted Average Rate	4.940%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	12,685,000
Principal Paid (\$)	(7,770,000)
Ending Principal Balance (\$)	4,915,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,163,539	7.15%
Loans Added	-	
Loans Repaid	(98,736)	
Capitalized Interest	752	
Defaulted Loans	-	
Adjustments	130	
Ending Balance	2,065,686	7.16%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(11,420,528)
Capitalized Interest	142,811
Defaulted Loans	(150,887)
Adjustments	(31,496)
Ending Balance	2,065,686

Loans by Program Type

	\$	%
Traditional Loans	2,065,686	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	1,787,638	86.54%
2-Year	220,535	10.68%
Technical/Proprietary	12,142	0.59%
Graduate	45,370	2.20%
Other	-	0.00%
	2,065,686	100.00%

0.45

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 253,027

Loans by Status

	\$	%
In School	15,600	0.76%
Grace	-	0.00%
Deferment	158,815	7.69%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	1,881,446	91.08%
Bankruptcy	-	0.00%
In Claim Status	9,825	0.48%
All Loans	2,065,686	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	49,917	-	-	22,216	2,757	-	74,889
% of Loans in Repayment	2.65%	0.00%	0.00%	1.18%	0.15%	0.00%	3.98%
% of Total Loans	2.42%	0.00%	0.00%	1.08%	0.13%	0.00%	3.63%

Credit Support

	\$	%
Reserve Funds - (1)	126,850	2.58%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	2,335,000
Bonds Issued (\$)	-
Principal Paid (\$)	(45,000)
Ending Principal Balance (\$)	2,290,000
Actual Days in Period	92
Weighted Average Rate	4.185%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(7,710,000)
Ending Principal Balance (\$)	2,290,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,736,255	6.78%
Loans Added	-	
Loans Repaid	(106,234)	
Capitalized Interest	2,999	
Defaulted Loans	-	
Adjustments	164	
Ending Balance	3,633,184	6.78%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,702,254)
Capitalized Interest	864,522
Defaulted Loans	(123,446)
Adjustments	(19,879)
Ending Balance	3,633,184

Loans by Program Type

	\$	%
Traditional Loans	3,633,184	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,132,949	86.23%
2-Year	461,760	12.71%
Technical/Proprietary	16,649	0.46%
Graduate	21,827	0.60%
Other	-	0.00%
	3,633,184	100.00%

(0.50)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 198,221

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	651,012	17.92%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	2,970,437	81.76%
Bankruptcy	-	0.00%
In Claim Status	11,735	0.32%
All Loans	3,633,184	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	16,168	8,786	-	-	24,071	11,735	60,759
% of Loans in Repayment	0.54%	0.30%	0.00%	0.00%	0.81%	0.40%	2.05%
% of Total Loans	0.45%	0.24%	0.00%	0.00%	0.66%	0.32%	1.67%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	4.37%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	8,100,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,100,000
Actual Days in Period	92
Weighted Average Rate	4.358%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(1,900,000)
Ending Principal Balance (\$)	8,100,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,510,138	6.21%
Loans Added	-	
Loans Repaid	(206,417)	
Capitalized Interest	28,767	
Defaulted Loans	(8,790)	
Adjustments	73	
Ending Balance	5,323,771	6.22%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,399,125)
Capitalized Interest	723,305
Defaulted Loans	(96,364)
Adjustments	15,811
Ending Balance	5,323,771

Loans by Program Type

	\$	%
Traditional Loans	5,323,771	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,720,878	88.68%
2-Year	534,263	10.04%
Technical/Proprietary	5,916	0.11%
Graduate	50,859	0.96%
Other	11,856	0.22%
	5,323,771	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	148,091	2.78%
Grace	27,613	0.52%
Deferment	614,177	11.54%
Forbearance	-	0.00%
Interest Repayment	167,628	3.15%
Principal & Interest Repayment	4,356,279	81.83%
Bankruptcy	-	0.00%
In Claim Status	9,983	0.19%
All Loans	5,323,771	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	11,786	6,528	-	-	-	9,983	28,297
% of Loans in Repayment	0.26%	0.14%	0.00%	0.00%	0.00%	0.22%	0.63%
% of Total Loans	0.22%	0.12%	0.00%	0.00%	0.00%	0.19%	0.53%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.23%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	5,325,000
Bonds Issued (\$)	-
Principal Paid (\$)	(55,000)
Ending Principal Balance (\$)	5,270,000
Actual Days in Period	92
Weighted Average Rate	4.640%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,730,000)
Ending Principal Balance (\$)	5,270,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	6,076,550	6.75%
Loans Added	-	
Loans Repaid	(228,760)	
Capitalized Interest	31,051	
Defaulted Loans	-	
Adjustments	70	
Ending Balance	5,878,911	6.75%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(4,981,156)
Capitalized Interest	679,146
Defaulted Loans	(68,370)
Adjustments	20,091
Ending Balance	5,878,911

Loans by Program Type

	\$	%
Traditional Loans	5,878,911	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	5,059,861	86.07%
2-Year	789,747	13.43%
Technical/Proprietary	-	0.00%
Graduate	29,303	0.50%
Other	-	0.00%
	5,878,911	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ -

Loans by Status

	\$	%
In School	315,198	5.36%
Grace	107,547	1.83%
Deferment	727,446	12.37%
Forbearance	31,118	0.53%
Interest Repayment	314,141	5.34%
Principal & Interest Repayment	4,383,462	74.56%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,878,911	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	19,806	13,243	12,903	-	-	-	45,952
% of Loans in Repayment	0.42%	0.28%	0.27%	0.00%	0.00%	0.00%	0.97%
% of Total Loans	0.34%	0.23%	0.22%	0.00%	0.00%	0.00%	0.78%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.90%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	24,615,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	24,615,000
Actual Days in Period	92
Weighted Average Rate	4.476%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(17,785,000)
Ending Principal Balance (\$)	24,615,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	32,102,813	5.96%
Loans Added	-	
Loans Repaid	(1,214,692)	
Capitalized Interest	55,340	
Defaulted Loans	(125,812)	
Adjustments	(2,070)	
Transferred between bonds	-	
Ending Balance	30,815,580	5.95%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(31,152,388)
Capitalized Interest	1,558,071
Defaulted Loans	(489,899)
Adjustments	8,265
Transferred between bonds	37,294,110
Ending Balance	30,815,580

Loans by Program Type

	\$	%
Traditional Loans	30,528,027	99.07%
Consolidations	287,553	0.93%

Loans by School Type

	\$	%
4-Year	27,260,097	88.46%
2-Year	2,887,691	9.37%
Technical/Proprietary	106,365	0.35%
Graduate	114,206	0.37%
Other	447,220	1.45%
	30,815,580	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,403,778

Loans by Status

	\$	%
In School	3,414,034	11.08%
Grace	359,485	1.17%
Deferment	2,017,793	6.55%
Forbearance	89,172	0.29%
Interest Repayment	3,140,457	10.19%
Principal & Interest Repayment	21,749,180	70.58%
Bankruptcy	30,263	0.10%
In Claim Status	15,196	0.05%
All Loans	30,815,580	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	120,536	66,328	12,388	22,612	61,831	-	283,695
% of Loans in Repayment	0.48%	0.27%	0.05%	0.09%	0.25%	0.00%	1.14%
% of Total Loans	0.39%	0.22%	0.04%	0.07%	0.20%	0.00%	0.92%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.72%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021
Reporting period: Quarter Ending 3/31/2023

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	18,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	18,485,000
Actual Days in Period	92
Weighted Average Rate	3.759%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	(660,000)
Ending Principal Balance (\$)	18,485,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	18,004,011	2.53%
Loans Added	1,914,663	
Loans Repaid	(338,528)	
Capitalized Interest	5,351	
Defaulted Loans	(7,332)	
Adjustments	(103)	
Transferred between bonds	-	
Ending Balance	19,578,061	2.40%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,927,011
Loans Repaid	(2,483,546)
Capitalized Interest	58,459
Defaulted Loans	(20,257)
Adjustments	569
Transferred between bonds	3,095,825
Ending Balance	19,578,061

Loans by Program Type

	\$	%
Traditional Loans	19,578,061	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	17,690,606	90.36%
2-Year	1,835,440	9.37%
Technical/Proprietary	488	0.00%
Graduate	7,811	0.04%
Other	43,716	0.22%
	19,578,061	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 293,708

Loans by Status

	\$	%
In School	5,886,829	30.07%
Grace	364,090	1.86%
Deferment	317,698	1.62%
Forbearance	17,028	0.09%
Interest Repayment	6,152,351	31.42%
Principal & Interest Repayment	6,840,065	34.94%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	19,578,061	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans Delinquent \$	8,152	-	-	-	-	-	8,152
% of Loans in Repayment	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%
% of Total Loans	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.04%
Capitalized Interest Fund	-	0.00%

1. • In addition to the cash portion of the Reserve Fund noted above, the Reserve Fund also includes a Surety Bond provided by Assured Guaranty Corp. equal to the Maximum Annual Debt Service less the cash portion of the Reserve Fund.

