To: Bond Review Participants

From: Carlos Mello, Acting CEO

Date: November 14, 2022

Re: September 30, 2022 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 September 30, 2022, for your review:

- September 30, 2022 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").
- September 30, 2022 Asset Coverage Ratio
- September 30, 2022 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- September 30, 2022 Loan Characteristics Report
- September 30, 2022 Delinquency Analysis
- September 30, 2022 New Loans by Repayment Type
- September 30, 2022 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- September 30, 2022 Cumulative Default Schedule Static Pool (by year of origination)
- September 30, 2022 Loan Origination Graphs and Charts
- September 30, 2022 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)

September 30, 2022

	 Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 12,753,540.81	\$ 11,554,786.55	\$ 1,198,754.26
Accounts Receivable	\$ 5,250.00	\$ · · ·	\$ 5,250.00
Interest on Ed Loans Rec	\$ 1,836,465.68	\$ 1,828,389.52	\$ 8,076.16
Notes Receivable	\$ 73,027,255.06	\$ 69,312,521.71	\$ 3,714,733.35
Less: Reserve fo Losses on Notes	\$ (1,725,694.74)	\$ (1,725,694.74)	\$ -
Prepaid Expense	\$ 9,679.16	\$ 9,679.16	\$ -
Prepaid Bond Insurance	\$ 192,155.79	\$ 192,155.79	\$ -
Total Assets	\$ 86,098,651.76	\$ 81,171,837.99	\$ 4,926,813.77
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 28,844.64	\$ 21,429.89	\$ 7,414.75
Accrued Liabilities	\$ 49,913.16	\$ 12,500.00	\$ 37,413.16
Accrued Interest Bonds Payable	\$ 983,665.38	\$ 983,665.38	\$ -
Accred Arbitrage-Purpose	\$ 4,325,931.38	\$ 4,325,931.38	\$ -
Bonds Payable	\$ 69,710,000.00	\$ 69,710,000.00	\$ -
Premium on Bonds (net)	\$ 4,063,369.85	\$ 4,063,369.85	\$ -
Deferred Loss on Refunding (Net)	\$ (1,172,221.61)	\$ (1,172,221.61)	\$ =
Total Liabilities	\$ 77,989,502.80	\$ 77,944,674.89	\$ 44,827.91
Fund Balance			
Retained Fund Balance	\$ 8,109,148.96	\$ 3,227,163.10	\$ 4,881,985.86
Total Fund Balance	\$ 8,109,148.96	\$ 3,227,163.10	\$ 4,881,985.86

86,098,651.76 \$

81,171,837.99 \$

4,926,813.77

\$

Total Liabilities and Fund Balance

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

	A	otual Month 9/30/2022	В	udget Month 9/30/2022	Variance Month	YTD Actual 9/30/2022	YTD Budget 9/30/2022	Υ	TD Variance	Year End Budget
Revenue										
Borrower Interest Income	\$	340,951.07	\$	335,977.96	\$ 4,973.11	\$ 1,008,888.57	\$ 1,014,030.45	\$	(5,141.88)	\$ 4,043,492.39
Investment Income	\$	24,933.81	\$	458.34	\$ 24,475.47	\$ 54,423.69	\$ 1,375.00	\$	53,048.69	\$ 5,500.00
Other Income	\$	403.00	\$	1,562.50	\$ (1,159.50)	\$ 3,039.48	\$ 4,687.50	\$	(1,648.02)	\$ 18,750.00
Total Revenue	\$	366,287.88	\$	337,998.80	\$ 28,289.08	\$ 1,066,351.74	\$ 1,020,092.95	\$	46,258.79	\$ 4,067,742.39
Expenses										
Operating Expenses										
Salaries & Benefits	\$	25,995.91	\$	45,053.38	\$ 19,057.47	\$ 100,757.59	\$ 135,160.09	\$	34,402.50	\$ 540,640.51
Marketing	\$	123.12	\$	4,695.99	\$ 4,572.87	\$ 14,446.82	\$ 14,087.97	\$	(358.85)	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$	115.30	\$	127.10	\$ 11.80	\$ 367.92	\$ 381.30	\$	13.38	\$ 1,525.20
Loan Servicing	\$	21,955.93	\$	16,599.65	\$ (5,356.28)	\$ 64,781.83	\$ 49,888.12	\$	(14,893.71)	\$ 199,448.04
Depreciation	\$	2,362.89	\$	2,246.54	\$ (116.35)	\$ 7,043.59	\$ 6,788.63	\$	(254.96)	\$ 25,938.02
Travel & Meals	\$	298.07	\$	78.93	\$ (219.14)	\$ 859.90	\$ 236.79	\$	(623.11)	\$ 1,697.15
Professional Fees	\$	13,051.71	\$	14,842.03	\$ 1,790.32	\$ 39,209.79	\$ 31,950.09	\$	(7,259.70)	\$ 112,080.40
Bond Adminstration Expense	\$	2,289.14	\$	7,591.87	\$ 5,302.73	\$ 20,800.54	\$ 22,788.95	\$	1,988.41	\$ 87,228.35
Arbitrage Expense	\$	114,583.33	\$	114,583.34	\$ 0.01	\$ 343,749.99	\$ 343,750.00	\$	0.01	\$ 1,375,020.00
Bond Financing Expense	\$	209,378.84	\$	218,229.05	\$ 8,850.21	\$ 630,343.87	\$ 655,153.74	\$	24,809.87	\$ 2,863,911.46
Other Operating Expenses	\$	5,553.60	\$	5,590.29	\$ 36.69	\$ 16,686.97	\$ 16,784.62	\$	97.65	\$ 83,304.54
Total Operating Expenses	\$	395,707.84	\$	429,638.17	\$ 33,930.33	\$ 1,239,048.81	\$ 1,276,970.30	\$	37,921.49	\$ 5,347,145.59
Non-Operating Expenses										
Legal Expense-projects	\$	-	\$	196.50	\$ 196.50	\$ 41.79	\$ 589.50	\$	547.71	\$ 2,358.00
Reclassification										
Provision for Losses on Notes	\$	2,000.00	\$	-	\$ (2,000.00)	\$ 6,000.00	\$ -	\$	(6,000.00)	\$ -
Total Non-Operating Expenses	\$	2,000.00	\$	196.50	\$ (1,803.50)	\$ 6,041.79	\$ 589.50	\$	(5,452.29)	\$ 2,358.00
Total Expenses	\$	397,707.84	\$	429,834.67	\$ 32,126.83	\$ 1,245,090.60	\$ 1,277,559.80	\$	32,469.20	\$ 5,349,503.59
Change in Net Position	\$	(31,419.96)	\$	(91,835.87)	\$ 60,415.91	\$ (178,738.86)	\$ (257,466.85)	\$	78,727.99	\$ (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

	ctual Month 9/30/2022	В	udget Month 9/30/2022	Variance Month	YTD Actual 9/30/2022	YTD Budget 9/30/2022	Υ	TD Variance	Year End Budget
Revenue									
Borrower Interest Income	\$ 332,924.16	\$	335,977.96	\$ (3,053.80)	\$ 999,725.92	\$ 1,014,030.45	\$	(14,304.53)	\$ 4,043,492.39
Investment Income	\$ 24,189.56	\$	-	\$ 24,189.56	\$ 51,072.23	\$ -	\$	51,072.23	\$ -
Other Income	\$ 392.42	\$	-	\$ 392.42	\$ 3,028.90	\$ -	\$	3,028.90	\$ -
Total Revenue	\$ 357,506.14	\$	335,977.96	\$ 21,528.18	\$ 1,053,827.05	\$ 1,014,030.45	\$	39,796.60	\$ 4,043,492.39
Expenses									
Operating Expenses									
Salaries & Benefits									
Marketing									
Contributions, Sponsorships, & Dues									
Loan Servicing	\$ 16,179.89	\$	16,599.65	\$ 419.76	\$ 56,941.23	\$ 49,888.12	\$	(7,053.11)	\$ 199,448.04
Depreciation									
Travel & Meals									
Professional Fees									
Bond Adminstration Expense	\$ 2,289.14	\$	7,591.87	\$ 5,302.73	\$ 20,800.54	\$ 22,788.95	\$	1,988.41	\$ 87,228.35
Arbitrage Expense	\$ 114,583.33	\$	114,583.34	\$ 0.01	\$ 343,749.99	\$ 343,750.00	\$	0.01	\$ 1,375,020.00
Bond Financing Expense	\$ 209,378.84	\$	218,229.05	\$ 8,850.21	\$ 630,343.87	\$ 655,153.74	\$	24,809.87	\$ 2,863,911.46
Other Operating Expenses									
Total Operating Expenses	\$ 342,431.20	\$	357,003.91	\$ 14,572.71	\$ 1,051,835.63	\$ 1,071,580.81	\$	19,745.18	\$ 4,525,607.85
Non-Operating Expenses									
Legal Expense-projects									
Loss/(Gain) on Asset Dispos.									
Reclassification	\$ 59,635.00	\$	-	\$ (59,635.00)	\$ 177,328.00	\$ -	\$	(177,328.00)	\$ -
Provision for Losses on Notes	\$ 2,000.00	\$	-	\$ (2,000.00)	\$ 6,000.00	\$ -	\$	(6,000.00)	\$ -
Total Non-Operating Expenses	\$ 61,635.00	\$	-	\$ (61,635.00)	\$ 183,328.00	\$ -	\$	(183,328.00)	\$ -
Total Expenses	\$ 404,066.20	\$	357,003.91	\$ (47,062.29)	\$ 1,235,163.63	\$ 1,071,580.81	\$	(163,582.82)	\$ 4,525,607.85
Change in Net Position	\$ (46,560.06)	\$	(21,025.95)	\$ (25,534.11)	\$ (181,336.58)	\$ (57,550.36)	\$	(123,786.22)	\$ (482,115.46)