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A-1 Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 12A-1 CUSIP: 560-40P-CH9	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	1.850%	1.850%	June 1 and December 1	12/1/2013
MELA 12A-1 CUSIP: 560-40P-CJ5	YES	715,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.100%	2.100%	June 1 and December 1	12/1/2014
MELA 12A-1 CUSIP: 560-40P-CK2	YES	725,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.400%	2.400%	June 1 and December 1	12/1/2015
MELA 12A-1 CUSIP: 560-40P-CL0	YES	740,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	2.700%	2.700%	June 1 and December 1	12/1/2016
MELA 12A-1 CUSIP: 560-40P-CM8	YES	780,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.100%	3.100%	June 1 and December 1	12/1/2017
MELA 12A-1 CUSIP: 560-40P-CN6	YES	855,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.350%	3.350%	June 1 and December 1	12/1/2018
MELA 12A-1 CUSIP: 560-40P-CP1	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.650%	3.650%	June 1 and December 1	12/1/2019
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2020
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	860,000	860,000	-	-	Exempt NON-AMT	-	-	-	-	4.300%	4.300%	June 1 and December 1	12/1/2021
MELA 12A-1 CUSIP: 560-40P-CQ9	YES	860,000	850,000	850,000	-	-	Exempt NON-AMT	3,046	18,275	15,229	-	4.300%	4.300%	June 1 and December 1	12/1/2022
MELA 12A-1 CUSIP: 560-40P-CR7	YES	875,000	875,000	-	-	875,000	Exempt NON-AMT	3,465	20,787	31,181	13,858	4.750%	4.750%	June 1 and December 1	12/1/2023
MELA 12A-1 CUSIP: 560-40P-CR7	YES	930,000	925,000	-	-	925,000	Exempt NON-AMT	3,661	21,966	32,949	14,644	4.750%	4.750%	June 1 and December 1	12/1/2024
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,015,000	1,015,000	-	-	1,015,000	Exempt NON-AMT	4,270	25,623	38,434	17,082	5.050%	5.050%	June 1 and December 1	12/1/2025
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,050,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,513	39,769	17,675	5.050%	5.050%	June 1 and December 1	12/1/2026
MELA 12A-1 CUSIP: 560-40P-CS5	YES	1,060,000	1,050,000	-	-	1,050,000	Exempt NON-AMT	4,419	26,513	39,769	17,675	5.050%	5.050%	June 1 and December 1	12/1/2027
TOTAL															
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	1,710,000	-	4,915,000	Exempt	23,279	139,676	197,331	80,934	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A-1 Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: 560-40P-CT3	YES	300,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	3.000%	3.000%	June 1 and December 1	12/1/2016
MELA 14A-1 CUSIP: 560-40P-CU0	YES	425,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2017
MELA 14A-1 CUSIP: 560-40P-CV8	YES	500,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2018
MELA 14A-1 CUSIP: 560-40P-CW6	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	5.000%	June 1 and December 1	12/1/2019
MELA 14A-1 CUSIP: 560-40P-CX4	YES	735,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2020
MELA 14A-1 CUSIP: 560-40P-CY2	YES	750,000	750,000	750,000	-	-	Exempt NON-AMT	-	-	-	-	4.000%	4.000%	June 1 and December 1	12/1/2021
MELA 14A-1 CUSIP: 560-40P-CZ9	YES	750,000	750,000	750,000	-	-	Exempt NON-AMT	3,125	18,750	15,625	-	5.000%	5.000%	June 1 and December 1	12/1/2022
MELA 14A-1 CUSIP: 560-40P-DA3	YES	760,000	760,000	-	-	760,000	Exempt NON-AMT	3,080	19,000	28,370	12,450	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	-	530,000	220,000	Exempt NON-AMT	738	4,342	6,171	2,567	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	525,000	225,000	Exempt NON-AMT	767	4,569	6,428	2,626	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	500,000	215,000	Exempt NON-AMT	776	4,559	6,471	2,689	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	370,000	170,000	Exempt NON-AMT	575	3,397	4,952	2,130	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	370,000	180,000	Exempt NON-AMT	647	3,824	5,582	2,405	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	390,000	170,000	Exempt NON-AMT	630	3,767	5,410	2,274	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	405,000	175,000	Exempt NON-AMT	663	3,873	5,550	2,340	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	425,000	175,000	Exempt NON-AMT	663	3,891	5,569	2,341	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	1,500,000	3,515,000	2,290,000	Exempt	11,664	69,972	90,129	31,821	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-1 Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: 560-42T-AA6	YES	420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000	710,000	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000	-	715,000	-	Exempt NON-AMT	2,979	17,875	14,896	-	5.000%		June 1 and December 1	12/1/2022
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000	-	-	725,000	Exempt NON-AMT	3,021	18,125	27,188	12,083	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000	-	-	730,000	Exempt NON-AMT	3,042	18,250	27,375	12,167	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	18,500	27,750	12,333	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	18,500	27,750	12,333	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	20,672	9,188	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	20,672	9,188	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	12,000	18,000	8,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	16,500	7,333	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	11,500	17,250	7,667	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	11,344	17,016	7,563	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	14,438	21,656	9,625	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	15,300	22,950	10,200	4.250%		June 1 and December 1	12/1/2034
TOTAL															
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	710,000	715,000	8,100,000	Exempt	32,399	194,394	279,674	117,679	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: Quarter Ending 3/31/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	390,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	550,000		-	Exempt NON-AMT	2,292	13,750	11,458	-	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000			710,000	Exempt NON-AMT	2,958	17,750	26,625	11,833	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	18,000	27,000	12,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000	18,000	27,000	12,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	18,750	28,125	12,500	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	18,750	28,125	12,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		530,000	220,000	Exempt NON-AMT	752	4,485	6,287	2,555	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		510,000	205,000	Exempt NON-AMT	735	4,373	6,114	2,476	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		420,000	180,000	Exempt NON-AMT	637	3,727	5,343	2,253	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		385,000	165,000	Exempt NON-AMT	630	3,694	5,268	2,204	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		410,000	165,000	Exempt NON-AMT	630	3,694	5,268	2,204	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		380,000	170,000	Exempt NON-AMT	614	3,627	5,282	2,270	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		490,000	210,000	Exempt NON-AMT	811	4,765	6,752	2,798	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		265,000	135,000	Exempt NON-AMT	466	2,861	4,198	1,804	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		350,000	170,000	Exempt NON-AMT	597	3,602	5,274	2,269	4.000%		June 1 and December 1	12/1/2036

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	940,000	3,740,000	5,270,000	Exempt	23,373	139,829	198,121	81,665	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1															
Reporting period: Quarter Ending 3/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	-			-	Exempt NON-AMT	-			-	5.000%		June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	1,605,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000		2,270,000	-	Exempt NON-AMT	9,458	56,750	47,292	-	5.000%		June 1 and December 1	12/1/2022
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000			2,545,000	Exempt NON-AMT	10,604	63,625	95,438	42,417	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000			2,920,000	Exempt NON-AMT	12,167	73,000	109,500	48,667	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000			3,020,000	Exempt NON-AMT	12,583	75,500	113,250	50,333	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000			2,930,000	Exempt NON-AMT	12,208	73,250	109,875	48,833	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229	73,375	110,063	48,917	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104	72,625	108,938	48,417	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,163	12,975	19,463	8,650	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,038	12,225	18,338	8,150	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,900	11,400	17,100	7,600	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,940	11,641	17,461	7,760	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,058	12,350	18,525	8,233	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,842	11,050	16,575	7,367	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,977	47,863	71,794	31,908	3.500%		June 1 and December 1	12/1/1939

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1

Reporting period: Quarter Ending 3/31/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2022</u>	<u>INTEREST PAID 7/1/22-6/30/23</u>	<u>INTEREST ACCRUED 7/1/22-6/30/23</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	14,760,000	24,615,000	Exempt	101,271	607,628	873,609	367,252	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1
Reporting period: Quarter Ending 3/31/2023

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2022	INTEREST PAID 7/1/22-6/30/23	INTEREST ACCRUED 7/1/22-6/30/23	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: 560-42T-BZ0	YES	660,000	660,000	660,000		-	Exempt AMT	2,750	16,500	13,750	0	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-CA4	YES	740,000	740,000			740,000	Exempt AMT	3,083	18,500	27,750	12,333	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-CB@	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,417	26,500	39,750	17,667	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000			1,080,000	Exempt AMT	4,500	27,000	40,500	18,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000			1,185,000	Exempt AMT	4,938	29,625	44,438	19,750	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	48,000	21,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	48,000	21,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000			1,320,000	Exempt AMT	5,500	33,000	49,500	22,000	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000			1,270,000	Exempt AMT	5,292	31,750	47,625	21,167	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000			955,000	Exempt AMT	1,691	10,147	15,220	6,765	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000			955,000	Exempt AMT	1,791	10,744	16,116	7,163	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CLO	YES	955,000	955,000			955,000	Exempt AMT	1,890	11,341	17,011	7,560	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000			950,000	Exempt AMT	1,979	11,875	17,813	7,917	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000			940,000	Exempt AMT	1,958	11,750	17,625	7,833	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000			940,000	Exempt AMT	2,056	12,338	18,506	8,225	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000			930,000	Exempt AMT	2,034	12,206	18,309	8,138	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000			860,000	Exempt AMT	1,971	11,825	17,738	7,883	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000			740,000	Exempt AMT	1,696	10,175	15,263	6,783	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000			580,000	Exempt AMT	1,329	7,975	11,963	5,317	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000			465,000	Exempt AMT	1,114	6,684	10,027	4,456	2.875%		June 1 and December 1	12/1/2041

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1

Reporting period: Quarter Ending 3/31/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	Accrued Interest Balance <u>6/30/2022</u>	INTEREST PAID <u>7/1/22-6/30/23</u>	INTEREST ACCRUED <u>7/1/22-6/30/23</u>	Accrued Interest Balance <u>6/30/2023</u>	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	660,000	-	18,485,000	Exempt	60,656	363,934	534,902	231,623	Various	Various	June 1 and December 1	Various

**Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 3/31/2023**

Portfolio Summary

Total Current Balance	\$67,295,194
Total Loans	6,186
Wtd Avg Borrower Rate	5.68
Wtd Avg Remaining Term	143.62
Wtd Avg Interim Months	7.54
Total Accounts	3,263
Avg Balance per Borrower	\$20,624
Avg Balance per Loan	\$10,879

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$65,525,220	97.37%	6,011	97.17%	5.71	144.47	7.70
MELA Private Consolidation Loan	\$287,553	0.43%	16	0.26%	7.41	130.60	0.43
The Maine Medical Loan	\$1,482,420	2.20%	159	2.57%	4.01	108.64	2.21
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$9,779,752	14.53%	693	11.20%	5.44	177.81	20.92
School Interest Paid	\$9,289,490	13.80%	611	9.88%	4.23	177.28	20.55
Grace Interest Accrued	\$858,735	1.28%	78	1.26%	5.82	175.74	1.60
Grace Interest Paid	\$485,088	0.72%	45	0.73%	4.87	175.16	1.35
Post Grad Deferred-Interest Accrued	\$4,060,394	6.03%	327	5.29%	6.62	160.22	20.63
Post Grad Deferred-Interest Paid	\$426,547	0.63%	45	0.73%	6.81	141.91	14.28
Forebearance	\$137,317	0.20%	8	0.13%	6.32	177.93	0.10
Repayment	\$42,257,871	62.79%	4,379	70.79%	5.96	125.60	0.48
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$530,044	0.79%	383	6.19%	6.55	16.60	0.24
25 to 36	\$776,914	1.15%	260	4.20%	6.48	31.01	2.23
37 to 48	\$1,360,434	2.02%	296	4.78%	6.54	43.07	0.90
49 to 60	\$1,726,947	2.57%	313	5.06%	6.22	55.02	0.95
61 to 72	\$2,211,286	3.29%	334	5.40%	5.95	66.88	0.60
73 to 84	\$2,757,276	4.10%	322	5.21%	5.48	78.75	0.37
85 to 96	\$2,520,683	3.75%	286	4.62%	5.99	91.15	1.44
97 to 108	\$3,196,999	4.75%	310	5.01%	4.55	102.97	0.99
109 to 120	\$4,006,501	5.95%	318	5.14%	5.07	114.90	0.68
121 to 132	\$2,885,487	4.29%	281	4.54%	6.60	127.30	2.79
133 to 144	\$4,005,095	5.95%	360	5.82%	6.68	139.04	3.39
145 to 156	\$4,193,249	6.23%	324	5.24%	6.47	150.94	3.47
157 to 168	\$6,216,401	9.24%	455	7.36%	6.34	163.71	2.81
169 to 180	\$30,665,672	45.57%	1,938	31.33%	5.28	178.40	14.27
181 to 192	\$54,775	0.08%	2	0.03%	3.08	184.71	0.00
193 to 220	\$115,165	0.17%	3	0.05%	7.98	194.00	0.00
221 to 260	\$72,267	0.11%	1	0.02%	6.99	224.00	0.00
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$26,395,829	39.22%	2,026	32.75%	4.16	151.73	12.24
5.25% to 6.00%	\$7,531,622	11.19%	709	11.46%	5.76	160.00	9.63
6.01% to 7.75%	\$33,287,884	49.47%	3,449	55.75%	6.86	133.42	3.37
8.51% to 8.75%	\$79,858	0.12%	2	0.03%	8.75	171.56	0.00
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$6,729,436	10.00%	787	12.72%	6.04	136.68	6.09
4-Year	\$59,652,029	88.64%	5,317	85.95%	5.62	144.62	7.77
Graduate	\$269,377	0.40%	24	0.39%	6.90	153.16	11.31
Vocational/Proprietary	\$141,560	0.21%	20	0.32%	6.64	85.48	0.04
Other/Unknown	\$502,792	0.75%	38	0.61%	6.96	128.59	0.79
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$41)	0.00%	10	0.16%	7.14	41.26	0.00
\$0 to \$499	\$24,343	0.04%	83	1.34%	6.57	16.46	28.44
\$500 to \$999	\$100,605	0.15%	133	2.15%	6.56	28.31	2.93
\$1,000 to \$1,999	\$485,753	0.72%	323	5.22%	6.37	39.30	2.78
\$2,000 to \$2,999	\$875,055	1.30%	347	5.61%	6.15	56.57	2.61
\$3,000 to \$3,999	\$1,374,687	2.04%	394	6.37%	6.11	75.58	3.99
\$4,000 to \$5,999	\$4,047,523	6.01%	807	13.05%	6.05	108.68	5.24
\$6,000 to \$7,999	\$5,299,143	7.87%	761	12.30%	5.95	121.67	4.96
\$8,000 to \$9,999	\$6,384,927	9.49%	708	11.45%	5.85	135.62	6.14
\$10,000 to \$14,999	\$13,978,338	20.77%	1,137	18.38%	5.77	145.36	6.75
\$15,000 to \$19,999	\$11,434,202	16.99%	664	10.73%	5.56	153.16	8.48
\$20,000 to \$24,999	\$7,554,763	11.23%	340	5.50%	5.69	158.73	9.46
\$25,000 to \$29,999	\$6,626,387	9.85%	244	3.94%	5.48	163.27	10.02
\$30,000 to \$34,999	\$3,311,423	4.92%	103	1.67%	5.25	166.13	12.03
\$35,000 to \$39,999	\$2,280,084	3.39%	61	0.99%	5.02	159.90	9.56
\$40,000 to \$49,999	\$2,231,570	3.32%	50	0.81%	5.26	155.39	5.47
\$50,000 to \$59,999	\$596,049	0.89%	11	0.18%	6.04	170.12	10.89
\$60,000 to \$69,999	\$322,321	0.48%	5	0.08%	5.27	146.87	0.00
\$70,000 to \$79,999	\$368,061	0.55%	5	0.08%	4.98	174.78	3.95
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$40)	0.00%	9	0.15%	7.13	36.81	0.00
\$0 to \$499	\$8,313	0.01%	29	0.47%	6.88	17.43	82.27
\$500 to \$999	\$37,809	0.06%	56	0.91%	6.65	30.32	3.75
\$1,000 to \$1,999	\$163,909	0.24%	125	2.02%	6.54	39.69	1.09
\$2,000 to \$2,999	\$310,807	0.46%	137	2.21%	6.37	52.99	2.05
\$3,000 to \$3,999	\$475,308	0.71%	161	2.60%	6.37	70.37	4.69
\$4,000 to \$5,999	\$1,379,335	2.05%	332	5.37%	6.20	95.73	5.36
\$6,000 to \$7,999	\$1,887,207	2.80%	340	5.50%	6.06	110.13	4.93
\$8,000 to \$9,999	\$2,224,550	3.31%	341	5.51%	5.77	116.85	7.88
\$10,000 to \$14,999	\$5,588,999	8.31%	730	11.80%	5.72	125.23	8.49
\$15,000 to \$19,999	\$6,787,090	10.09%	714	11.54%	5.59	135.80	8.75
\$20,000 to \$24,999	\$5,452,022	8.10%	482	7.79%	5.66	142.86	9.38
\$25,000 to \$29,999	\$6,204,039	9.22%	492	7.95%	5.60	146.99	10.46
\$30,000 to \$34,999	\$4,613,439	6.86%	360	5.82%	5.52	146.16	8.90
\$35,000 to \$39,999	\$4,992,321	7.42%	369	5.97%	5.39	149.02	7.59
\$40,000 to \$49,999	\$5,896,817	8.76%	416	6.72%	5.62	148.98	6.88
\$50,000 to \$59,999	\$5,426,980	8.06%	350	5.66%	5.72	153.72	6.91
\$60,000 to \$69,999	\$4,734,116	7.03%	267	4.32%	5.77	164.45	8.04
\$70,000 to \$79,999	\$3,008,214	4.47%	159	2.57%	5.69	160.60	5.87
\$80,000 to \$89,999	\$2,286,121	3.40%	119	1.92%	5.62	158.77	3.72
\$90,000 to \$99,999	\$1,405,570	2.09%	58	0.94%	5.56	162.56	5.97
\$100,000 to \$149,999	\$2,985,795	4.44%	108	1.75%	5.83	161.04	2.87
\$150,000 or more	\$1,426,473	2.12%	32	0.52%	5.98	161.29	6.03
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALABAMA	\$28,379	0.04%	2	0.03%	7.49	137.53	0.00
ALASKA	\$6,864	0.01%	1	0.02%	6.74	63.00	0.00
ARIZONA	\$117,536	0.17%	13	0.21%	6.89	137.54	0.62
ARKANSAS	\$143,808	0.21%	5	0.08%	5.70	178.76	6.29
CALIFORNIA	\$636,841	0.95%	60	0.97%	5.98	106.20	2.01
COLORADO	\$47,207	0.07%	10	0.16%	4.11	68.32	0.00
CONNECTICUT	\$880,638	1.31%	69	1.12%	5.47	144.95	9.63
DELAWARE	\$3,929	0.01%	1	0.02%	7.25	63.00	0.00
DISTRICT OF COLUMBIA	\$108,859	0.16%	10	0.16%	6.55	148.03	0.07
FLORIDA	\$403,389	0.60%	32	0.52%	6.19	145.34	6.62
GEORGIA	\$175,565	0.26%	12	0.19%	5.87	140.94	15.11
HAWAII	\$39,409	0.06%	6	0.10%	6.39	139.80	1.86
IDAHO	\$17,987	0.03%	2	0.03%	7.45	83.59	0.00
ILLINOIS	\$56,370	0.08%	6	0.10%	5.69	110.19	0.72
INDIANA	\$9,823	0.01%	2	0.03%	6.30	66.65	0.00
IOWA	\$39,092	0.06%	6	0.10%	6.88	74.28	0.00
KANSAS	\$13,182	0.02%	3	0.05%	4.45	42.12	0.00
KENTUCKY	\$33,035	0.05%	6	0.10%	7.32	61.83	0.00
LOUISIANA	\$11,503	0.02%	4	0.06%	3.08	31.00	0.00
MAINE	\$56,144,180	83.43%	5,139	83.07%	5.64	146.23	8.07
MARYLAND	\$160,547	0.24%	19	0.31%	6.82	132.31	0.75
MASSACHUSETTS	\$2,447,676	3.64%	216	3.49%	5.82	127.29	6.09
MICHIGAN	\$218,286	0.32%	21	0.34%	5.22	135.89	9.48
MINNESOTA	\$210,511	0.31%	13	0.21%	6.10	153.32	0.00
MISSISSIPPI	\$10,881	0.02%	2	0.03%	5.17	153.03	14.93
MISSOURI	\$41,129	0.06%	5	0.08%	3.16	78.42	0.66
MONTANA	\$24,143	0.04%	4	0.06%	4.30	55.66	0.00
NEVADA	\$15,310	0.02%	1	0.02%	6.74	117.00	0.00
NEW HAMPSHIRE	\$1,761,903	2.62%	177	2.86%	5.94	138.30	5.05
NEW JERSEY	\$353,547	0.53%	28	0.45%	6.27	119.78	1.19
NEW MEXICO	\$43,695	0.06%	5	0.08%	6.74	63.19	0.00
NEW YORK	\$782,534	1.16%	81	1.31%	6.05	128.22	3.13
NORTH CAROLINA	\$179,703	0.27%	20	0.32%	6.17	147.90	0.39
NORTH DAKOTA	\$148,619	0.22%	4	0.06%	6.99	175.00	0.00
OHIO	\$133,737	0.20%	20	0.32%	6.34	115.20	3.85
OKLAHOMA	\$28,285	0.04%	2	0.03%	6.38	167.61	48.15
OREGON	\$118,975	0.18%	7	0.11%	4.60	161.91	0.00
PENNSYLVANIA	\$372,714	0.55%	31	0.50%	5.78	115.53	2.67
RHODE ISLAND	\$231,445	0.34%	20	0.32%	5.67	136.03	1.80
SOUTH CAROLINA	\$147,675	0.22%	14	0.23%	6.81	119.52	0.00
TENNESSEE	\$112,727	0.17%	14	0.23%	6.29	112.24	8.41
TEXAS	\$285,450	0.42%	25	0.40%	5.96	133.06	0.15
UTAH	\$15,363	0.02%	1	0.02%	4.24	77.00	0.00

VERMONT	\$271,884	0.40%	31	0.50%	4.91	130.42	2.64
VIRGINIA	\$162,955	0.24%	19	0.31%	5.97	119.58	5.46
WASHINGTON	\$31,520	0.05%	5	0.08%	6.02	120.22	112.02
WISCONSIN	\$25,629	0.04%	5	0.08%	7.01	65.48	0.00
WYOMING	\$20,650	0.03%	3	0.05%	6.99	61.99	0.00
FOREIGN COUNTRY	\$20,102	0.03%	4	0.06%	6.54	50.46	0.00
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$1,121,705	1.67%	139	2.25%	3.15	99.45	0.00
Bond Rate 6.99%	\$6,054,667	9.00%	769	12.43%	6.87	84.89	0.87
Bond Rate 6.99% No BB Available	\$978,900	1.45%	144	2.33%	6.99	96.40	0.46
Fixed Rate Under 4%	\$10,289,741	15.29%	656	10.60%	3.28	155.19	14.52
Fixed Rate 4% to 4.99%	\$10,845,825	16.12%	914	14.78%	4.68	145.69	13.60
Fixed Rate 5% to 5.99%	\$11,600,166	17.24%	1,015	16.41%	5.57	164.88	7.94
Fixed Rate 6% to 6.99%	\$15,361,169	22.83%	1,349	21.81%	6.45	156.73	5.15
Fixed Rate 7% to 7.99%	\$10,963,163	16.29%	1,198	19.37%	7.42	130.82	3.09
Fixed Rate 8% to 8.75%	\$79,858	0.12%	2	0.03%	8.75	171.56	0.00
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$24,913,370	37.02%	1,810	29.26%	5.21	173.90	20.38
0 to 12 months	\$9,828,066	14.60%	723	11.69%	5.21	162.72	0.00
13 to 24 months	\$6,413,646	9.53%	542	8.76%	5.32	145.71	0.00
25 to 36 months	\$4,253,252	6.32%	391	6.32%	6.05	139.12	0.00
37 to 48 months	\$4,881,583	7.25%	479	7.74%	6.09	123.43	0.00
49 to 60 months	\$2,946,147	4.38%	326	5.27%	6.29	113.59	0.00
61 to 72 months	\$2,258,069	3.36%	273	4.41%	6.71	108.77	0.00
73 to 84 months	\$1,207,745	1.79%	183	2.96%	6.82	98.03	0.00
85 to 96 months	\$1,562,703	2.32%	195	3.15%	6.87	98.14	0.00
More than 96 months	\$9,030,614	13.42%	1,264	20.43%	6.55	83.32	0.00
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,211,888	15.17%	928	15.00%	5.28	142.31	14.18
Below 600	\$437,437	0.65%	45	0.73%	6.76	100.74	1.55
600 to 620	\$345,549	0.51%	34	0.55%	6.54	146.66	1.11
621 to 640	\$655,975	0.97%	67	1.08%	6.36	130.50	4.10
641 to 660	\$5,946,334	8.84%	573	9.26%	5.66	153.84	9.56
661 to 680	\$16,386,070	24.35%	1,554	25.12%	5.88	144.16	6.40
681 to 700	\$12,605,700	18.73%	1,150	18.59%	5.91	142.93	5.29
701 to 720	\$7,477,497	11.11%	636	10.28%	5.80	147.83	5.85
721 to 740	\$5,410,482	8.04%	541	8.75%	5.67	138.46	5.67
741 to 760	\$3,636,337	5.40%	326	5.27%	5.35	141.81	6.06
761 to 780	\$2,457,583	3.65%	200	3.23%	5.20	139.22	5.84
781 to 800	\$1,106,493	1.64%	87	1.41%	4.44	129.64	10.98
801 to 820	\$617,848	0.92%	45	0.73%	4.98	156.71	12.49
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,371,788	3.52%	269	4.35%	5.11	110.61	1.75
600 to 620	\$17,159	0.03%	2	0.03%	5.24	63.20	0.00
621 to 640	\$67,741	0.10%	5	0.08%	6.28	140.44	4.26
641 to 660	\$578,081	0.86%	52	0.84%	5.79	139.85	16.59
661 to 680	\$1,451,739	2.16%	129	2.09%	6.10	144.04	8.27
681 to 700	\$3,209,357	4.77%	292	4.72%	6.01	147.55	9.35
701 to 720	\$5,120,842	7.61%	471	7.61%	5.83	146.20	7.43
721 to 740	\$7,016,236	10.43%	640	10.35%	5.89	140.52	6.18
741 to 760	\$7,853,122	11.67%	702	11.35%	5.60	142.16	8.45
761 to 780	\$13,447,512	19.98%	1,213	19.61%	5.64	146.47	7.67
781 to 800	\$16,324,947	24.26%	1,488	24.05%	5.64	147.21	8.10
801 to 820	\$9,306,207	13.83%	885	14.31%	5.58	142.10	6.81
Over 820	\$530,462	0.79%	38	0.61%	5.81	155.27	9.73
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$250,443	0.37%	46	0.74%	6.88	80.38	1.17
Below 600	\$9,039	0.01%	1	0.02%	6.99	43.00	0.00
600 to 620	\$17,159	0.03%	2	0.03%	5.24	63.20	0.00
621 to 640	\$54,991	0.08%	4	0.06%	6.29	140.54	5.25
641 to 660	\$495,009	0.74%	46	0.74%	6.00	133.88	15.36
661 to 680	\$1,300,453	1.93%	118	1.91%	5.85	143.45	7.54
681 to 700	\$3,179,173	4.72%	295	4.77%	5.95	146.65	9.45
701 to 720	\$5,451,776	8.10%	491	7.94%	5.88	145.05	7.12
721 to 740	\$7,332,664	10.90%	699	11.30%	5.84	136.87	6.02
741 to 760	\$8,704,344	12.93%	776	12.54%	5.55	141.51	7.57
761 to 780	\$13,718,526	20.39%	1,238	20.01%	5.63	145.47	7.44
781 to 800	\$16,528,846	24.56%	1,514	24.47%	5.62	146.51	8.03
801 to 820	\$9,722,308	14.45%	918	14.84%	5.57	143.05	7.30
Over 820	\$530,462	0.79%	38	0.61%	5.81	155.27	9.73
Totals	\$67,295,194	100.00%	6,186	100.00%	5.68	143.62	7.54