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

	ctual Month	В	udget Month	Variance	YTD Actual	YTD Budget		Year End
	 9/30/2022		9/30/2022	Month	9/30/2022	9/30/2022	 YTD Variance	Budget
Revenue								
Borrower Interest Income	\$ 8,026.91	\$	-	\$ 8,026.91	\$ 9,162.65	\$ -	\$ 9,162.65	\$ -
Investment Income	\$ 744.25	\$	458.34	\$ 285.91	\$ 3,351.46	\$ 1,375.00	\$ 1,976.46	\$ 5,500.00
Other Income	\$ 10.58	\$	1,562.50	\$ (1,551.92)	\$ 10.58	\$ 4,687.50	\$ (4,676.92)	\$ 18,750.00
Total Revenue	\$ 8,781.74	\$	2,020.84	\$ 6,760.90	\$ 12,524.69	\$ 6,062.50	\$ 6,462.19	\$ 24,250.00
Expenses								_
Operating Expenses								
Salaries & Benefits	\$ 25,995.91	\$	45,053.38	\$ 19,057.47	\$ 100,757.59	\$ 135,160.09	\$ 34,402.50	\$ 540,640.51
Marketing	\$ 123.12	\$	4,695.99	\$ 4,572.87	\$ 14,446.82	\$ 14,087.97	\$ (358.85)	\$ 56,351.92
Contributions, Sponsorships, & Dues	\$ 115.30	\$	127.10	\$ 11.80	\$ 367.92	\$ 381.30	\$ 13.38	\$ 1,525.20
Loan Servicing	\$ 5,776.04	\$	-	\$ (5,776.04)	\$ 7,840.60	\$ -	\$ (7,840.60)	\$ -
Depreciation	\$ 2,362.89	\$	2,246.54	\$ (116.35)	\$ 7,043.59	\$ 6,788.63	\$ (254.96)	\$ 25,938.02
Travel & Meals	\$ 298.07	\$	78.93	\$ (219.14)	\$ 859.90	\$ 236.79	\$ (623.11)	\$ 1,697.15
Professional Fees	\$ 13,051.71	\$	14,842.03	\$ 1,790.32	\$ 39,209.79	\$ 31,950.09	\$ (7,259.70)	\$ 112,080.40
Bond Adminstration Expense	\$ -	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 5,553.60	\$	5,590.29	\$ 36.69	\$ 16,686.97	\$ 16,784.62	\$ 97.65	\$ 83,304.54
Total Operating Expenses	\$ 53,276.64	\$	72,634.26	\$ 19,357.62	\$ 187,213.18	\$ 205,389.49	\$ 18,176.31	\$ 821,537.74
Non-Operating Expenses								
Legal Expense-projects	\$ -	\$	196.50	\$ 196.50	\$ 41.79	\$ 589.50	\$ 547.71	\$ 2,358.00
Reclassification	\$ (59,635.00)	\$	-	\$ 59,635.00	\$ (177,328.00)	\$ -	\$ 177,328.00	\$ -
Provision for Losses on Notes	\$ -	\$	-	\$ -	\$ -	\$ -	\$ -	\$
Total Non-Operating Expenses	\$ (59,635.00)	\$	196.50	\$ 59,831.50	\$ (177,286.21)	\$ 589.50	\$ 177,875.71	\$ 2,358.00
Total Expenses	\$ (6,358.36)	\$	72,830.76	\$ 79,189.12	\$ 9,926.97	\$ 205,978.99	\$ 196,052.02	\$ 823,895.74
Change in Net Position	\$ 15,140.10	\$	(70,809.92)	\$ 85,950.02	\$ 2,597.72	\$ (199,916.49)	\$ 202,514.21	\$ (799,645.74)

Finance Authority of Maine RESTRICTED NET ASSETS ASSET COVERAGE RATIO 9/30/2022

CASH & CASH EQUIVALENTS STUDENT LOAN ACCOUNT RETIREMENT ACCOUNT PRINCIPAL ACCOUNT INTEREST ACCOUNT CAPITALIZED INTEREST ACCOUNT CAPITAL RESERVE ACCOUNT REVENUE ACCOUNT GUARANTEE FEE ACCOUNT RECYCLING ACCOUNT ISSUANCE ACCOUNT	813,090.83 58,870.54 4,905,555.46 1,012,768.18 1,042,300.00 534,473.12 3,148,833.99 38,894.43
ARBITRAGE LIABILITY	(4,325,931.38)
STUDENT LOAN RECEIVABLE	69,312,521.71
PREPAID EXPENSE	9,679.16
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	1,828,389.52
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	78,379,445.56
BONDS ISSUED AND OUTSTANDING ACCOUNTS PAYABLE ACCRUED INTEREST PAYABLE	69,710,000.00 33,929.89 983,665.38
TOTAL LIABILITIES	70,727,595.27
BASE CASE SCHEDULE OF NET ASSETS	7,651,850.29
PARITY RATIO	1.108

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status **Master Trust** Cumulative: Beginning Principal Balance (\$) 69,900,000 Beginning Principal Balance (\$) Bonds Issued (\$) Bonds Issued (\$) 119,690,000 Principal Paid (\$) Principal Paid (\$) (9,150,000) Bonds Refunded (190,000)Bonds Refunded (40,830,000) Ending Principal Balance (\$) 69,710,000 Ending Principal Balance (\$) 69,710,000 Actual Days in Period Weighted Average Rate 4.341% Student Loan Pool Data Cumulative: Principal Weighted Principal Plus Average Plus Capitalized Interest Capitalized Rate (%) Interest Pool Size (\$) Interest Pool Size (\$) Beginning Balance 67,591,268 5.50% Beginning Balance 138,795,511 Loans Added Loans Added 4,238,023 139,565,007 Loans Repaid (2,554,993) Loans Repaid (221,905,342) Capitalized Interest (12,764)Capitalized Interest 22,573,098 Defaulted Loans (8,843,938) Defaulted Loans (35,227)Adjustments 86,215 Adjustments (871,814) 69,312,522 5.26% **Ending Balance** 69,312,522 **Ending Balance** Loans by Program Type \$ 68,988,200 99.53% Traditional Loans Consolidations 324,321 0.47% Loans by School Type 4-Year 61,194,700 88.29% 2-Year 7,147,887 10.31% Technical/Proprietary 154,504 0.22% Graduate 253,685 0.37% Other 561,744 0.81% 69,312,521 100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

3,148,834

Loans by Status

	Ψ	, ,
In School	9,965,581	14.38%
Grace	3,673,987	5.30%
Deferment	4,004,471	5.78%
Forbearance	20,495	0.03%
Interest Repayment	12,096,378	17.45%
Prinipal & Interest Repayment	39,509,814	57.00%
Bankruptcy	30,263	0.04%
In Claim Status	11,533	0.02%
All Loans	69,312,522	100.00%
(Loans in repayment includes all delinquent)		

\$

Delinquency Bucket (days)

FIIVALE LUAIIS	
Delinquent \$	
% of Loans in Repayment	
% of Total Loans	

31-60	61-90	91-120	121-150	151-180	181+	TOTAL
425,936	130,737	123,676	44,821	44,863	-	770,033
0.83%	0.25%	0.24%	0.09%	0.09%	0.00%	1.49%
0.61%	0.19%	0.18%	0.06%	0.06%	0.00%	1.11%
						<u>.</u>

Credit Support

	Φ	/0
Reserve Funds - (1)	1,042,300	1.50%
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

1.60%

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 3.22%

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

Onder writing metrics (1701)	0,00, <u></u> 0,0a.	io Appiorea	
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	3	25,022	1%
680-689	8	164,049	3%
690-699	5	98,000	2%
700-709	8	146,279	3%
710-719	11	207,990	4%
720-729	6	128,715	2%
730-739	14	345,185	7%
740-749	17	278,354	5%
750-759	29	573,161	11%
760-769	37	707,529	13%
770-779	46	808,225	15%
780-789	33	589,033	11%
790-799	28	488,117	9%
800-809	20	394,511	7%
810-819	21	323,618	6%
820-829	1	12,919	0%
>830		-	0%
Total	292	5,338,307	100%

Average 764

DTI Distribution	_
<30%	
30-39%	
40-44%	
45-50%	
>50%	
TOTAL	

# E	Bwr	\$ AMT	% of Total Amt
	117	2,107,442	39%
	103	2,003,953	38%
	32	605,922	11%
	40	620,990	12%
	-	-	0%
	292	5,338,307	100%

Average 31%

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A

4.846%

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

Actual Days in Period Weighted Average Rate

Student Loan Pool Data

Principal Weighted Plus Average Capitalized Interest Pool Size (\$) Interest Rate (%) Beginning Balance 2,456,402 7.16% Loans Added Loans Repaid (158,006) Capitalized Interest 3,327 **Defaulted Loans** 113 Adjustments **Ending Balance** 2,301,836 7.15%

Loans by Program Type

 \$
 %

 Traditional Loans
 2,301,836
 100.00%

 Consolidations
 0.00%

Loans by School Type

4-Year 1,970,760 85.62% 2-Year 280,979 12.21% Technical/Proprietary 13,170 0.57% 36,927 1.60% Graduate Other 0.00% 2,301,836 100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$	252,581
----	---------

0.00

Loans by Status

In School 15,600 0.68% Grace 20,800 0.90% Deferment 180,037 7.82% Forbearance 0.00% Interest Repayment 13,918 0.60% Principal & Interest Repayment 2,071,481 89.99% Bankruptcy 0.00% In Claim Status 0.00% All Loans 2,301,836 100.00% (Loans in repayment includes all delinquent)

Delinquency Bucket (days)

Private Loans
Delinquent \$
% of Loans in Repayment
% of Total Loans

31-60	61-90	91-120	121-150	151-180	181+	TOTAL
19,340	-	-	-	=	-	19,340
0.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.93%
0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.84%

Credit Support

 Reserve Funds - (1)
 126,850
 2.20%

 Capitalized Interest Fund
 0.00%

Cumulative:

Beginning Principal Balance (\$) Bonds Issued (\$) Principal Paid (\$) Ending Principal Balance (\$) -12,685,000 (6,920,000) 5,765,000

Principal

Cumulative:

	Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	13,525,785
Loans Repaid	(11,174,376)
Capitalized Interest	132,795
Defaulted Loans	(150,887)
Adjustments	(31,482)
Ending Balance	2,301,836

^{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.

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	3,250,000
Bonds Issued (\$)	-
Principal Paid (\$)	(95,000)
Ending Principal Balance (\$)	3,155,000

Actual Days in Period Weighted Average Rate

Student Loan Pool Data

	Principal	Weighted
	Plus	Average
	Capitalized	Interest
Pool Size (\$)	Interest	Rate (%)
Beginning Balance	4,033,011	6.78%
Loans Added	-	
Loans Repaid	(160,252)	
Capitalized Interest	5,892	
Defaulted Loans	-	
Adjustments	1,917	
Ending Balance	3,880,568	6.78%

Loans by Program Type

	Ψ	70
Traditional Loans	3,880,568	100.00%
Consolidations	-	0.00%

Loans by School Type

	. Ψ	70
4-Year	3,319,659	85.55%
2-Year	521,512	13.44%
Technical/Proprietary	17,355	0.45%
Graduate	22,042	0.57%
Other	=	0.00%
	3,880,568	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 197,213

0.22

0/6

Loans by Status

	Ф	%
In School	-	0.00%
Grace	4,160	0.11%
Deferment	571,899	14.74%
Forbearance	-	0.00%
Interest Repayment	26,243	0.68%
Principal & Interest Repayment	3,278,266	84.48%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,880,568	100.00%
(Loans in repayment includes all delinquent)		

Loans in repayment includes all delinquent

Delinquency Bucket (days)	31-60	61-90	91-120	121-150	151-160	101+	IOIAL
Private Loans							
Delinquent \$	35,817	-	-			-	35,817
% of Loans in Repayment	1.08%	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%
% of Total Loans	0.92%	0.00%	0.00%	0.00%	0.00%	0.00%	0.92%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	3.17%
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.