FIRSTMARK

	04/30/22		05/31/22		06/30/22		07/31/22		08/31/22		09/30/22	
Loan Balance	\$ 69,120,027		\$ 68,341,770		\$ 67,591,268		\$ 66,915,386		\$ 68,154,600		\$ 69,312,522	
Repayment	\$ 54,999,685 79.6%		\$ 54,133,929 79.2%		\$ 54,355,823 80.4%		\$ 53,739,450 80.3%		\$ 54,591,663 80.1%		\$ 54,840,630 79.1%	
Problem Loans:												
In Claim Status												
Uninsured					\$ 5,334		\$ 10,765		\$ 14,723		\$ 11,533	
Bankruptcy	\$ 51,276		\$ 51,276		\$ 50,232		\$ 50,232		\$ 30,263		\$ 30,263	
Forbearance	\$ 230,844		\$ 255,563		\$ 303,989		\$ 324,484		\$ 93,640		\$ 20,495	
Delinquent Loans												
31-60 days	\$ 311,209		\$ 331,874		\$ 360,241		\$ 265,781		\$ 187,849		\$ 425,936	
61-90 days	\$ 87,122		\$ 146,196		\$ 39,134		\$ 206,814		\$ 130,445		\$ 130,767	
> 90 days	\$ 269,243		\$ 267,656		\$ 123,142		\$ 60,693		\$ 171,991		\$ 213,329	
Subtotal Delinquent Loans	\$ 667,575		\$ 745,726		\$ 522,517		\$ 533,288		\$ 490,285		\$ 770,033	
% of Repayment												
Total Problem Loans	\$ 949,695 1.37%		\$ 1,052,566 1.54%		\$ 882,072 1.31%		\$ 918,768 1.37%		\$ 628,911 0.92%		\$ 832,323 1.20%	
% of Repayment	1.727%		1.944%		1.623%		1.710%		1.152%		1.518%	

FIRSTMARK

	10/31/22		11/30/22		12/31/22		01/31/23		02/28/23		03/31/23	
Loan Balance	\$ 70,342,994		\$ 69,964,021		\$ 67,593,306		\$ 68,421,746		\$ 68,045,186		\$ 67,295,194	
Repayment	\$ 54,803,445	77.9%	\$ 58,738,517	84.0%	\$ 56,430,673	83.5%	\$ 56,729,437	82.9%	\$ 56,683,067	83.3%	\$ 56,120,861	83.4%
Problem Loans:												
In Claim Status	\$ 43,540		\$ 17,557		\$ 27,337		\$ 32,358		\$ -		\$ 55,819	
Uninsured	\$ 30,263		\$ 30,263		\$ 30,263		\$ 30,263		\$ 30,263		\$ 30,263	
Bankruptcy	\$ 20,495		\$ 20,495		\$ -		\$ 62,758		\$ 62,758		\$ 137,317	
Forbearance												
Delinquent Loans												
31-60 days	\$ 306,708		\$ 268,187		\$ 207,343		\$ 184,158		\$ 342,964		\$ 226,365	
61-90 days	\$ 168,727		\$ 114,830		\$ 200,683		\$ 159,937		\$ 98,249		\$ 94,885	
> 90 days	\$ 163,006		\$ 264,784		\$ 255,253		\$ 308,131		\$ 268,611		\$ 158,777	
Subtotal Delinquent Loans	\$ 638,441		\$ 647,801		\$ 663,279		\$ 652,225		\$ 709,823		\$ 480,027	
% of Repayment												
Total Problem Loans	\$ 732,739	1.04%	\$ 716,116	1.02%	\$ 720,879	1.07%	\$ 777,604	1.14%	\$ 802,844	1.18%	\$ 703,426	1.05%
% of Repayment		1.337%		1.219%		1.277%		1.371%		1.416%		1.253%

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

3/31/2023		1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Total	Number																
Origination	Dollar	\$3,799,009	\$6,916,140	\$9,570,156	\$9,525,419	\$6,460,824	\$5,961,612	\$5,122,925	\$7,199,223	\$12,506,502	\$17,929,934	\$23,762,942	\$31,957,353	\$34,048,382	\$22,414,714	\$12,983,344	\$10,481,450
Default Year																	
1998	Defaulted \$\$\$	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$0	\$0	\$21,964	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.23%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1999	Defaulted \$\$\$	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.13%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$4,939	\$2,121	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.13%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2000	Defaulted \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	1.58%	0.48%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	1.58%	0.48%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2001	Defaulted \$\$\$	\$7,492	\$16,964	\$20,922	\$25,218	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.20%	0.25%	0.22%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$6,273	\$3,013	\$4,561	\$859	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.17%	0.04%	0.05%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$1,219	\$13,951	\$16,361	\$24,359	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.03%	0.20%	0.17%	0.26%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2002	Defaulted \$\$\$	\$22,859	\$86,935	\$59,211	\$39,333	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.60%	1.26%	0.62%	0.41%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$8,952	\$7,896	\$18,467	\$7,226	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.24%	0.11%	0.19%	0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$13,907	\$79,039	\$40,744	\$32,107	\$7,279	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.37%	1.14%	0.43%	0.34%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2003	Defaulted \$\$\$	\$9,605	\$4,844	\$11,857	\$3,597	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.25%	0.07%	0.12%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$11,450	\$19,447	\$43,245	\$11,042	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.30%	0.28%	0.45%	0.12%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.05%	-0.21%	-0.33%	-0.08%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2004	Defaulted \$\$\$	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.15%	0.08%	0.23%	0.22%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$17,060	\$26,627	\$7,907	\$8,199	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.45%	0.38%	0.08%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.30%	-0.31%	0.15%	0.13%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2005	Defaulted \$\$\$	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.46%	0.57%	0.38%	0.74%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	1.42%	0.71%	0.16%	0.41%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.96%	-0.14%	0.22%	0.32%	-0.02%	-0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2006	Defaulted \$\$\$	\$0	\$0	\$7,045	\$102,861	\$51,686	\$22,585	\$26,556	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.07%	1.08%	0.80%	0.38%	0.52%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.20%	0.13%	0.26%	0.25%	0.07%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$7,449	-\$8,945	-\$18,111	\$79,330	\$47,344	\$21,760	\$26,106	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.20%	-0.13%	-0.19%	0.83%	0.73%	0.37%	0.51%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2007	Defaulted \$\$\$	\$19,723	\$15,234	\$11,792	\$31,734	\$31,517	\$9,240	\$15,936	\$84,776	\$137,851	\$90,465	\$0	\$126,647	\$0	\$0	\$0	\$0
	%	0.52%	0.22%	0.12%	0.33%	0.49%	0.15%	0.31%	1.18%	1.10%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$3,722	\$16,299	\$30,243	\$37,791	\$1,375	\$2,180	\$2,550	\$1,528	\$1,154	\$225	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.10%	0.24%	0.32%	0.40%	0.02%	0.04%	0.05%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$16,001	-\$1,065	-\$18,451	-\$6,057	\$30,142	\$7,060	\$13,386	\$83,248	\$136,697	\$90,240	\$0	\$126,647	\$0	\$0	\$0	\$0
	%	0.42%	-0.02%	-0.19%	-0.06%	0.47%	0.12%	0.26%	1.16%	1.09%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%
2008	Defaulted \$\$\$	\$0	\$0	\$3,972	\$30,558	\$16,660	\$11,907	\$0	\$64,828	\$96,371	\$52,280	\$53,375	\$0	\$7,368	\$0	\$0	\$0
	%	0.00%	0.00%	0.04%	0.32%	0.26%	0.20%	0.00%	0.90%	0.77%	0.29%	0.22%	0.00%	0.02%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$1,938	\$56	\$24,883	\$21,820	\$11,873	\$2,289	\$6,124	\$39,888	\$41,470	\$36,401	\$900	\$4,575	\$0	\$0	\$0	\$0
	%	0.05%	0.00%	0.26%	0.23%	0.18%	0.04%	0.12%	0.55%	0.33%	0.20%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$1,938	-\$56	-\$20,911	\$8,738	\$4,787	\$9,618	-\$6,124	\$24,940	\$54,901	\$15,879	\$52,475	-\$4,575	\$7,368	\$0	\$0	\$0
	%	-0.05%	0.00%	-0.22%	0.09%	0.07%	0.16%	-0.12%	0.35%	0.44%	0.09%	0.22%	-0.01%	0.02%	0.00%	0.00%	0.00%
2009	Defaulted \$\$\$	\$0	\$0	\$12,029	\$12,889	\$4,864	\$23,548	\$37,765	\$54,859	\$133,672	\$92,607	\$110,112	\$38,610	\$40,702	\$6,562	\$0	\$0
	%	0.00%	0.00%	0.13%	0.14%	0.08%	0.39%	0.74%	0.76%	1.07%	0.52%	0.46%	0.12%	0.12%	0.03%	0.00%	0.00%
	Claims/Recov \$\$\$	\$1,875	\$1,312	\$5,828	\$24,675	\$4,039	\$3,543	\$5,318	\$4,991	\$23,478	\$1,601	\$4,793	\$1,215	\$150	\$0	\$0	