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(6,845,000
Ending Principal Balance (\$)	3,155,000

Cumulative:

	Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,450,166)
Capitalized Interest	859,891
Defaulted Loans	(123,446)
Adjustments	(19,952)
Ending Balance	3,880,568

Principal

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A

92

4.411%

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	8,815,000
Bonds Issued (\$)	=
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,815,000
	·

Actual Days in Period Weighted Average Rate

Cumulative:

Beginning Principal Balance (\$) Bonds Issued (\$) Principal Paid (\$) Ending Principal Balance (\$) -10,000,000 (1,185,000) 8,815,000

Student Loan Pool Data

	Principal	Weighted
	Plus	Average
	Capitalized	Interest
Pool Size (\$)	Interest	Rate (%)
Beginning Balance	5,843,653	6.20%
Loans Added	-	
Loans Repaid	(208,807)	
Capitalized Interest	(5,295)	
Defaulted Loans	-	
Adjustments	22,909	
Ending Balance	5,652,459	6.21%

Cumulative:

	Principal
	Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,011,708)
Capitalized Interest	653,047
Defaulted Loans	(87,574)
Adjustments	18,550
Ending Balance	5,652,459

Loans by Program Type

	\$	%
Traditional Loans	5,652,459	100.00%
Consolidations	_	0.00%

Loans by School Type

	\$	%
4-Year	5,003,929	88.53%
2-Year	586,880	10.38%
Technical/Proprietary	6,116	0.11%
Graduate	43,264	0.77%
Other	12,269	0.22%
	5 652 459	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

0.00

Loans by Status

	\$	%
In School	166,755	2.95%
Grace	189,028	3.34%
Deferment	597,788	10.58%
Forbearance	-	0.00%
Interest Repayment	251,950	4.46%
Principal & Interest Repayment	4,446,939	78.67%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,652,459	100.00%
(Loans in repayment includes all delinquent)		

Delinquency Bucket (days)

Private Loans
Delinquent \$
% of Loans in Repayment
% of Total Loans

31-60	61-90	91-120	121-150	151-180	181+	TOTAL
37,524	6,567	23,814	=	-	-	67,905
0.80%	0.14%	0.51%	0.00%	0.00%	0.00%	1.45%
0.66%	0.12%	0.42%	0.00%	0.00%	0.00%	1.20%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.13%
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.

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A

92

4.663%

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	6,040,000
Bonds Issued (\$)	-
Principal Paid (\$)	(95,000)
Ending Principal Balance (\$)	5,945,000

Actual Days in Period
Weighted Average Rate

Student Loan Pool Data

Pool Size (\$) Beginning Balance Loans Added	Principal Plus Capitalized Interest 6,455,823	Weighted Average Interest Rate (%)
Loans Repaid Capitalized Interest	(310,266)	
Defaulted Loans	-	
Adjustments	27,588	
Ending Balance	6,163,773	6.75%

Loans by Program Type

	Ψ	,,,
Traditional Loans	6,163,773	100.00%
Consolidations	1	0.00%

Loans by School Type

	Ψ	70
4-Year	5,290,886	85.84%
2-Year	848,289	13.76%
Technical/Proprietary	-	0.00%
Graduate	24,598	0.40%
Other	-	0.00%
	6,163,773	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

Loans by Status

	φ
In School	4
Grace	ŧ
Deferment	(
Forbearance	
Interest Repayment	8
Principal & Interest Repayment	3,7
Bankruptcy	
In Claim Status	
All Loans	6,1
(Loans in repayment includes all delinquent)	

Private Loans
Delinquent \$
% of Loans in Repayment
% of Total Loans

423,742	6.87%
532,067	8.63%
656,267	10.65%
-	0.00%
835,446	13.55%
3,716,251	60.29%
-	0.00%
-	0.00%
6,163,773	100.00%

31-60

91-120

121-150

151-180

181+

0.00%

0.00%

TOTAL

65,263

1.43%

1.06%

(0.00)

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.68%
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.

61-90

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(4,055,000)
Ending Principal Balance (\$)	5,945,000

Cumulative:

	Principai
	Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(4,545,987)
Capitalized Interest	531,921
Defaulted Loans	(68,370)
Adjustments	17,010
Ending Balance	6,163,773

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

Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

2019 Beginning Principal Balance (\$) 26,885,000 Bonds Issued (\$) Principal Paid (\$) Ending Principal Balance (\$) 26,885,000

Actual Days in Period Weighted Average Rate

Student Loan Pool Data

Principal Weighted Plus Average Capitalized Interest Pool Size (\$) Interest Rate (%) Beginning Balance 34,566,045 5.97% Loans Added (19,951) Loans Repaid (1,426,010) Capitalized Interest (9,175)**Defaulted Loans** (29,548)32,527 Adjustments Transferred between bonds **Ending Balance** 33,113,888 5.97%

Loans by Program Type

\$ Traditional Loans 32,789,567 99.02% Consolidations 324,321 0.98%

Loans by School Type

\$ 4-Year 29,241,640 88.31% 2-Year 3,143,088 9.49% Technical/Proprietary 116,993 0.35% Graduate 118,565 0.36% Other 493,602 1.49% 33,113,888 100.00%

Guarantee Fund

Baland

nce in the Guarantee Fee Account at end of period:	\$ 2,406,768

Loans by Status

3,819,220 11.53% In School 1,916,228 5.79% Grace Deferment 1,786,817 5.40% Forbearance 20,495 0.06% 4,688,753 14 16% Interest Repayment Principal & Interest Repayment 20,840,580 62.94% Bankruptcy 30,263 0.09% In Claim Status 11,533 0.03% All Loans 33,113,888 100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)	31-60	61-90	91-120	121-150	151-180	181+	IOIAL
Private Loans							
Delinquent \$	297,128	106,872	70,633	41,715	44,863	-	561,211
% of Loans in Repayment	1.16%	0.42%	0.28%	0.16%	0.18%	0.00%	2.20%
% of Total Loans	0.90%	0.32%	0.21%	0.13%	0.14%	0.00%	1.69%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.58%
Canitalized 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.

Cumulative:

Beginning Principal Balance (\$) Bonds Issued (\$) Principal Paid (\$) Ending Principal Balance (\$)

42,400,000 (15,515,000) 26,885,000

Cumulative:

	Fillicipai
	Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(28,700,185)
Capitalized Interest	1,235,353
Defaulted Loans	(310,813)
Adjustments	(1,998)
Transferred between bonds	37,294,110
Ending Balance	33,113,888

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

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Reporting period: Quarter Ending 9/30/2022

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	19,145,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,145,000

Actual Days in Period Weighted Average Rate

Led Average Nate

Cumulative:

Beginning Principal Balance (\$)
Bonds Issued (\$)
Principal Paid (\$)
Ending Principal Balance (\$)

19,145,000 -19,145,000

Student Loan Pool Data

	Principal	vveighted
	Plus	Average
	Capitalized	Interest
Pool Size (\$)	Interest	Rate (%)
Beginning Balance	14,236,335	2.87%
Loans Added	4,257,974	
Loans Repaid	(291,651)	
Capitalized Interest	1,860	
Defaulted Loans	(5,679)	
Adjustments	1,160	
Transferred between bonds	-	
Ending Balance	18,199,998	2.61%

Loans by Program Type

	Φ	76
Traditional Loans	18,199,998	100.00%
Consolidations		0.00%

Loans by School Type

	\$	%
4-Year	16,367,826	89.93%
2-Year	1,767,139	9.71%
Technical/Proprietary	870	0.00%
Graduate	8,290	0.05%
Other	55,873	0.31%
	18,199,997	100.00%

Cumulative:

Guinalativo.	
	Principal Plus
	Capitalized
Pool Size (\$)	Interest
Beginning Balance	-
Loans Added	16,858,097
Loans Repaid	(1,752,826)
Capitalized Interest	10,390
Defaulted Loans	(12,924)
Adjustments	1,436
Transferred between bonds	3,095,825
Ending Balance	18,199,998

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

Φ.	202 274
.Th	797 771

Loans by Status

	\$	%
In School	5,540,265	30.44%
Grace	1,011,705	5.56%
Deferment	211,663	1.16%
Forbearance	-	0.00%
Interest Repayment	6,280,067	34.51%
Principal & Interest Repayment	5,156,298	28.33%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	18,199,998	100.00%
(Loans in repayment includes all delinquent)	<u> </u>	

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Delinquency Bucket (days) Private Loans	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Delinquent \$	12,922	4,470	-	3,105	-	-	20,497
% of Loans in Repayment	0.11%	0.04%	0.00%	0.03%	0.00%	0.00%	0.18%
% of Total Loans	0.07%	0.02%	0.00%	0.02%	0.00%	0.00%	0.11%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.00%
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 9/30/2022

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE <u>AMOUNT</u>	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 <u>DATE</u>	MATURITY <u>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	-	9,137	12,183	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	-	10,394	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	-	10,983	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	-	12,811	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	-	13,256	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	-	13,256	17,675	5.050%	5.050%	June 1 and December 1	12/1/2027

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2012A
Reporting period: Quarter Ending 9/30/2022

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE <u>AMOUNT</u>	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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 2012A CUSIP: Various	YES	12,685,000	6,625,000	860,000	-	5,765,000	Exempt	23,279	-	69,838	93,117	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 9/30/2022

Reporting perio	od: Quarter Ending 9/3	30/2022													
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 <u>DATE</u>	MATURITY <u>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	-	9,375	12,500	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	3,167	-	9,500	12,667	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000		510,000	240,000	Exempt NON-AMT	738	109	2,183	2,812	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000		500,000	250,000	Exempt NON-AMT	767	109	2,272	2,929	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000		480,000	235,000	Exempt NON-AMT	776	117	2,292	2,951	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000		365,000	175,000	Exempt NON-AMT	575	62	1,685	2,198	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000		365,000	185,000	Exempt NON-AMT	647	66	1,899	2,479	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000		375,000	185,000	Exempt NON-AMT	630	42	1,890	2,479	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000		395,000	185,000	Exempt NON-AMT	663	125	1,941	2,479	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000		410,000	190,000	Exempt NON-AMT	663	66	1,949	2,546	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 9/30/2022

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE <u>AMOUNT</u>	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX <u>STATUS</u>	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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	750,000	3,400,000	3,155,000	Exempt	11,750	697	34,987	46,040	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 9/30/2022

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 <u>DATE</u>	MATURITY <u>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	-	8,937	11,917	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	-	9,063	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	-	9,125	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	-	9,250	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	-	9,250	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	-	6,891	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	-	6,891	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	-	6,000	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	-	5,500	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	-	5,750	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	-	5,672	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	-	7,219	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	-	7,650	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 9/30/2022

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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	710,000	-	8,815,000	Exempt	32,399	-	97,197	129,596	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	d: Quarter Ending 9/3	30/2022		<i>,</i>											
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 <u>DATE</u>	MATURITY <u>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	-	6,875	9,167	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	-	8,875	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	-	9,000	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	-	9,000	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	-	9,375	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	-	9,375	12,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		505,000	245,000	Exempt NON-AMT	752	109	2,228	2,871	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		485,000	230,000	Exempt NON-AMT	735	113	2,158	2,780	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		410,000	190,000	Exempt NON-AMT	637	117	1,847	2,367	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		370,000	180,000	Exempt NON-AMT	630	66	1,811	2,375	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		395,000	180,000	Exempt NON-AMT	630	66	1,811	2,375	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		375,000	175,000	Exempt NON-AMT	614	66	1,762	2,310	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		470,000	230,000	Exempt NON-AMT	811	125	2,347	3,033	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		260,000	140,000	Exempt NON-AMT	466	-	1,383	1,849	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		345,000	175,000	Exempt NON-AMT	597	42	1,754	2,309	4.000%		June 1 and December 1	12/1/2036