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

3/31/2023	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Net Defaults \$\$\$	\$-2,025	\$-1,359	\$-23,004	\$-13,467	\$-22,417	\$17,108	\$6,342	\$21,160	\$31,819	\$137,790	\$187,104	\$256,202	\$192,775	\$141,523	\$35,422	\$43,278
%	-0.05%	-0.02%	-0.24%	-0.14%	-0.35%	0.29%	0.12%	0.29%	0.25%	0.77%	0.79%	0.80%	0.57%	0.63%	0.27%	0.41%
2013 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$10,174	\$39,252	\$51,049	\$117,430	\$196,848	\$138,125	\$156,040	\$180,652	\$10,520	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.55%	0.41%	0.65%	0.83%	0.43%	0.46%	0.81%	0.08%	0.00%
Claims/Recov \$\$\$	\$11,001	\$2,523	\$5,431	\$16,079	\$4,879	\$3,991	\$26,150	\$38,143	\$52,721	\$16,373	\$30,300	\$16,244	\$13,580	\$7,841	\$0	\$0
%	0.29%	0.04%	0.06%	0.17%	0.08%	0.07%	0.51%	0.53%	0.42%	0.09%	0.13%	0.05%	0.04%	0.03%	0.00%	0.00%
Net Defaults \$\$\$	\$-11,001	\$-2,523	\$-5,431	\$-16,079	\$-4,879	\$-3,991	\$-15,976	\$1,109	\$-1,671	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0
%	-0.29%	-0.04%	-0.06%	-0.17%	-0.08%	-0.07%	-0.31%	0.02%	-0.01%	0.56%	0.70%	0.38%	0.42%	0.77%	0.08%	0.00%
2014 Defaulted \$\$\$	\$0	\$0	\$13,036	\$2,017	\$0	\$28,666	\$20,369	\$35,250	\$58,707	\$127,631	\$135,040	\$305,877	\$225,764	\$39,857	\$6,167	\$12,006
%	0.00%	0.00%	0.14%	0.02%	0.00%	0.48%	0.40%	0.49%	0.47%	0.71%	0.57%	0.96%	0.66%	0.18%	0.05%	0.11%
Claims/Recov \$\$\$	\$2,063	\$2,688	\$2,395	\$13,598	\$2,502	\$3,597	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617
%	0.05%	0.04%	0.03%	0.14%	0.04%	0.06%	0.41%	0.21%	0.16%	0.15%	0.16%	0.07%	0.02%	0.03%	0.00%	0.01%
Net Defaults \$\$\$	\$-2,063	\$-2,688	\$10,641	\$-11,581	\$-2,502	\$25,069	\$-640	\$19,779	\$38,281	\$100,144	\$97,816	\$284,806	\$219,128	\$32,310	\$6,167	\$11,389
%	-0.05%	-0.04%	0.11%	-0.12%	-0.04%	0.42%	-0.01%	0.27%	0.31%	0.56%	0.41%	0.89%	0.64%	0.14%	0.05%	0.11%
2015 Defaulted \$\$\$	\$0	\$0	\$0	\$2,271	\$2,186	\$0	\$0	\$0	\$9,565	\$33,987	\$39,824	\$139,747	\$184,290	\$73,297	\$55,536	\$37,714
%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%
Claims/Recov \$\$\$	\$2,063	\$2,784	\$2,070	\$19,375	\$1,243	\$2,616	\$13,587	\$13,837	\$29,438	\$32,241	\$22,253	\$16,258	\$8,985	\$7,476	\$272	\$0
%	0.05%	0.04%	0.02%	0.20%	0.02%	0.04%	0.27%	0.19%	0.24%	0.18%	0.09%	0.05%	0.03%	0.00%	0.00%	0.00%
Net Defaults \$\$\$	\$-2,063	\$-2,784	\$-2,070	\$-17,104	\$943	\$-2,616	\$-13,587	\$-13,837	\$-19,873	\$1,746	\$17,571	\$123,488	\$175,305	\$65,821	\$55,264	\$37,714
%	-0.05%	-0.04%	-0.02%	-0.18%	0.01%	-0.04%	-0.27%	-0.19%	-0.16%	0.01%	0.07%	0.39%	0.51%	0.29%	0.43%	0.36%
2016 Defaulted \$\$\$	\$0	\$4,233	\$11,617	\$11,834	\$12,368	\$0	\$0	\$6,664	\$24,868	\$56,880	\$85,201	\$201,312	\$118,741	\$59,947	\$35,001	\$9,044
%	0.00%	0.06%	0.12%	0.12%	0.19%	0.00%	0.00%	0.09%	0.20%	0.32%	0.36%	0.63%	0.35%	0.27%	0.27%	0.09%
Claims/Recov \$\$\$	\$2,569	\$3,775	\$1,238	\$9,249	\$2,323	\$10,437	\$3,474	\$16,885	\$22,357	\$34,499	\$33,515	\$21,687	\$36,764	\$25,198	\$3,891	\$8,377
%	0.07%	0.05%	0.01%	0.10%	0.04%	0.18%	0.07%	0.23%	0.18%	0.19%	0.14%	0.07%	0.11%	0.11%	0.03%	0.08%
Net Defaults \$\$\$	\$-2,569	\$458	\$10,379	\$2,585	\$10,045	\$-10,437	\$-3,474	\$-10,221	\$2,511	\$22,381	\$51,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667
%	-0.07%	0.01%	0.11%	0.03%	0.16%	-0.18%	-0.07%	-0.14%	0.02%	0.12%	0.22%	0.56%	0.24%	0.16%	0.24%	0.01%
2017 Defaulted \$\$\$	\$0	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882
%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.17%	0.23%	0.13%	0.26%	0.52%
Claims/Recov \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$19,880	\$8,828	\$28,448	\$41,329	\$86,306	\$151,828	\$126,757	\$41,656	\$28,247	\$17,855	\$19,367
%	0.09%	0.11%	0.06%	0.27%	0.06%	0.33%	0.17%	0.40%	0.33%	0.48%	0.64%	0.40%	0.12%	0.13%	0.14%	0.18%
Net Defaults \$\$\$	\$-3,282	\$-7,515	\$-3,795	\$-25,988	\$-3,648	\$-19,880	\$-8,828	\$-28,448	\$-34,570	\$-67,562	\$-20,029	\$-74,003	\$36,531	\$692	\$16,104	\$35,515
%	-0.09%	-0.11%	-0.04%	-0.27%	-0.06%	-0.33%	-0.17%	-0.40%	-0.28%	-0.38%	-0.08%	-0.23%	0.11%	0.00%	0.12%	0.34%
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$7,939	\$6,431	\$23,451	\$44,387	\$9,237	\$11,060	\$55,815	\$52,330	\$28,211	\$13,361	\$64,763	\$18,385
%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%	0.46%	0.62%	0.07%	0.06%	0.23%	0.16%	0.08%	0.06%	0.50%	0.18%
Claims/Recov \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$18,362	\$29,640	\$67,856	\$83,399	\$92,271	\$106,144	\$98,666	\$29,522	\$21,570	\$13,899
%	0.63%	0.05%	0.04%	0.61%	0.04%	0.20%	0.36%	0.41%	0.54%	0.47%	0.39%	0.33%	0.29%	0.13%	0.17%	0.13%
Net Defaults \$\$\$	\$-23,935	\$-3,211	\$-3,425	\$-58,053	\$5,114	\$-5,387	\$5,089	\$14,747	\$-58,619	\$-72,340	\$-36,456	\$-53,814	\$-70,455	\$-16,161	\$43,193	\$4,487
%	-0.63%	-0.05%	-0.04%	-0.61%	0.08%	-0.09%	0.10%	0.20%	-0.47%	-0.40%	-0.15%	-0.17%	-0.21%	-0.07%	0.33%	0.04%
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$1,529	\$88,457	\$5,055	\$0	\$7,665	\$47,414	\$18,815
%	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.01%	0.01%	0.37%	0.02%	0.00%	0.03%	0.37%	0.18%
Claims/Recov \$\$\$	\$1,941	\$3,000	\$1,952	\$21,214	\$11,908	\$10,764	\$6,159	\$45,272	\$92,629	\$81,009	\$75,976	\$67,109	\$37,101	\$16,832	\$21,448	\$7,720
%	0.05%	0.04%	0.02%	0.22%	0.18%	0.18%	0.12%	0.63%	0.74%	0.45%	0.32%	0.21%	0.11%	0.08%	0.17%	0.07%
Net Defaults \$\$\$	\$-1,941	\$-3,000	\$-1,952	\$-21,214	\$-11,229	\$5,338	\$-6,121	\$-45,272	\$-92,042	\$-79,480	\$12,481	\$-62,054	\$-37,101	\$-9,167	\$25,965	\$11,095
%	-0.05%	-0.04%	-0.02%	-0.22%	-0.17%	0.09%	-0.12%	-0.63%	-0.74%	-0.44%	0.05%	-0.19%	-0.11%	-0.04%	0.20%	0.11%
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$4,500	\$0	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov \$\$\$	\$1,350	\$2,695	\$3,812	\$7,234	\$1,384	\$14,720	\$7,328	\$11,892	\$25,215	\$31,697	\$60,150	\$60,230	\$28,744	\$25,637	\$30,834	\$12,043
%	0.04%	0.04%	0.04%	0.08%	0.02%	0.25%	0.14%	0.17%	0.20%	0.18%	0.25%	0.19%	0.08%	0.11%	0.24%	0.11%
Net Defaults \$\$\$	\$-1,350	\$-2,695	\$-3,812	\$-7,234	\$-1,384	\$-14,720	\$-2,828	\$-11,892	\$-21,783	\$-29,531	\$-56,868	\$-60,230	\$-28,744	\$-25,637	\$-30,834	\$-12,043
%	-0.04%	-0.04%	-0.04%	-0.08%	-0.02%	-0.25%	-0.06%	-0.17%	-0.17%	-0.16%	-0.24%	-0.19%	-0.08%	-0.11%	-0.24%	-0.11%
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,668	\$9,686	\$45,059	\$37,831	\$2,956	\$28,925	\$7,245	\$8,393
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.19%	0.12%	0.01%	0.13%	0.06%	0.08%
Claims/Recov \$\$\$	\$1,899	\$1,765	\$1,240	\$3,805	\$1,384	\$8,325	\$3,096	\$8,648	\$22,602	\$33,867	\$25,528	\$53,019	\$39,773	\$22,975	\$25,852	\$11,901
%	0.05%	0.03%	0.01%	0.04%	0.02%	0.14%	0.06%	0.12%	0.18%	0.19%	0.11%	0.17%	0.12%	0.10%	0.20%	0.11%
Net Defaults \$\$\$	\$-1,899	\$-1,765	\$-1,240	\$-3,805	\$-1,384	\$-8,325	\$-3,096	\$-8,648	\$-15,934	\$-24,181	\$19,531	\$-15,188	\$-36,817	\$5,950	\$-18,607	\$-3,508
%	-0.05%	-0.03%	-0.01%	-0.04%	-0.02%	-0.14%	-0.06%	-0.12%	-0.13%	-0.13%	0.08%	-0.05%	-0.11%	0.03%	-0.14%	-0.03%
2022 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,658	\$19,760	\$0	\$0	\$43,347	\$1,134	\$5,622	\$5,679	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.16%	0.00%	0.00%	0.14%	0.00%	0.03%	0.04%	0.00%
Claims/Recov \$\$\$	\$2,813	\$2,157	\$2,628	\$5,726	\$1,250	\$7,265	\$11,054	\$9,486	\$22,380	\$41,320	\$121,781	\$88,423	\$33,428	\$21,453	\$10,825	\$3,831
%	0.07%	0.03%	0.03%	0.06%	0.02%	0.12%	0.22%	0.13%	0.18%	0.23%	0.51%	0.28%	0.10%	0.10%	0.08%	0.04%
Net Defaults \$\$\$	\$-2,813	\$-2,157	\$-2,628	\$-5,726	\$-1,250	\$-7,265	\$-11,054	\$-1,828	\$-2,620	\$-41,320	\$-121,781	\$-45,076	\$-32,293	\$-15,831	\$-5,145	\$-3,831
%	-0.07%	-0.03%	-0.03%	-0.06%	-0.02%	-0.12%	-0.22%	-0.03%	-0.02%	-0.23%	-0.51%	-0.14%	-0.09%	-0.07%	-0.04%	-0.04%
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Claims/Recov \$\$\$	\$731	\$460	\$472	\$647	\$347	\$1,976	\$813	\$1,936	\$4,118	\$7,859	\$10,123	\$15,917	\$5,348	\$3,365	\$5,572	\$1,217
%	0.02%	0.01%	0.00%	0.01%	0.03%	0.03%	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%</				

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

3/31/2023		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total	Number														
Origination	Dollar	\$8,044,838	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$13,410,593	\$12,053,947	\$11,755,070	\$11,015,281	\$2,731,136	\$326,646,563	\$306,565,018
Default Year															
1998	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$21,964	
	%	0.00%												0.11%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$0	
	%	0.00%												0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$21,964	
	%	0.00%												0.11%	
1999	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$7,060	
	%	0.00%												0.02%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$0	
	%	0.00%												0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$7,060	
	%	0.00%												0.02%	
2000	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$126,578	
	%	0.00%												0.35%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$0	
	%	0.00%												0.00%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$126,578	
	%	0.00%												0.35%	
2001	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$70,596	
	%	0.00%												0.17%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$14,706	
	%	0.00%												0.03%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$55,890	
	%	0.00%												0.13%	
2002	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$215,617	
	%	0.00%												0.46%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$42,541	
	%	0.00%												0.09%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$173,076	
	%	0.00%												0.37%	
2003	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$29,903	
	%	0.00%												0.05%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$85,184	
	%	0.00%												0.16%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								-\$55,281	
	%	0.00%												-0.10%	
2004	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$59,696	
	%	0.00%												0.09%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$59,793	
	%	0.00%												0.09%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								-\$97	
	%	0.00%												0.00%	
2005	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$166,213	
	%	0.00%												0.20%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$160,618	
	%	0.00%												0.19%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$5,595	
	%	0.00%												0.01%	
2006	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$289,114	
	%	0.00%												0.27%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$70,698	
	%	0.00%												0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$218,416	
	%	0.00%												0.20%	
2007	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$574,915	
	%	0.00%												0.41%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$97,067	
	%	0.00%												0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$477,848	
	%	0.00%												0.34%	
2008	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$337,319	
	%	0.00%												0.19%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$192,217	
	%	0.00%												0.11%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$145,102	
	%	0.00%												0.08%	
2009	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$568,219	
	%	0.00%												0.29%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$82,818	
	%	0.00%												0.04%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$485,401	
	%	0.00%												0.25%	
2010	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$1,265,983	
	%	0.00%												0.60%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$143,524	
	%	0.00%												0.07%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$1,122,460	
	%	0.00%												0.53%	
2011	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$1,023,752	
	%	0.00%												0.46%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$231,612	
	%	0.00%												0.10%	
	Net Defaults \$\$\$		\$0	\$0	\$0	\$0								\$792,140	
	%	0.00%												0.36%	
2012	Defaulted \$\$\$		\$0	\$0	\$0	\$0								\$1,245,913	
	%	0.00%												0.54%	
	Claims/Recov \$\$\$		\$0	\$0	\$0	\$0								\$237,663	
	%	0.00%												0.10%	

Finance Authority of Maine
Maine Loan Program
Default-Static Pool
Non-Guaranteed Only

3/31/2023	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$	\$0	\$0	\$0										\$1,008,250	
%	0.00%	0.00%	0.00%										0.44%	
2013 Defaulted \$\$\$	\$4,467	\$0	\$0										\$904,558	
%	0.06%	0.00%	0.00%										0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0										\$245,256	
%	0.00%	0.00%	0.00%										0.10%	
Net Defaults \$\$\$	\$4,467	\$0	\$0										\$659,302	
%	0.06%	0.00%	0.00%										0.28%	
2014 Defaulted \$\$\$	\$8,692	\$0	\$0										\$1,019,079	
%	0.11%	0.00%	0.00%										0.42%	
Claims/Recov \$\$\$	\$504	\$0	\$0										\$184,833	
%	0.01%	0.00%	0.00%										0.08%	
Net Defaults \$\$\$	\$8,188	\$0	\$0										\$834,246	
%	0.10%	0.00%	0.00%										0.34%	
2015 Defaulted \$\$\$	\$7,922	\$7,177	\$0	\$0	\$0								\$593,516	
%	0.10%	0.11%	0.00%	0.00%	0.00%								0.24%	
Claims/Recov \$\$\$	\$168	\$0	\$0	\$0	\$0								\$174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%								0.07%	
Net Defaults \$\$\$	\$7,754	\$7,177	\$0	\$0	\$0								\$418,849	
%	0.10%	0.11%	0.00%	0.00%	0.00%								0.17%	
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$25,800	\$0	\$0								\$718,933	
%	0.28%	0.51%	0.35%	0.00%	0.00%								0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0	\$0	\$0								\$237,076	
%	0.01%	0.00%	0.00%	0.00%	0.00%								0.09%	
Net Defaults \$\$\$	\$21,835	\$32,750	\$25,800	\$0	\$0								\$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%								0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$5,012	\$2,412	\$0							\$415,705	
%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%							0.16%	
Claims/Recov \$\$\$	\$1,707	\$1,818	\$1,706	\$0	\$0								\$622,218	
%	0.02%	0.03%	0.02%	0.00%	0.00%								0.23%	
Net Defaults \$\$\$	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0							-\$206,513	
%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%							-0.08%	
2018 Defaulted \$\$\$	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0						\$408,262	
%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%						0.15%	
Claims/Recov \$\$\$	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0						\$679,588	
%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%						0.25%	
Net Defaults \$\$\$	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0						-\$271,325	
%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%						-0.10%	
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0					\$259,257	
%	0.31%	0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%					0.09%	
Claims/Recov \$\$\$	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0					\$537,285	
%	0.05%	0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%					0.19%	
Net Defaults \$\$\$	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0					-\$278,028	
%	0.26%	-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%					-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0				\$114,191	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%				0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0				\$346,440	
%	0.06%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%				0.12%	
Net Defaults \$\$\$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0				-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%				-0.08%	
2021 Defaulted \$\$\$	\$0	\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0			\$225,178	
%	0.00%	0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%			0.07%	
Claims/Recov \$\$\$	\$7,347	\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0			\$279,124	
%	0.09%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.09%	
Net Defaults \$\$\$	-\$7,347	-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0			-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%			-0.02%	
2022 Defaulted \$\$\$	\$0	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0		\$232,198	
%	0.00%	0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%		0.07%	
Claims/Recov \$\$\$	\$909	\$1,458	\$7,357	\$2,270	\$334	\$0	\$4,264	\$0	\$0	\$0	\$0		\$402,408	
%	0.01%	0.02%	0.10%	0.03%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%		0.12%	
Net Defaults \$\$\$	-\$909	\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$0	\$0		-\$170,210	
%	-0.01%	0.51%	-0.10%	-0.03%	0.00%	0.42%	0.15%	0.29%	0.18%	0.00%	0.00%		-0.05%	
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$8,790	\$0	\$125,812	\$0	\$7,332	\$0	\$0	\$141,934	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.00%	0.94%	0.00%	0.06%	0.00%	0.00%	0.04%	
Claims/Recov \$\$\$	\$361	\$871	\$866	\$0	\$334	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$63,333	
%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	
Net Defaults \$\$\$	-\$361	-\$871	-\$866	\$0	-\$334	\$8,790	\$0	\$125,812	\$0	\$7,332	\$0	\$0	\$78,601	
%	0.00%	-0.01%	-0.01%	0.00%	0.00%	0.11%	0.00%	0.94%	0.00%	0.06%	0.00%	0.00%	0.02%	
Total Defaulted \$\$\$	\$75,099	\$82,407	\$120,286	\$37,619	\$32,384	\$96,364	\$53,927	\$206,063	\$21,389	\$7,332	\$0	\$0	11,035,653	\$11,035,653
%	0.93%	1.27%	1.64%	0.48%	0.45%	1.18%	0.54%	1.54%	0.18%	0.06%	0.00%	0.00%	3.38%	3.60%
Claims/Recov \$\$\$	\$26,828	\$33,503	\$27,601	\$6,852	\$11,877	\$0	\$4,264	\$0	\$0	\$0	\$0	\$0	\$5,190,668	\$5,190,668
as % of Defaults	35.72%	40.66%	22.95%	18.21%	36.67%	0.00%	7.91%	0.00%	0.00%	0.00%	0.00%	0.00%	47.04%	47.04%
as % of Originations	0.33%	0.52%	0.38%	0.09%	0.16%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	1.59%	1.69%
Net Defaults \$\$\$	\$48,271	\$48,905	\$92,685	\$30,767	\$20,507	\$96,364	\$49,663	\$206,063	\$21,389	\$7,332	\$0	\$0	\$5,844,985	\$5,844,985
%	0.60%	0.76%	1.27%	0.40%	0.28%	1.18%	0.50%	1.54%	0.18%	0.06%	0.00%	0.00%	1.79%	1.91%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023
THROUGH March 31, 2023**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/22-06/30/23 FAME Fiscal Year Through 03/31/23	07/01/21-06/30/22 FAME Fiscal Year Through 03/31/22	07/01/22-06/30/23 FAME Fiscal Year Through 03/31/23	07/01/21-06/30/22 FAME Fiscal Year Through 03/31/22	07/01/22-06/30/23 FAME Fiscal Year Through 03/31/23	07/01/21-06/30/22 FAME Fiscal Year Through 03/31/22
Applications Received	662	1,321	4	3	666	1,324
Applications Approved	216	733	2	0	218	733
Applications Denied	299	360	0	1	299	361
Applications Cancelled	147	204	2	2	149	206
Applications in Process	0	24	0	0	0	24
Approval Rate	42%	67%	100%	0%	42%	67%
Number of Disbursements	706	1,408	10	0	716	1,408
Dollar Amount of Disbursements	\$ 7,139,056	\$ 12,704,573	\$ 88,823	\$ -	\$ 7,227,879	\$ 12,704,573
Year to Date Plan	\$ 5,590,012	\$ 11,893,188	\$ -	\$ -	\$ 5,590,012	\$ 11,893,188
Year to Date Variance	\$ 1,549,044	\$ 811,385	\$ 88,823	\$ -	\$ 1,637,867	\$ 811,385
Average Disbursed Amount	\$ 10,112	\$ 9,023	\$ 8,882	\$ -	\$ 10,095	\$ 9,023