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1
Reporting period: Quarter Ending 9/30/2022

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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	390,000	3,615,000	5,945,000	Exempt	23,373	705	69,601	92,269	Various	Various	June 1 and December 1	Various

Issue nam	er: Maine Educational ne: Student Loan Reve od: Quarter Ending 9/3	enue Bonds (Sup	plemental Education	Loan Program) Se	ries 2019A-1										
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 <u>DATE</u>	MATURITY <u>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	-	28,375	37,833	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	-	31,813	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	-	36,500	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	-	37,750	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	12,209	-	36,626	48,834	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	-	36,688	48,918	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	-	36,312	48,416	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	2,133	-	6,399	8,532	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	2,010	-	6,030	8,040	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	1,874	-	5,622	7,496	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	1,914	-	5,742	7,656	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	2,030	-	6,090	8,120	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	1,816	-	5,448	7,264	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	7,868	-	23,604	31,472	3.500%		June 1 and December 1	12/1/1939

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1
Reporting period: Quarter Ending 9/30/2022

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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	12,490,000	26,885,000	Exempt	101,000	-	302,999	403,999	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 9/30/2022

Keporting perio	a: Quarter Ending 9/3	10/2022													
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 <u>STATUS</u>	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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 21A-1 CUSIP: 560-42T-AR9	YES	660,000	660,000			660,000	Exempt NON-AMT	2,750	-	8,250	11,000	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-AS7	YES	740,000	740,000			740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-AT5	YES	1,060,000	1,060,000			1,060,000	Exempt NON-AMT	4,417	-	13,250	17,667	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-AU2	YES	1,080,000	1,080,000			1,080,000	Exempt NON-AMT	4,500	-	13,500	18,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-AV0	YES	1,185,000	1,185,000			1,185,000	Exempt NON-AMT	4,938	-	14,813	19,750	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-AW8	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	5,333	-	16,000	21,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-AX6	YES	1,280,000	1,280,000			1,280,000	Exempt NON-AMT	5,333	-	16,000	21,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-AY4	YES	1,320,000	1,320,000			1,320,000	Exempt NON-AMT	5,500	-	16,500	22,000	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-AZ1	YES	1,270,000	1,270,000			1,270,000	Exempt NON-AMT	5,292	-	15,875	21,167	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-BA5	YES	955,000	955,000			955,000	Exempt NON-AMT	1,691	-	5,073	6,765	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-BB3	YES	955,000	955,000			955,000	Exempt NON-AMT	1,791	-	5,372	7,163	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-BC1	YES	955,000	955,000			955,000	Exempt NON-AMT	1,890	-	5,670	7,560	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-BD9	YES	950,000	950,000			950,000	Exempt NON-AMT	1,979	-	5,938	7,917	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	1,958	-	5,875	7,833	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-BD9	YES	940,000	940,000			940,000	Exempt NON-AMT	2,056	-	6,169	8,225	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-BD9	YES	930,000	930,000			930,000	Exempt NON-AMT	2,034	-	6,103	8,138	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-BE7	YES	860,000	860,000			860,000	Exempt NON-AMT	1,971	-	5,913	7,883	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-BF4	YES	740,000	740,000			740,000	Exempt NON-AMT	1,696	-	5,088	6,783	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-BF4	YES	580,000	580,000			580,000	Exempt NON-AMT	1,329	-	3,988	5,317	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-BG2	YES	465,000	465,000			465,000	Exempt NON-AMT	1,114	-	3,342	4,456	2.875%		June 1 and December 1	12/1/2041

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1
Reporting period: Quarter Ending 9/30/2022

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 <u>DATE</u>	MATURITY <u>DATE</u>
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	-	-	19,145,000	Exempt	60,656	-	181,967	242,623	Various	Various	June 1 and December 1	Various

		10/31/21		11/3	/30/21			12/31/21		01/31/22			02/28/22			03/31/22			04/30/22		•	05/31/22
FIRSTMARK Loan Balance Repayment	<u>\$</u>	69,839,232 54,673,112	78.3%		68,640,889 56,127,942	81.8%	<u>\$</u>	67,859,186 55,392,660	81.6%	\$ 71,217,697 57,012,073	80.1%	<u>\$</u>	71,460,227 57,223,412	80.1%	<u>s</u>	70,101,372 56,035,886	79.9%	\$	69,120,027 54,999,685	79.6%	<u>s</u>	68,341,770 54,133,929
Problem Loans:																						
In Claim Status	\$	19,385		\$	95,357		\$	104,344		\$ 130,250		s	-		\$	38,341						
Uninsured																						
Bankruptcy	\$	51,276		\$	51,276		\$	30,263		\$ 51,276		\$	51,276		\$	51,276		\$	51,276		\$	51,276
Forbearance	\$	10,437		\$	10,437		\$	10,437		\$ 7,468		S	205,494		S	236,665		S	230,844		S	255,563
Delinquent Loans																						
31-60 days	\$	188,821		\$	354,196		\$	285,412		\$ 618,654		S	200,182		S	218,058		S	311,209		S	331,874
61-90 days	\$	135,041		\$	75,888		\$	85,936		\$ 71,463		S	360,102		S	120,565		S	87,122		S	146,196
> 90 days	\$	326,448		\$	231,756		\$	224,597		\$ 100,922		S	128,610		\$	222,191		\$	269,243		S	267,656
Subtotal Delinquent Loans	\$	650,310		\$	661,840		\$	595,945		\$ 791,038		\$	688,894		\$	560,815		\$	667,575		\$	745,726
% of Repayment																						
Total Problem Loans	\$	731,409	1.05%	\$	818,911	1.19%	\$	740,990	1.09%	\$ 980,032	1.38%	\$	945,664	1.32%	\$	887,096	1.27%	\$	949,695	1.37%	\$	1,052,566
% of Repayment			1.338%			1.459%			1.338%		1.719%			1.653%			1.583%			1.727%		

			06/30/22			07/31/22			08/31/22			09/30/22	
FIRSTMARK Loan Balance		•	67,591,268		s	66,915,386		•	68,154,600		•	69,312,522	
	79.2%		54,355,823	00.40/	ф.		00.20/	φ		00.10/	ф.	54,840,630	79.1%
Repayment	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		S	5,334		\$	10,765		S	14,723		\$	11,533	
Uninsured			-,						,				
Bankruptcy		s	50,232		s	50,232		s	30,263		\$	30,263	
Forbearance		s	303,989		s	324,484		s	93,640		s	20,495	
Delinquent Loans		4	303,707		Ψ	321,101		Ψ.	25,040		Ψ.	20,173	
31-60 days		\$	360,241		s	265,781		\$	187,849		\$	425,936	
61-90 days			39,134			206,814			130,445		6	130,767	
		٠	123,142			60,693		٠	171,991		,	213,329	
> 90 days		3			3			3			3		
Subtotal Delinquent Loans		3	522,517		\$	533,288		3	490,285		2	770,033	
% of Repayment													
Total Bushless I access	1.540/		882,072	1.31%		918,768	1.37%		628,911	0.020/		922 222	1.20%
Total Problem Loans	1.54%	\$	882,072	1.31%	3	918,768	1.37%	\$	628,911	0.92%	\$	832,323	1.20%
% of Repayment	1.944%			1.623%			1.710%			1.152%			1.518%
The state of the s													

Finance Authority of Maine Maine Loan Program (not including Gen Fund) Loan Characteristics as of 9/30/2022

Portfolio	Summary
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Total Current Balance	\$69,312,522
Total Loans	6,630
Wtd Avg Borrower Rate	5.77
Wtd Avg Remaining Term	144.21
Wtd Avg Interim Months	8.72
Total Accounts	3,495
Avg Balance per Borrower	\$19,832
Avg Balance per Loan	\$10,454

	Current	% Total	#	% Total		WA Repay	WA Interim
Loan Program	Balance	Balance	Loans	Number	WAC	Rem Term	Term
The Maine Loan	\$67,420,845	97.27%	6,442	97.16%	5.80	145.04	8.93
MELA Private Consolidation Loan	\$324,321	0.47%	20	0.30%	7.37	135.52	0.57
The Maine Medical Loan	\$1,567,355	2.26%	168	2.53%	3.95	110.29	1.50
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
	Current	% Total	#	% Total		WA Repay	WA Interim
Loan Status	Balance	Balance	Loans	Number	WAC	Rem Term	Term
School Interest Accrued	\$9,965,581	14.38%	812	12.25%	5.52	177.48	25.68
School Interest Paid	\$9,241,020	13.33%	694	10.47%	4.35	177.07	24.97
Grace Interest Accrued	\$3,673,987	5.30%	300	4.52%	6.11	176.29	0.49
Grace Interest Paid	\$2,894,941	4.18%	220	3.32%	5.08	177.95	0.80
Post Grad Deferred-Interest Accrued	\$3,432,150	4.95%	288	4.34%	6.69	160.35	21.64
Post Grad Deferred-Interest Paid	\$636,529	0.92%	77	1.16%	6.81	134.50	16.56
Forebearance	\$20,495	0.03%	2	0.03%	7.50	130.00	1.61
Repayment	\$39,447,818	56.91%	4,237	63.91%	6.08	121.40	0.73
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$497,976	0.72%	396	5.97%	6.58	17.11	0.53
25 to 36	\$762,036	1.10%	256	3.86%	6.54	30.00	0.50
37 to 48	\$1,212,601	1.75%	293	4.42%	6.41	42.40	1.20
49 to 60	\$1,833,753	2.65%	331	4.99%	6.45	54.07	0.94
61 to 72	\$2,322,692	3.35%	353	5.32%	6.05	66.66	0.82
73 to 84	\$2,943,217	4.25%	354	5.34%	5.67	79.03	0.49
85 to 96	\$2,700,540	3.90%	296	4.46%	5.67	89.94	1.27
97 to 108	\$3,316,345	4.78%	319	4.81%	4.92	103.10	1.27
109 to 120	\$3,573,078	5.16%	343	5.17%	4.83	115.00	1.67
121 to 132	\$2,841,121	4.10%	269	4.06%	6.68	124.79	2.22
133 to 144	\$3,708,403	5.35%	348	5.25%	6.61	137.27	4.36
145 to 156	\$4,193,475	6.05%	350	5.28%	6.69	148.56	2.76
157 to 168	\$4,886,621	7.05%	364	5.49%	6.44	160.17	5.53
169 to 180	\$34,020,608	49.08%	2,346	35.38%	5.46	178.22	15.36
181 to 192	\$288,944	0.42%	7	0.11%	6.52	185.36	0.00
193 to 220	\$138,521	0.20%	4	0.06%	7.21	199.22	0.00
221 to 260	\$72,590	0.10%	1	0.02%	6.99	230.00	0.00
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$25,345,630	36.57%	2,151	32.44%	4.19	151.60	14.59
5.25% to 6.00%	\$8,036,919	11.60%	745	11.24%	5.76	161.99	12.38
6.01% to 7.75%	\$35,848,387	51.72%	3,732	56.29%	6.88	134.92	3.77
8.51% to 8.75%	\$81,586	0.12%	2	0.03%	8.75	176.71	0.00
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
Cabaci Tura	Current	% Total	#	% Total	WAC.	WA Repay	WA Interim
School Type 2-Year	\$7,147,887	Balance 10.31%	Loans 883	Number 13.32%	6.15	Rem Term 137.11	Term 7.68
4-Year	\$61,194,701	88.29%	5,660	85.37%	5.71	145.23	8.91
Graduate	\$253,685	0.37%	24	0.36%	6.87	153.19	12.06
Vocational/Proprietary	\$154,504	0.22%	20	0.30%	6.58	89.80	0.28
Other/Unknown	\$561,744	0.81%	43	0.65%	6.88	133.66	2.03
/	700-7. 11						05