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023
THROUGH March 31, 2023**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN	QUARTERLY MEDLOAN	YTD MEDLOAN	QUARTERLY TOTAL	YTD TOTAL
UNIVERSITY OF NEW ENGLAND	280,023	735,070	10,486	33,473	290,509	768,543
MAINE MARITIME ACADEMY	320,551	731,388	-	-	320,551	731,388
UNIVERSITY OF MAINE	237,089	580,733	-	-	237,089	580,733
SAINT JOSEPH'S COLLEGE	189,059	406,673	-	-	189,059	406,673
HUSSON UNIVERSITY	107,180	396,932	-	-	107,180	396,932
MAINE COLLEGE OF ART	62,098	203,709	-	-	62,098	203,709
THOMAS COLLEGE	59,449	149,101	-	-	59,449	149,101
UNIVERSITY OF SOUTHERN MAINE	17,390	99,479	-	-	17,390	99,479
BOWDOIN COLLEGE	16,975	53,659	-	-	16,975	53,659
THE LANDING SCHOOL	18,872	37,745	-	-	18,872	37,745
BEAL COLLEGE	-	24,300	-	-	-	24,300
SOUTHERN MAINE COMMUNITY COLLEGE	2,750	8,500	-	-	2,750	8,500
MAINE COLLEGE OF HEALTH PROFESSIONS	3,464	8,312	-	-	3,464	8,312
UNIVERSITY OF MAINE-FARMINGTON	5,000	5,000	-	-	5,000	5,000
UNIVERSITY OF MAINE-AUGUSTA	-	1,557	-	-	-	1,557
BATES COLLEGE	-	-	-	-	-	-
COLBY COLLEGE	-	-	-	-	-	-
PURDUE UNIVERSITY GLOBAL	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE - FORT KENT	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
OUT OF STATE SCHOOLS	1,356,243	3,696,898	24,506	55,350	1,380,749	3,752,248
Total	2,676,143	7,139,056	34,992	88,823	2,711,135	7,227,879

DEFAULT RATE
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
FOR CLAIM PAYMENTS RECEIVED THROUGH MARCH 31, 2023

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2023	\$2,731,136	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2022	\$11,015,281	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2021	\$11,755,070	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2020	\$12,053,947	1	\$21,389	0.18%	\$0.00	0	\$0	\$0	\$21,389	0.18%
2019	\$13,410,593	4	\$80,251	0.60%	\$0.00	0	\$0	\$0	\$80,251	0.60%
2018	\$10,004,711	3	\$53,927	0.54%	\$0.00	0	\$0	\$4,264	\$49,663	0.50%
2017	\$8,180,031	4	\$96,364	1.18%	\$0.00	0	\$0	\$0	\$96,364	1.18%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$11,877	\$20,507	0.28%
2015	\$7,777,183	5	\$37,619	0.48%	\$0.00	0	\$0	\$6,852	\$30,767	0.40%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$27,601	\$92,685	1.27%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$33,503	\$48,905	0.76%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$26,828	\$48,271	0.60%
2011	\$10,481,450	17	\$209,850	2.00%	\$0.00	0	\$0	\$78,972	\$130,878	1.25%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$138,119	\$163,587	1.26%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$196,371	\$412,168	1.84%
2008	\$34,048,382	88	\$1,277,547	3.75%	\$0.00	0	\$0	\$373,177	\$904,370	2.66%
2007	\$31,957,353	147	\$1,978,641	6.19%	\$0.00	0	\$0	\$656,922	\$1,321,719	4.14%
2006	\$23,762,942	146	\$1,740,962	7.33%	\$0.00	0	\$0	\$749,284	\$991,678	4.17%
2005	\$17,929,934	127	\$1,211,026	6.75%	\$0.00	0	\$0	\$586,693	\$624,333	3.48%
2004	\$12,506,502	109	\$996,906	7.97%	\$0.00	0	\$0	\$619,690	\$377,216	3.02%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$297,324	\$210,932	2.93%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$157,550	\$54,760	1.07%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$119,866	\$44,253	0.74%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$105,726	\$81,143	1.26%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$399,630	-\$16,648	-0.17%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$243,229	\$41,596	0.43%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$182,971	\$40,565	0.59%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$174,222	-\$26,366	-0.69%
TOTAL	\$326,646,563	1009	\$11,035,653	3.38%	\$0.00	0	\$0	\$5,190,668	\$5,844,985	1.79%

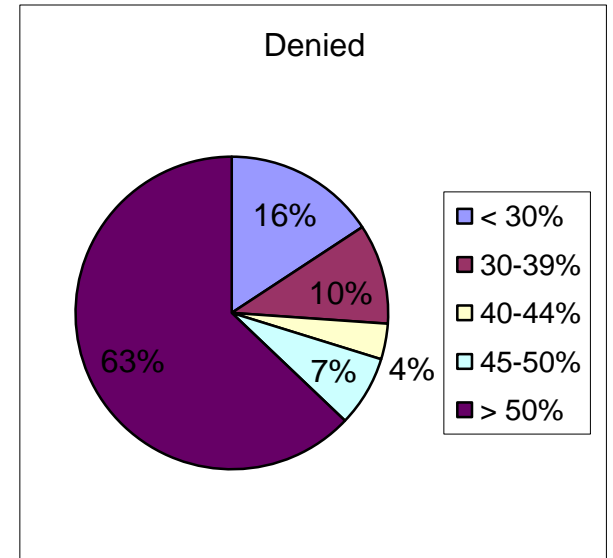
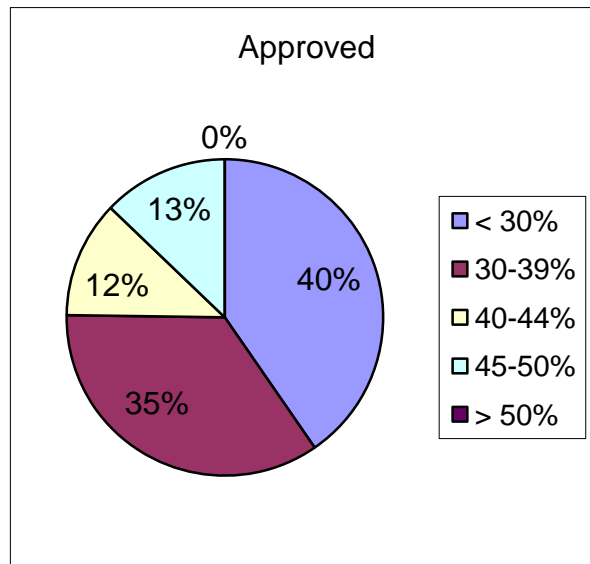
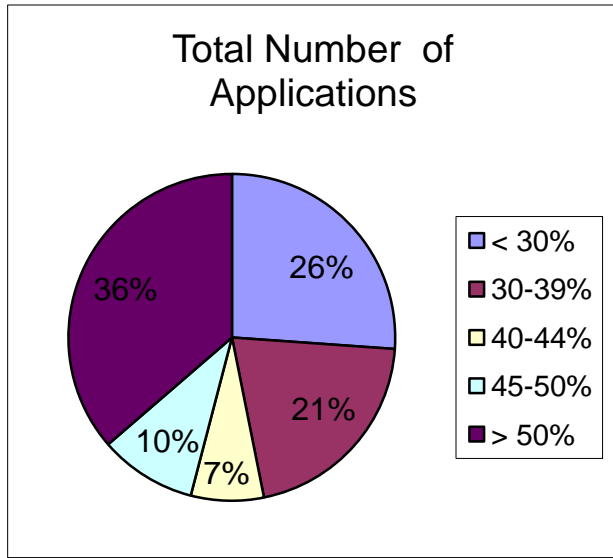
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

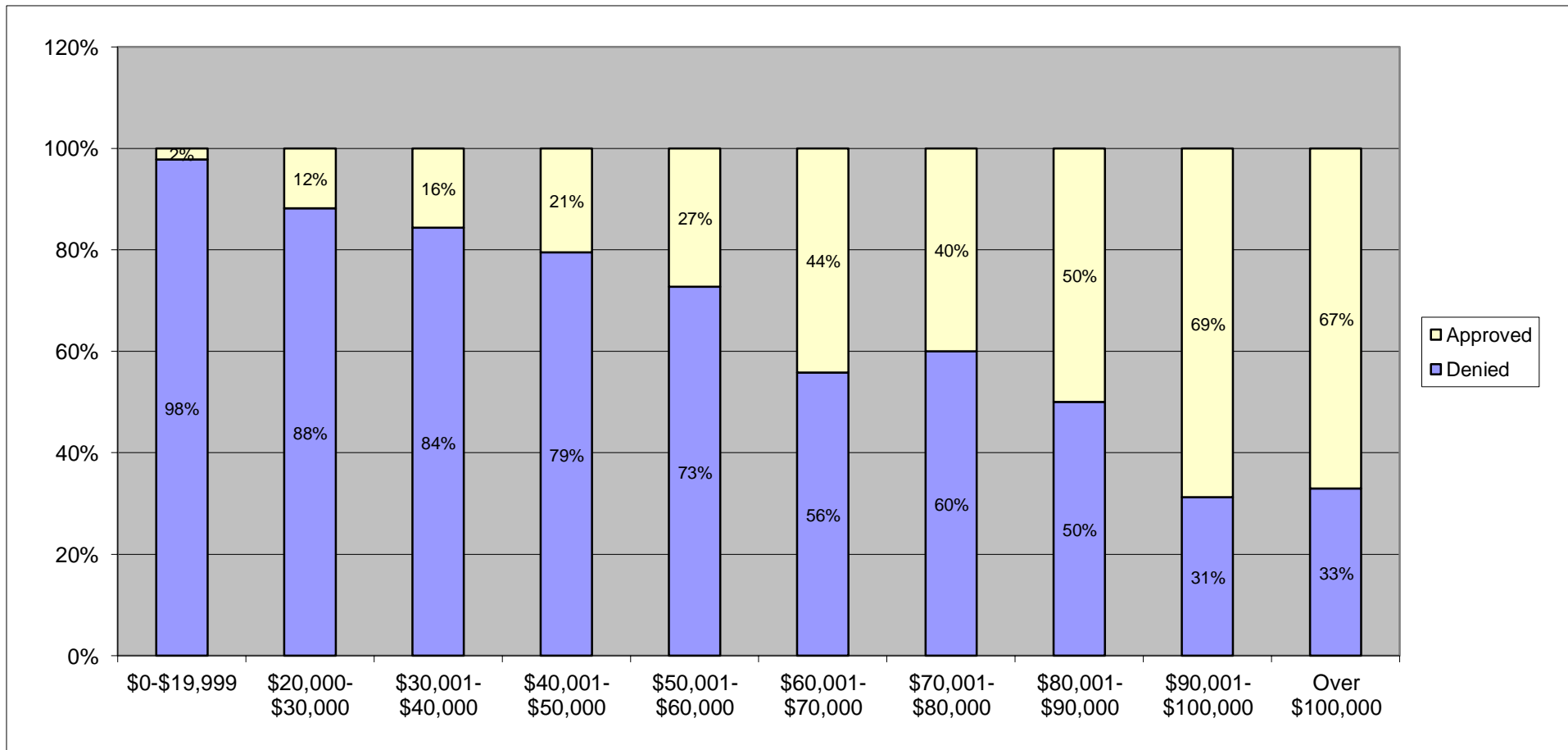
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Denied			
< 30%	135	26%	88	40%	65%	47	16%	35%
30-39%	107	21%	76	35%	71%	31	10%	29%
40-44%	37	7%	26	12%	70%	11	4%	30%
45-50%	50	10%	28	13%	56%	22	7%	44%
> 50%	188	36%	-	0%	0%	188	63%	100%
	517	100%	218	100%	42%	299	100%	58%



MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2023

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	46	9%	1	2%	45	98%
\$20,000-\$30,000	34	7%	4	12%	30	88%
\$30,001-\$40,000	32	6%	5	16%	27	84%
\$40,001-\$50,000	39	8%	8	21%	31	79%
\$50,001-\$60,000	44	9%	12	27%	32	73%
\$60,001-\$70,000	43	8%	19	44%	24	56%
\$70,001-\$80,000	40	8%	16	40%	24	60%
\$80,001-\$90,000	44	9%	22	50%	22	50%
\$90,001-\$100,000	16	3%	11	69%	5	31%
Over \$100,000	179	35%	120	67%	59	33%
	517	100%	218	42%	299	58%