	Current	% Total	#	% Total		WA Repay	WA Interim
Current Loan Balance	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Less than \$0	(\$531)	0.00%	7	0.11%	5.66	54.47	0.00
\$0 to \$499	\$24,733	0.04%	107	1.61%	6.55	16.39	1.52
\$500 to \$999	\$93,328	0.13%	124	1.87%	6.59	28.46	4.08
\$1,000 to \$1,999	\$506,470	0.73%	333	5.02%	6.41	41.44	3.96
\$2,000 to \$2,999	\$934,276	1.35%	377	5.69%	6.23	59.67	3.78
\$3,000 to \$3,999	\$1,519,383	2.19%	437	6.59%	6.10	77.65	4.38
\$4,000 to \$5,999	\$4,422,031	6.38%	889	13.41%	5.97	112.78	7.28
\$6,000 to \$7,999	\$5,794,507	8.36%	833	12.56%	5.90	127.37	6.59
\$8,000 to \$9,999	\$7,104,288	10.25%	789	11.90%	5.83	136.53	8.40
\$10,000 to \$14,999	\$15,552,903	22.44%	1,274	19.22%	5.75	147.64	8.95
\$15,000 to \$19,999	\$12,108,405	17.47%	705	10.63%	5.65	153.03	9.75
\$20,000 to \$24,999	\$7,081,105	10.22%	320	4.83%	5.72	157.98	10.06
\$25,000 to \$29,999	\$6,378,626	9.20%	235	3.54%	5.69	162.41	9.20
\$30,000 to \$34,999	\$3,004,040	4.33%	93	1.40%	5.64	167.39	11.78
\$35,000 to \$39,999	\$1,495,335	2.16%	40	0.60%	5.82	165.87	9.65
\$40,000 to \$49,999	\$2,101,330	3.03%	47	0.71%	5.42	157.11	7.29
\$50,000 to \$59,999	\$592,095	0.85%	11	0.17%	6.00	170.64	12.13
\$60,000 to \$69,999	\$385,790	0.56%	6	0.09%	6.01	162.92	1.22
\$70,000 to \$79,999	\$214,409	0.31%	3	0.05%	5.83	196.93	8.45
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

Comment Assessmt Balance	Current	% Total	#	% Total	\A/A.C	WA Repay	WA Interim
Current Account Balance Less than \$0	Balance (\$313)	Balance 0.00%	Loans 4	Number 0.06%	WAC 6.87	Rem Term 92.36	7erm 0.00
\$0 to \$499	\$9,669	0.01%	48	0.72%	6.63	22.05	2.44
\$500 to \$999	\$37,593	0.05%	59	0.89%	6.69	23.26	2.48
\$1,000 to \$1,999	\$177,819	0.26%	126	1.90%	6.54	41.38	3.26
\$2,000 to \$2,999	\$348,272	0.50%	163	2.46%	6.39	58.62	3.49
\$3,000 to \$3,999	\$498,505	0.72%	158	2.38%	6.28	74.39	4.54
\$4,000 to \$5,999	\$1,506,356	2.17%	360	5.43%	6.05	100.90	8.27
\$6,000 to \$7,999	\$2,122,723	3.06%	395	5.96%	5.93	113.95	7.14
			389	5.87%	5.85	125.94	11.15
\$8,000 to \$9,999	\$2,658,686	3.84%					
\$10,000 to \$14,999	\$6,160,137	8.89%	793	11.96%	5.68	127.06	11.34
\$15,000 to \$19,999	\$7,292,566	10.52%	775	11.69%	5.60	135.98	10.19
\$20,000 to \$24,999	\$5,684,211	8.20%	522	7.87%	5.67	142.12	9.90
\$25,000 to \$29,999	\$5,644,413	8.14%	465	7.01%	5.73	146.27	10.61
\$30,000 to \$34,999	\$4,414,713	6.37%	368	5.55%	5.84	145.27	8.34
\$35,000 to \$39,999	\$4,429,949	6.39%	360	5.43%	5.55	149.94	7.79
\$40,000 to \$49,999	\$7,063,165	10.19%	514	7.75%	5.68	150.65	8.73
\$50,000 to \$59,999	\$5,708,590	8.24%	385	5.81%	5.80	158.44	6.89
\$60,000 to \$69,999	\$5,017,377	7.24%	288	4.34%	5.87	162.20	8.70
\$70,000 to \$79,999	\$2,919,887	4.21%	158	2.38%	6.00	163.49	8.91
\$80,000 to \$89,999	\$2,200,651	3.17%	109	1.64%	5.85	163.61	6.92
\$90,000 to \$99,999	\$1,605,286	2.32%	79	1.19%	5.45	158.46	2.51
\$100,000 to \$149,999	\$2,099,049	3.03%	72	1.09%	5.99	157.85	4.24
\$150,000 or more	\$1,713,217	2.47%	40	0.60%	6.15	164.52	7.36
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

States	Current Balance	% Total Balance	#	% Total Number	WAC	WA Repay Rem Term	WA Interim
ALABAMA	\$30,570	0.04%	Loans 2	0.03%	7.47	138.59	0.00
ALASKA	\$7,521	0.01%	1	0.02%	6.74	69.00	0.00
ARIZONA	\$113,836	0.16%	12	0.18%	6.90	147.07	0.34
ARKANSAS	\$125,977	0.18%	5	0.08%	5.84	177.76	12.03
CALIFORNIA	\$648,229	0.94%	60	0.90%	5.96	108.14	3.08
COLORADO	\$76,460	0.11%	13	0.20%	4.98	70.20	0.00
CONNECTICUT	\$868,228	1.25%	70	1.06%	5.49	143.09	9.94
DISTRICT OF COLUMBIA	\$104,271	0.15%	10	0.15%	6.57	145.23	0.00
FLORIDA	\$442,633	0.64%	37	0.56%	6.12	148.70	13.03
GEORGIA	\$41,483	0.06%	7	0.11%	7.08	71.28	0.00
HAWAII	\$35,597	0.05%	7	0.11%	6.58	140.40	0.45
IDAHO	\$19,615	0.03%	2	0.03%	7.43	87.93	0.00
ILLINOIS	\$85,380	0.12%	10	0.15%	6.02	88.04	2.68
INDIANA	\$10,884	0.02%	2	0.03%	6.32	70.66	0.00
IOWA	\$47,359	0.07%	6	0.09%	6.88	74.69	0.00
KANSAS	\$15,246	0.02%	3	0.05%	4.41	47.94	0.00
KENTUCKY	\$36,169	0.05%	6	0.09%	7.31	66.93	0.00
LOUISIANA	\$14,897	0.02%	4	0.06%	3.08	37.00	0.00
MAINE	\$57,762,974	83.34%	5,529	83.39%	5.73	147.01	9.27
MARYLAND	\$95,241	0.14%	15	0.23%	7.08	83.83	0.00
MASSACHUSETTS	\$2,572,640	3.71%	231	3.48%	5.89	128.68	6.65
MICHIGAN	\$205,008	0.30%	22	0.33%	5.27	127.23	9.00
MINNESOTA	\$74,903	0.11%	8	0.12%	5.54	130.88	12.62
MISSISSIPPI	\$11,330	0.02%	2	0.03%	5.24	149.15	19.09
MISSOURI	\$44,274	0.06%	5	0.08%	3.19	83.97	1.08
MONTANA	\$26,377	0.04%	4	0.06%	4.31	61.58	0.00
NEVADA	\$15,883	0.02%	1	0.02%	6.74	123.00	0.00
NEW HAMPSHIRE	\$1,871,520	2.70%	186	2.81%	6.01	139.88	4.98
NEW JERSEY	\$389,645	0.56%	31	0.47%	6.31	119.97	0.77
NEW MEXICO	\$48,451	0.07%	5	0.08%	6.72	67.21	0.00
NEW YORK	\$883,544	1.27%	87	1.31%	5.94	131.77	4.74
NORTH CAROLINA	\$211,255	0.30%	20	0.30%	6.29	148.21	0.48
NORTH DAKOTA	\$152,660	0.22%	4	0.06%	6.99	181.00	0.00
OHIO	\$146,227	0.21%	22	0.33%	6.31	120.01	4.18
OKLAHOMA	\$29,085	0.04%	3	0.05%	6.37	167.38	54.44
OREGON	\$119,154	0.17%	9	0.14%	4.67	165.71	0.23
PENNSYLVANIA	\$411,952	0.59%	34	0.51%	5.85	118.35	3.38
RHODE ISLAND	\$309,855	0.45%	23	0.35%	5.66	149.67	7.86
SOUTH CAROLINA	\$141,162	0.20%	14	0.21%	6.93	126.44	0.06
TENNESSEE	\$93,231	0.13%	11	0.17%	6.38	105.24	12.64
TEXAS	\$270,703	0.39%	23	0.35%	6.10	131.70	1.61
UTAH	\$27,704	0.04%	3	0.05%	5.03	67.29	0.00
VERMONT	\$269,590	0.39%	33	0.50%	5.10	132.11	3.87

VIRGINIA	\$196,682	0.28%	25	0.38%	6.05	125.52	4.94
WASHINGTON	\$33,500	0.05%	5	0.08%	6.08	123.19	112.60
WEST VIRGINIA	\$63,560	0.09%	3	0.05%	6.96	147.00	50.04
WISCONSIN	\$37,770	0.05%	6	0.09%	6.93	67.98	0.00
WYOMING	\$23,190	0.03%	3	0.05%	6.99	65.55	0.00
FOREIGN COUNTRY	\$49,097	0.07%	6	0.09%	6.79	56.43	0.00
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill +	\$1,223,578	1.77%	147	2.22%	3.15	102.59	0.00
2.00%/2.25%(School/Repay)							
Bond Rate 6.99%	\$7,176,148	10.35%	889	13.41%	6.87	88.50	0.42
Bond Rate 6.99% No BB Available	\$1,099,748	1.59%	165	2.49%	6.99	98.00	0.90
Fixed Rate Under 4%	\$9,387,455	13.54%	706	10.65%	3.31	157.09	17.25
Fixed Rate 4% to 4.99%	\$10,515,970	15.17%	971	14.65%	4.68	143.12	15.90
Fixed Rate 5% to 5.99%	\$12,155,335	17.54%	1,060	15.99%	5.58	166.60	10.90
Fixed Rate 6% to 6.99%	\$15,846,529	22.86%	1,398	21.09%	6.46	159.57	6.33
Fixed Rate 7% to 7.99%	\$11,826,172	17.06%	1,292	19.49%	7.43	133.54	3.26
Fixed Rate 8% to 8.75%	\$81,586	0.12%	2	0.03%	8.75	176.71	0.00
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
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Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$27,393,000	39.52%	2,202	33.21%	5.29	173.90	22.07
0 to 12 months	\$10,429,316	15.05%	867	13.08%	5.61	163.22	0.00
13 to 24 months	\$5,507,174	7.95%	464	7.00%	5.34	142.10	0.00
25 to 36 months	\$4,696,003	6.78%	429	6.47%	6.24	136.45	0.00
37 to 48 months	\$4,231,455	6.10%	433	6.53%	6.02	119.56	0.00
49 to 60 months	\$2,890,386	4.17%	329	4.96%	6.38	110.43	0.00
61 to 72 months	\$1,761,623	2.54%	224	3.38%	6.67	109.48	0.00
73 to 84 months	\$1,661,049	2.40%	191	2.88%	6.91	104.60	0.00
85 to 96 months	\$1,001,292	1.44%	161	2.43%	6.96	83.72	0.00
More than 96 months	\$9,741,223	14.05%	1,330	20.06%	6.52	85.27	0.00
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

Power FICO	Current	% Total	#	% Total	WAC	WA Repay Rem Term	WA Interim
Borrower FICO Not Available	\$10,028,055	Balance 14.47%	Loans 1,011	Number 15.25%	5.48	141.42	Term 15.13
Below 600	\$469,520	0.68%	47	0.71%	6.75	103.79	2.61
600 to 620	\$346,625	0.50%	38	0.57%	6.47	147.09	1.21
621 to 640	\$682,173	0.98%	64	0.97%	6.39	133.30	6.15
641 to 660	\$5,909,422	8.53%	587	8.85%	5.75	154.54	11.92
661 to 680	\$17,195,163	24.81%	1,667	25.14%	5.94	144.62	7.92
681 to 700	\$12,937,144	18.66%	1,228	18.52%	6.00	144.85	6.33
701 to 720	\$7,710,068	11.12%	684	10.32%	5.89	148.52	7.01
721 to 740	\$5,894,288	8.50%	597	9.00%	5.70	138.21	6.43
741 to 760	\$3,790,913	5.47%	343	5.17%	5.45	143.42	6.24
761 to 780	\$2,520,763	3.64%	218	3.29%	5.29	141.62	8.09
781 to 800	\$1,225,554	1.77%	96	1.45%	4.43	128.68	10.49
801 to 820	\$602,834	0.87%	50	0.75%	5.06	156.93	15.81
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72
	Current	% Total	. #	% Total		WA Repay	WA Interim
Co-Signer FICO Not Available	Balance \$2,494,837	Balance 3.60%	Loans 285	Number 4.30%	WAC 5.11	Rem Term 109.68	Term 1.19
600 to 620	\$18,747	0.03%	203	0.03%	5.27	68.82	0.00
621 to 640	\$91,323	0.03 %	10	0.05 %	6.46	123.40	10.27
641 to 660	\$567,655	0.13%	54	0.13 %	5.90	136.73	13.32
661 to 680	\$1,517,705	2.19%	136	2.05%	6.13	145.31	9.46
681 to 700	\$3,219,828	4.65%	312	4.71%	6.08	147.27	8.24
701 to 720	\$5,303,362	7.65%	500	7.54%	5.86	145.92	9.33
721 to 740	\$7,399,172	10.68%	671	10.12%	5.95	141.39	8.58
741 to 760	\$7,888,098	11.38%	735	11.09%	5.79	143.54	9.27
761 to 780	\$13,575,410	19.59%	1,296	19.55%	5.77	147.07	9.23
781 to 800	\$16,943,013	24.44%	1,625	24.51%	5.72	147.90	9.12
801 to 820	\$9,610,481	13.87%	954	14.39%	5.66	143.46	8.37
Over 820	\$682,891	0.99%	50	0.75%	5.75	151.64	8.72
Totals	\$69,312,522		6,630	100.00%	5.77	144.21	8.72
	405/512/522		5,555		3.,,		0.72

	Current	% Total	#	% Total		WA Repay	WA Interim
Max FICO	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Not Available	\$298,677	0.43%	56	0.84%	6.86	78.10	1.45
Below 600	\$9,355	0.01%	1	0.02%	6.99	49.00	0.00
600 to 620	\$18,747	0.03%	2	0.03%	5.27	68.82	0.00
621 to 640	\$56,490	0.08%	5	0.08%	6.30	135.90	16.61
641 to 660	\$502,505	0.72%	47	0.71%	6.06	132.77	13.09
661 to 680	\$1,337,295	1.93%	125	1.89%	5.90	143.25	8.94
681 to 700	\$3,199,810	4.62%	318	4.80%	6.01	145.74	8.06
701 to 720	\$5,538,277	7.99%	517	7.80%	5.93	144.53	8.74
721 to 740	\$7,796,700	11.25%	729	11.00%	5.88	137.98	8.25
741 to 760	\$8,751,825	12.63%	811	12.23%	5.72	142.71	8.17
761 to 780	\$13,927,609	20.09%	1,327	20.02%	5.76	146.27	8.97
781 to 800	\$17,166,819	24.77%	1,652	24.92%	5.69	147.13	8.98
801 to 820	\$10,025,521	14.46%	990	14.93%	5.64	144.26	8.92
Over 820	\$682,891	0.99%	50	0.75%	5.75	151.64	8.72
Totals	\$69,312,522	100.00%	6,630	100.00%	5.77	144.21	8.72

2022 - 2023 School Year Loan Breakdown

By Loan Repayment Option September 30, 2022

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Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	24	17.8%	516,624.00	21.8%
Interest Only	48	35.6%	759,426.00	32.0%
Deferment	63	46.7%	1,095,273.00	46.2%
Total	135		2,371,323.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	39	24.8%	831,473.00	28.0%
Interest Only	60	38.2%	1,166,897.00	39.3%
Deferment	58	36.9%	968,614.00	32.6%
Total	157		2,966,984.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	63	21.6%	1,348,097.00	25.3%
Interest Only	108	37.0%	1,926,323.00	36.1%
Deferment	121	41.4%	2,063,887.00	38.7%
Total	292		5,338,307.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	39	61.9%	831,473.00	61.7%
Repeat Borrowers	24	38.1%	516,624.00	38.3%
Total	63		1,348,097.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	60	55.6%	1,166,897.00	60.6%
Repeat Borrowers	48	44.4%	759,426.00	39.4%
Total	108		1,926,323.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	58	47.9%	968,614.00	46.9%
Repeat Borrowers	63	52.1%	1,095,273.00	53.1%
Total	121		2,063,887.00	