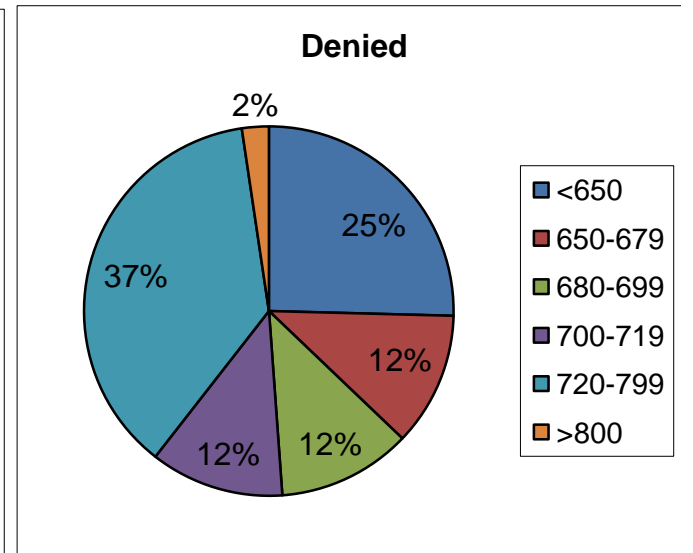
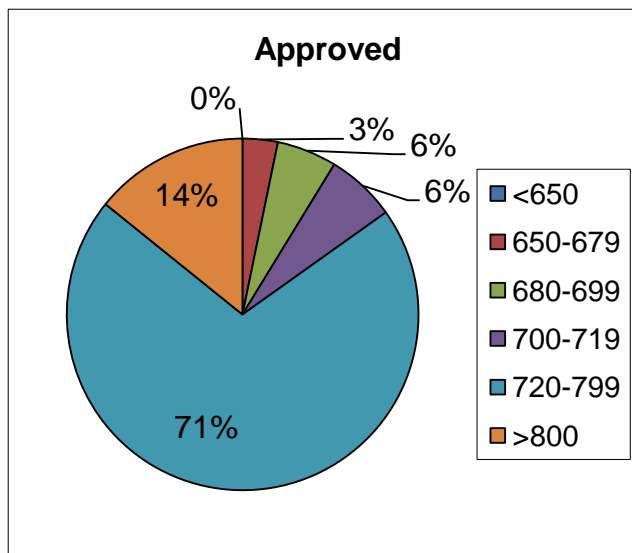
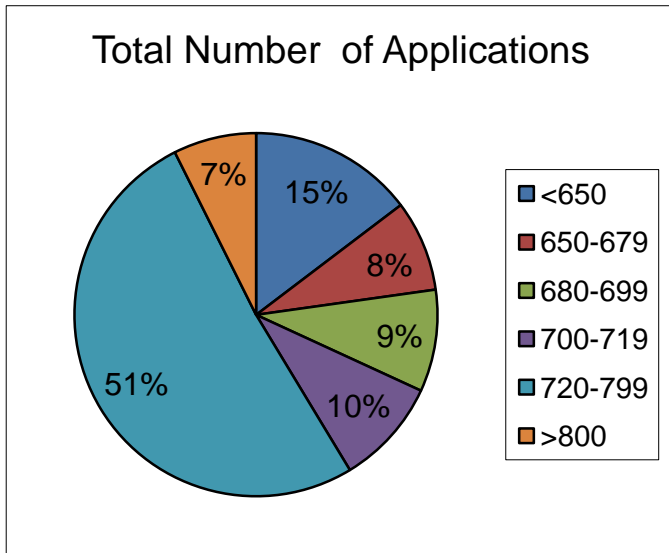


MAINE LOAN

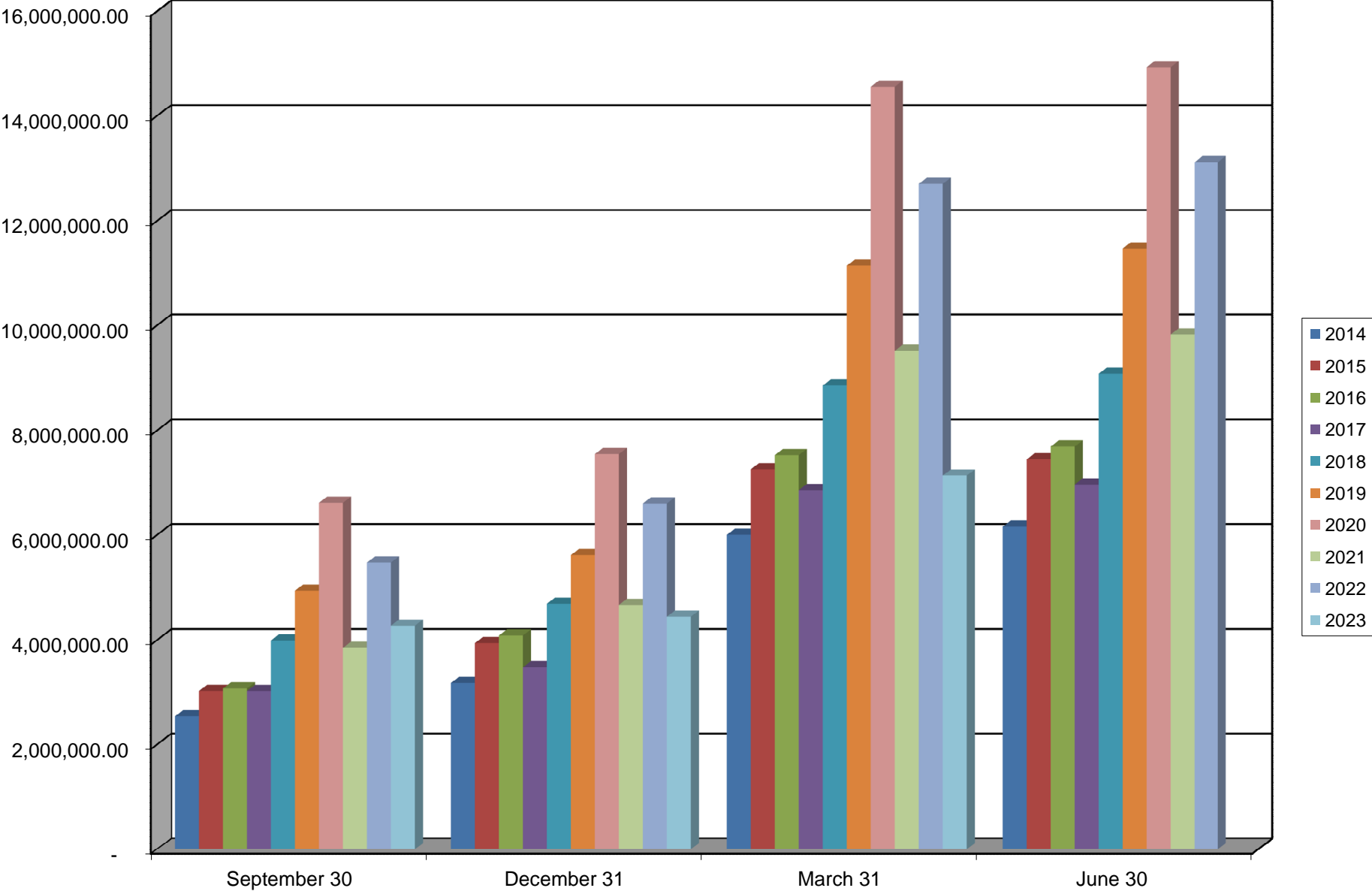
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF MARCH 31, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	76	15%	-	0%	0%	76	25%	100%
650-679	42	8%	7	3%	17%	35	12%	83%
680-699	47	9%	12	6%	26%	35	12%	74%
700-719	49	10%	14	6%	29%	35	12%	71%
720-799	265	51%	154	71%	58%	111	37%	42%
>800	38	7%	31	14%	82%	7	2%	18%
	517	100%	218	100%	42%	299	100%	58%



Fiscal Year to Date Maine Loan Disbursements By Quarter



**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023
THROUGH March 31, 2023**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	357	\$6,155,989.39	\$17,243.67	8.14%
MED LOAN	7	\$87,718.28	\$12,531.18	4.18%
CONSOLIDATION	1	\$79,543.28	\$79,543.28	8.98%
TOTAL PORTFOLIO	365	\$6,323,250.95	\$17,323.98	8.10%

TOTAL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$62,399.25	\$169,569.41	\$9,025.97	\$73,714.52	\$0.00	\$86,054.44	\$0.00	\$158,985.72
MED LOAN	\$0.00	\$126.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$933.80	\$3,268.30	\$466.20	\$1,631.70	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$63,333.05	\$172,963.71	\$9,492.17	\$75,370.22	\$0.00	\$86,054.44	\$0.00	\$158,985.72

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	19	\$299,882.15	\$15,783.27	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	19	\$299,882.15	\$15,783.27	6.48%

KIMMEL, BEACH & FITZPATRICK MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$6,739.16	\$18,417.29	\$2,220.84	\$6,047.71	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL KB&F PORTFOLIO	\$6,739.16	\$18,417.29	\$2,220.84	\$6,047.71	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & satisfied

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023
THROUGH March 31, 2023**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	119	\$2,484,373.08	\$20,877.08	8.45%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	119	\$2,484,373.08	\$20,877.08	8.45%

FINANCE AUTHORITY OF MAINE MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$25,866.32	\$58,040.64	\$0.00	\$0.00	\$0.00	\$45,159.09
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL FAME	\$25,866.32	\$58,040.64	\$0.00	\$0.00	\$0.00	\$45,159.09

*All Genfund loans are considered defaulted. The debtors of these loans made payment arrangements, so the loans are held at FAME rather than being assigned to a collection agency.

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	8	\$251,701.65	8	\$251,701.65	20	\$247,666.57	35	\$458,434.67
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL TRANSFER	8	\$251,701.65	8	\$251,701.65	20	\$247,666.57	35	\$458,434.67

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	159	\$2,445,336.81	\$15,379.48	8.13%
MED LOAN	7	\$87,718.28	\$12,531.18	4.18%
CONSOLIDATION	1	\$79,543.28	\$79,543.28	8.98%
TOTAL D&P PORTFOLIO	167	\$2,612,598.37	\$15,644.30	8.02%

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$14,815.81	\$43,860.00	\$3,777.90	\$56,979.37	\$0.00	\$86,054.44	\$0.00	\$113,826.63
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$933.80	\$3,268.30	\$466.20	\$1,631.70	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$15,749.61	\$47,128.30	\$4,244.10	\$58,611.07	\$0.00	\$86,054.44	\$0.00	\$113,826.63

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023
THROUGH March 31, 2023**

TOTAL NEW ASSIGNMENTS TO COLLECTION AGENCIES IN 2022/2023

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED	CURRENT QUARTER # OF ACCOUNTS TRANSFER FROM KB&F	CURRENT QUARTER P & I TRANSFER FROM KB&F	YTD # OF ACCOUNTS TRANSFER FROM KB&F	YTD P & I TRANSFER FROM KB&F
MAINE LOAN	5	\$41,636.08	12	\$104,086.76	0	\$0.00	0	\$0.00
MED LOAN	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
TOTAL RAB PORTFOLIO	5	\$41,636.08	12	\$104,086.76	0	\$0.00	0	\$0.00

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	60	\$926,397.35	\$15,439.96	8.04%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	60	\$926,397.35	\$15,439.96	8.04%

CREDIT CONTROL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEE PAID QUARTER	FEE PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD*
MAINE LOAN	\$14,977.96	\$49,251.48	\$3,027.23	\$10,687.44	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$0.00	\$126.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL CC PORTFOLIO	\$14,977.96	\$49,377.48	\$3,027.23	\$10,711.44	\$0.00	\$0.00	\$0.00	\$0.00

**Fees include regular pmts & settled