9/30/2022	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
% Claims/Recov \$\$\$	0.00%	0.00%	0.23%	0.00% \$0	0.00% \$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00% \$0	0.00%	0.00%	0.00%	0.00%	0.00%
% Net Defaults \$\$\$	0.00%	0.00%	0.00% \$21,964	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00% \$0	0.00%	0.00%	0.00%	0.00%	0.00%
% 1999 Defaulted \$\$\$	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 \$\$\$	0.13%	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%
%	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 0.13%	\$2,121 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 1.58%	\$33,018 0.48%	\$33,653 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 0.00%	0.00%	0.00%	0.00%	\$0 0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0 0.00%	0.00%	\$0 0.00%	0.00%	0.00%	\$0 0.00%
Net Defaults \$\$\$ %	\$59,907 1.58%	\$33,018 0.48%	\$33,653 0.35%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
2001 Defaulted \$\$\$ %	\$7,492 0.20%	\$16,964 0.25%	\$20,922 0.22%	\$25,218 0.26%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Claims/Recov \$\$\$ %	\$6,273 0.17%	\$3,013 0.04%	\$4,561 0.05%	\$859 0.01%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$ %	\$1,219 0.03%	\$13,951 0.20%	\$16,361 0.17%	\$24,359 0.26%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
2002 Defaulted \$\$\$ %	\$22,859 0.60%	\$86,935 1.26%	\$59,211 0.62%	\$39,333 0.41%	\$7,279 0.11%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Claims/Recov \$\$\$	\$8,952 0.24%	\$7,896 0.11%	\$18,467 0.19%	\$7,226 0.08%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$	\$13,907 0.37%	\$79,039 1.14%	\$40,744 0.43%	\$32,107 0.34%	\$7,279 0.11%	\$0 0.00%	\$0	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
2003 Defaulted \$\$\$	\$9,605 0.25%	\$4,844	\$11,857 0.12%	\$3,597 0.04%	\$0	\$0	\$0	\$0	\$0.00%	\$0 0.00%	\$0	\$0	\$0	\$0.00%	\$0	\$0 0.00%
Claims/Recov \$\$\$	\$11,450 0.30%	\$19,447 0.28%	\$43,245 0.45%	\$11,042 0.12%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$	-\$1,845	-\$14,603	-\$31,388	-\$7,445	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2004 Defaulted \$\$\$	-0.05% \$5,815	-0.21% \$5,443	-0.33%	-0.08% \$20,573	0.00%	\$5,852	\$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$0
% Claims/Recov \$\$\$	0.15% \$17,060	0.08% \$26,627	0.23% \$7,907	0.22% \$8,199	0.00% \$0	0.10% \$0	0.00%	0.00%	0.00% \$0	0.00% \$0	0.00% \$0	0.00% \$0	0.00%	0.00%	0.00%	0.00% \$0
% Net Defaults \$\$\$	0.45% -\$11,245	0.38% -\$21,184	0.08% \$14,106	0.09% \$12,374	0.00% \$0	0.00% \$5,852	0.00% \$0	0.00%	0.00%	0.00% \$0	0.00% \$0	0.00% \$0	0.00%	0.00%	0.00%	0.00%
2005 Defaulted \$\$\$	-0.30% \$17,516	-0.31% \$39,505	0.15% \$36,296	0.13% \$70,151	0.00%	0.10%	0.00% \$2,745	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%
% Claims/Recov \$\$\$	0.46% \$54,063	0.57% \$48,983	0.38% \$15,572	0.74% \$39,479	0.00% \$1,583	0.00% \$900	0.05% \$38	0.00%	0.00% \$0	0.00% \$0	0.00% \$0	0.00% \$0	0.00%	0.00%	0.00% \$0	0.00% \$0
% Net Defaults \$\$\$	1.42% -\$36,547	0.71% -\$9,478	0.16% \$20,724	0.41% \$30,672	0.02% -\$1,583	0.02% -\$900	0.00% \$2,707	0.00%	0.00% \$0	0.00% \$0	0.00% \$0	0.00% \$0	0.00%	0.00% \$0	0.00% \$0	0.00% \$0
2006 Defaulted \$\$\$	-0.96%	-0.14%	0.22% \$7,045	0.32% \$102,861	-0.02% \$51,686	-0.02% \$22,585	0.05% \$26,556	0.00% \$22,834	0.00% \$39,297	0.00% \$16,250	0.00%	0.00%	0.00%	0.00%	0.00%	9.00%
% Claims/Recov \$\$\$	0.00% \$7,449	0.00% \$8,945	0.07% \$25,156	1.08% \$23,531	0.80% \$4,342	0.38% \$825	0.52% \$450	0.32% \$0	0.31%	0.09% \$0	0.00% \$0	0.00% \$0	0.00%	0.00%	0.00% \$0	0.00% \$0
% Net Defaults \$\$\$	0.20% -\$7,449	0.13% -\$8,945	0.26% -\$18,111	0.25% \$79,330	0.07% \$47,344	0.01% \$21,760	0.01% \$26,106	0.00% \$22,834	0.00% \$39,297	0.00% \$16,250	0.00% \$0	0.00%	0.00%	0.00%	0.00% \$0	0.00%
% 2007 Defaulted \$\$\$	-0.20% \$19,723	-0.13% \$15,234	-0.19% \$11,792	0.83% \$31,734	0.73% \$31,517	0.37% \$9,240	0.51% \$15,936	0.32% \$84,776	0.31% \$137,851	0.09% \$90,465	0.00%	0.00% \$126,647	0.00%	0.00%	0.00%	0.00%
% Claims/Recov \$\$\$	0.52% \$3,722	0.22% \$16,299	0.12% \$30,243	0.33% \$37,791	0.49% \$1,375	0.15% \$2,180	0.31% \$2,550	1.18% \$1,528	1.10% \$1,154	0.50% \$225	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%
% Net Defaults \$\$\$	0.10% \$16,001	0.24% -\$1,065	0.32%	0.40% -\$6,057	0.02% \$30,142	0.04% \$7,060	0.05% \$13,386	0.02% \$83,248	0.01% \$136,697	0.00% \$90,240	0.00%	0.00% \$126,647	0.00%	0.00%	0.00%	0.00%
% 2008 Defaulted \$\$\$	0.42%	-0.02%	-0.19%	-0.06% \$30,558	0.47%	0.12%	0.26%	1.16%	1.09%	0.50%	0.00% \$53,375	0.40%	0.00% \$7,368	0.00%	0.00%	0.00%
% Claims/Recov \$\$\$	0.00% \$1,938	0.00% \$56	0.04% \$24,883	0.32% \$21,820	0.26% \$11,873	0.20% \$2,289	0.00% \$6,124	0.90% \$39,888	0.77% \$41,470	0.29% \$36,401	0.22%	0.00% \$4,575	0.02%	0.00%	0.00%	0.00%
%	0.05%	0.00%	0.26%	0.23%	0.18% \$4,787	0.04%	0.12% -\$6,124	0.55%	0.33%	0.20%	0.00%	0.01% -\$4,575	0.00%	0.00%	0.00%	0.00%
Net Defaults \$\$\$	-\$1,938 -0.05%	-\$56 0.00%	-\$20,911 -0.22%	\$8,738 0.09%	0.07%	\$9,618	-0.12%	\$24,940 0.35%	\$54,901 0.44%	\$15,879	\$52,475 0.22%	-0.01%	\$7,368 0.02%	0.00%	0.00%	0.00%
2009 Defaulted \$\$\$	\$0 0.00%	\$0 0.00%	\$12,029 0.13%	\$12,889 0.14%	\$4,864 0.08%	\$23,548 0.39%	\$37,765 0.74%	\$54,859 0.76%	\$133,672 1.07%	\$92,607 0.52%	\$110,112 0.46%	\$38,610 0.12%	\$40,702 0.12%	\$6,562 0.03%	0.00%	0.00%
Claims/Recov \$\$\$ %	\$1,875 0.05%	\$1,312 0.02%	\$5,828 0.06%	\$24,675 0.26%	\$4,039 0.06%	\$3,543 0.06%	\$5,318 0.10%	\$4,991 0.07%	\$23,478 0.19%	\$1,601 0.01%	\$4,793 0.02%	\$1,215 0.00%	\$150 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$ %	-\$1,875 -0.05%	-\$1,312 -0.02%	\$6,201 0.06%	-\$11,786 -0.12%	\$825 0.01%	\$20,005 0.34%	\$32,447 0.63%	\$49,868 0.69%	\$110,194 0.88%	\$91,006 0.51%	\$105,319 0.44%	\$37,395 0.12%	\$40,552 0.12%	\$6,562 0.03%	0.00%	0.00%
2010 Defaulted \$\$\$ %	\$0 0.00%	\$14,393 0.21%	\$12,643 0.13%	\$15,961 0.17%	\$37,184 0.58%	\$15,815 0.27%	\$45,339 0.89%	\$53,113 0.74%	\$172,456 1.38%	\$254,948 1.42%	\$313,173 1.32%	\$233,475 0.73%	\$86,393 0.25%	\$11,090 0.05%	\$0 0.00%	\$0 0.00%
Claims/Recov \$\$\$ %	\$2,242 0.06%	\$4,374 0.06%	\$7,362 0.08%	\$17,501 0.18%	\$13,703 0.21%	\$8,912 0.15%	\$6,108 0.12%	\$7,489 0.10%	\$29,597 0.24%	\$22,151 0.12%	\$5,808 0.02%	\$10,921 0.03%	\$7,079 0.02%	\$278 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$ %	-\$2,242 -0.06%	\$10,019 0.14%	\$5,282 0.06%	-\$1,540 -0.02%	\$23,481 0.36%	\$6,904 0.12%	\$39,232 0.77%	\$45,624 0.63%	\$142,859 1.14%	\$232,798 1.30%	\$307,365 1.29%	\$222,553 0.70%	\$79,314 0.23%	\$10,812 0.05%	\$0 0.00%	\$0 0.00%
2011 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$4,516 0.05%	\$13,984 0.15%	\$14,507 0.22%	\$3,982 0.07%	\$10,207 0.20%	\$60,350 0.84%	\$133,176 1.06%	\$145,203 0.81%	\$264,932 1.11%	\$267,932 0.84%	\$93,866 0.28%	\$11,098 0.05%	\$0 0.00%	\$0 0.00%
Claims/Recov \$\$\$	\$3,526 0.09%	\$11,242 0.16%	\$6,285 0.07%	\$13,070 0.14%	\$12,699 0.20%	\$2,945 0.05%	\$8,214 0.16%	\$10,646 0.15%	\$61,289 0.49%	\$22,587 0.13%	\$45,894 0.19%	\$28,207 0.09%	\$5,009 0.01%	\$0 0.00%	\$0 0.00%	\$0 0.00%
Net Defaults \$\$\$	-\$3,526 -0.09%	-\$11,242 -0.16%	-\$1,769 -0.02%	\$914 0.01%	\$1,808 0.03%	\$1,037 0.02%	\$1,992 0.04%	\$49,704 0.69%	\$71,887 0.57%	\$122,616 0.68%	\$219,039 0.92%	\$239,726 0.75%	\$88,857 0.26%	\$11,098 0.05%	\$0 0.00%	\$0 0.00%

9/30/2022	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007 \$275,346	2008	2009	2010	2011
2012 Defaulted \$\$\$	\$0	\$846	\$0	\$0	\$0	\$19,991	\$15,230	\$34,285	\$93,450	\$165,462	\$218,046		\$203,034	\$141,523	\$35,422	\$43,278
% Claims/Recov \$\$\$	0.00% \$2,025	0.01% \$2,205	0.00% \$23,004	0.00% \$13,467	0.00% \$22,417	0.34% \$2,883	0.30% \$8,888	0.48% \$13,125	0.75% \$61,631	0.92% \$27,672	0.92% \$30,941	0.86% \$19,144	0.60% \$10,260	0.63%	0.27%	0.41%
%	0.05%	0.03%	0.24%	0.14%	0.35%	0.05%	0.17%	0.18%	0.49%	0.15%	0.13%	0.06%	0.03%	0.00%	0.00%	0.00%
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 0.05%	\$2,688 0.04%	\$2,395 0.03%	\$13,598 0.14%	\$2,502 0.04%	\$3,597 0.06%	\$21,009 0.41%	\$15,471	\$20,426 0.16%	\$27,487	\$37,224 0.16%	\$21,071 0.07%	\$6,636 0.02%	\$7,547 0.03%	\$0 0.00%	\$617 0.01%
Net Defaults \$\$\$	-\$2,063	-\$2,688	\$10,641	-\$11,581	-\$2,502	\$25,069	-\$640	0.21% \$19,779	\$38,281	0.15% \$100,144	\$97,816	\$284,806	\$219,128	\$32,310	\$6,167	\$11,389
2015 Defaulted \$\$\$	-0.05% \$0	-0.04% \$0	0.11% \$0	-0.12% \$2,271	-0.04% \$2,186	0.42% \$0	-0.01%	0.27%	9,565 \$9,565	0.56% \$33,987	0.41% \$39,824	0.89% \$139,747	0.64% \$184,290	0.14% \$73,297	0.05% \$55,536	0.11% \$37,714
% Claims/Recov \$\$\$	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%
	\$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%	0.03%	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
% 2016 Defaulted \$\$\$	-0.05%	-0.04% \$4,233	-0.02% \$11,617	-0.18% \$11,834	0.01% \$12,368	-0.04%	-0.27%	-0.19% \$6,664	-0.16% \$24,868	0.01% \$56,880	0.07% \$85,201	0.39% \$201,312	0.51% \$118,741	0.29% \$59,947	0.43% \$35,001	0.36% \$9,044
% Claims/Recov \$\$\$	0.00% \$2,569	0.06% \$3,775	0.12% \$1,238	0.12% \$9,249	0.19% \$2,323	0.00% \$10,437	0.00% \$3,474	0.09% \$16,885	0.20% \$22,357	0.32% \$34,499	0.36% \$33,515	0.63% \$21,687	0.35% \$36,764	0.27% \$25,198	0.27% \$3,891	0.09% \$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 0.12%	\$6,431 0.11%	\$23,451 0.46%	\$44,387 0.62%	\$9,237 0.07%	\$11,060 0.06%	\$55,815 0.23%	\$52,330 0.16%	\$28,211 0.08%	\$13,361 0.06%	\$64,763 0.50%	\$18,385 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
Net Defaults \$\$\$	0.63%	0.05% -\$3,211	0.04% -\$3,425	0.61% -\$58,053	0.04% \$5,114	0.20% -\$5,387	0.36% \$5,089	0.41% \$14,747	0.54% -\$58,619	0.47% -\$72,340	0.39% -\$36,456	0.33% -\$53,814	0.29% -\$70,455	0.13% -\$16,161	0.17% \$43,193	0.13% \$4,487
2019 Defaulted \$\$\$	-0.63% \$0	-0.05% \$0	-0.04%	-0.61% \$0	0.08% \$680	-0.09% \$16,102	0.10%	0.20%	-0.47% \$588	-0.40% \$1,529	-0.15% \$88,457	-0.17% \$5,055	-0.21%	-0.07% \$7,665	0.33% \$47,414	0.04% \$18,815
% Claims/Recov \$\$\$	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.00%	0.01%	0.37%	0.02%	0.00%	0.03%	0.37%	0.18%
	\$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
% 2020 Defaulted \$\$\$	-0.05% \$0	-0.04% \$0	-0.02%	-0.22%	-0.17% \$0	0.09%	-0.12% \$4,500	-0.63%	-0.74% \$3,432	-0.44% \$2,166	0.05% \$3,282	-0.19% \$0	-0.11% \$0	-0.04%	0.20%	0.11%
% Claims/Recov \$\$\$	0.00% \$1,350	0.00% \$2,695	0.00% \$3,812	0.00% \$7,234	0.00% \$1,384	0.00% \$14,720	0.09% \$7,328	0.00% \$11,892	0.03% \$25,215	0.01% \$31,697	0.01% \$60,150	0.00% \$60,230	0.00% \$28,744	0.00% \$25,637	0.00% \$30,834	0.00% \$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 \$\$\$ %	0.00%	0.00%	0.00%	0.00%	0.00%	\$0 0.00%	0.00%	0.00%	\$6,668 0.05%	\$9,686 0.05%	\$45,059 0.19%	\$37,831 0.12%	\$2,956 0.01%	\$28,925 0.13%	\$7,245 0.06%	\$8,393 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	\$9,833	\$0	\$0	\$0	\$1,134	\$5,622	\$5,679	\$0
	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.08%	0.00%	0.00%	0.00%	0.00%	0.03%	0.04%	0.00%
Claims/Recov \$\$\$	\$2,138 0.06%	\$1,734 0.03%	\$2,318 0.02%	\$3,840 0.04%	\$940 0.01%	\$5,318	\$8,916	\$7,784	\$18,872	\$29,074 0.16%	\$64,191 0.27%	\$73,090 0.23%	\$28,890 0.08%	\$18,046	\$8,973 0.07%	\$3,281 0.03%
Net Defaults \$\$\$	-\$2,138	-\$1,734	-\$2,318	-\$3,840	-\$940	0.09% -\$5,318	0.17% -\$8,916	0.11% -\$126	0.15% -\$9,038	-\$29,074	-\$64,191	-\$73,090	-\$27,755	0.08% -\$12,424	-\$3,294	-\$3,281
%	-0.06%	-0.03%	-0.02%	-0.04%	-0.01%	-0.09%	-0.17%	0.00%	-0.07%	-0.16%	-0.27%	-0.23%	-0.08%	-0.06%	-0.03%	-0.03%
Total Defaulted \$\$\$	\$147,856	\$223,536	\$284,825	\$382,981	\$186,869	\$164,119	\$212,310	\$508,256	\$986,980	\$1,196,327	\$1,740,962	\$1,875,041	\$1,226,686	\$608,539	\$301,706	\$202,517
%	3.89%	3.23%	2.98%	4.02%	2.89%	2.75%	4.14%	7.06%	7.89%	6.67%	7.33%	5.87%	3.60%	2.71%	2.32%	1.93%
Claims/Recov \$\$\$ as % of Defaults	\$172,815	\$182,088	\$242,447	\$397,096	\$105,069	\$115,944	\$154,598	\$293,686	\$612,064	\$566,588	\$681,572	\$625,672	\$363,291	\$189,599	\$130,695	\$77,205
	116.88%	81.46%	85.12%	103.69%	56.23%	70.65%	72.82%	57.78%	62.01%	47.36%	39.15%	33.37%	29.62%	31.16%	43.32%	38.12%
as % of Originations Net Defaults \$\$\$	4.55%	2.63%	2.53%	4.17%	1.63%	1.94%	3.02%	4.08%	4.89%	3.16%	2.87%	1.96%	1.07%	0.85%	1.01%	0.74%
	-\$24,959	\$41,448	\$42,378	-\$14,114	\$81,800	\$48,175	\$57,712	\$214,569	\$374,915	\$629,739	\$1,059,390	\$1,249,369	\$863,394	\$418,939	\$171,011	\$125,312
%	-0.66%	0.60%	0.44%	-0.15%	1.27%	0.81%	1.13%	2.98%	3.00%	3.51%	4.46%	3.91%	2.54%	1.87%	1.32%	1.20%

9/30/2022	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total
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	\$10,840,134	\$323,740,280
Default Year 1998 Defaulted \$\$\$	\$0	\$0	\$0									\$21,964
%	0.00%	0.00%	0.00%									0.11%
Claims/Recov \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									0.00%
Net Defaults \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$21,964 0.11%
1999 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$7,060 0.02%
Claims/Recov \$\$\$	\$0	\$0	\$0 0.00%									\$0 0.00%
% Net Defaults \$\$\$	0.00%	\$0	\$0									\$7,060
2000 Defaulted \$\$\$	0.00%	0.00%	0.00%									0.02% \$126,578
% Claims/Recov \$\$\$	0.00% \$0	0.00% \$0	0.00% \$0									0.35% \$0
% Net Defaults \$\$\$	0.00%	0.00%	0.00%									0.00% \$126,578
	0.00%	0.00%	0.00%									0.35%
2001 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$70,596 0.17%
Claims/Recov \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$14,706 0.03%
Net Defaults \$\$\$	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$55,890 0.13%
2002 Defaulted \$\$\$	\$0	\$0	\$0									\$215,617 0.46%
Claims/Recov \$\$\$	0.00%	0.00% \$0	0.00% \$0									\$42,541
% Net Defaults \$\$\$	0.00% \$0	0.00% \$0	0.00% \$0									0.09% \$173,076
2003 Defaulted \$\$\$	0.00%	0.00%	0.00%									0.37% \$29,903
% Claims/Recov \$\$\$	0.00%	0.00%	0.00%									0.05% \$85,184
%	0.00%	0.00%	0.00%									0.16%
Net Defaults \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									-\$55,281 -0.10%
2004 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$59,696 0.09%
Claims/Recov \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$59,793 0.09%
Net Defaults \$\$\$	\$0	\$0	\$0									-\$97
2005 Defaulted \$\$\$	0.00%	\$0.00%	0.00%									0.00% \$166,213
% Claims/Recov \$\$\$	0.00% \$0	0.00% \$0	0.00% \$0									0.20% \$160,618
% Net Defaults \$\$\$	0.00%	0.00%	0.00% \$0									0.19% \$5,595
2006 Defaulted \$\$\$	0.00%	0.00%	0.00%									0.01% \$289,114
%	0.00%	0.00%	0.00%									0.27%
Claims/Recov \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$70,698 0.07%
Net Defaults \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$218,416 0.20%
2007 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$574,915 0.41%
Claims/Recov \$\$\$	\$0	\$0	\$0									\$97,067 0.07%
% Net Defaults \$\$\$	0.00%	0.00%	0.00%									\$477,848
2008 Defaulted \$\$\$	0.00%	0.00%	0.00%									0.34% \$337,319
% Claims/Recov \$\$\$	0.00% \$0	0.00%	0.00%									0.19% \$192,217
% Net Defaults \$\$\$	0.00%	0.00%	0.00%									0.11% \$145,102
%	0.00%	0.00%	0.00%									0.08%
2009 Defaulted \$\$\$ %	0.00%	0.00%	\$0 0.00%									\$568,219 0.29%
Claims/Recov \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$82,818 0.04%
Net Defaults \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$485,401 0.25%
2010 Defaulted \$\$\$	\$0 0.00%	\$0	\$0 0.00%									\$1,265,983 0.60%
Claims/Recov \$\$\$	\$0	\$0	\$0									\$143,524
% Net Defaults \$\$\$	0.00% \$0	0.00% \$0	0.00% \$0									0.07% \$1,122,460
% 2011 Defaulted \$\$\$	0.00%	0.00%	0.00%									0.53% \$1,023,752
% Claims/Recov \$\$\$	0.00%	0.00%	0.00%									0.46% \$231,612
%	0.00%	0.00%	0.00%									0.10%
Net Defaults \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%									\$792,140 0.36%

Cumulative Loans in Repayment (Total Originations less Current Deferment) \$301,782,401

Cumulative	I conc in	Donovmon
Ciimiliative	Loans in	Kebavmen

9/30/2022	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total	Cumulative Loans in Repayment
2012 Defaulted \$\$\$	\$0	\$0	\$0									\$1,245,913	• •
% Claims/Recov \$\$\$	0.00% \$0	0.00% \$0	0.00% \$0									0.54% \$237,663	
% Net Defaults \$\$\$	0.00% \$0	0.00%	0.00%									0.10% \$1,008,250	
%	0.00%	0.00%	0.00%									0.44%	
2013 Defaulted \$\$\$ %	\$4,467 0.06%	\$0 0.00%	\$0 0.00%									\$904,558 0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0									\$245,256	
% Net Defaults \$\$\$	0.00% \$4,467	0.00% \$0	0.00% \$0									0.10% \$659,302	
2014 Defaulted \$\$\$	0.06% \$8,692	0.00%	0.00%									0.28% \$1,019,079	
%	0.11%	0.00%	0.00%									0.42%	
Claims/Recov \$\$\$ %	\$504 0.01%	\$0 0.00%	\$0 0.00%									\$184,833 0.08%	
Net Defaults \$\$\$	\$8,188	\$0 0.00%	\$0 0.00%									\$834,246 0.34%	
2015 Defaulted \$\$\$	0.10% \$7,922	\$7,177	\$0	\$0								\$593,516	
% Claims/Recov \$\$\$	0.10% \$168	0.11% \$0	0.00%	0.00% \$0								0.24% \$174,666	
%	0.00%	0.00%	0.00%	0.00%								0.07%	
Net Defaults \$\$\$ %	\$7,754 0.10%	\$7,177 0.11%	\$0 0.00%	\$0 0.00%								\$418,849 0.17%	
2016 Defaulted \$\$\$ %	\$22,673 0.28%	\$32,750 0.51%	\$25,800 0.35%	\$0 0.00%	\$0 0.00%							\$718,933 0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0	\$0	\$0							\$237,076	
% Net Defaults \$\$\$	0.01% \$21,835	0.00% \$32,750	0.00% \$25,800	0.00% \$0	0.00% \$0							0.09% \$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%	40						0.19%	
2017 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$5,012 0.06%	\$2,412 0.03%	\$0 0.00%						\$415,705 0.16%	
Claims/Recov \$\$\$ %	\$1,707 0.02%	\$1,818 0.03%	\$1,706 0.02%	\$0 0.00%	\$0 0.00%	\$0 0.00%						\$622,218 0.23%	
Net Defaults \$\$\$	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0						-\$206,513	
2018 Defaulted \$\$\$	-0.02% \$6,648	-0.03%	-0.02% \$33,508	0.06% \$15,614	0.03% \$17,124	0.00%	\$0					-0.08% \$408,262	
%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%					0.15%	
Claims/Recov \$\$\$ %	\$6,888 0.09%	\$5,425 0.08%	\$2,335 0.03%	\$342 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%					\$679,588 0.25%	
Net Defaults \$\$\$ %	-\$240 0.00%	-\$5,425 -0.08%	\$31,173 0.43%	\$15,271 0.20%	\$17,124 0.24%	\$0 0.00%	\$0 0.00%					-\$271,325 -0.10%	
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0				\$259,257	
% Claims/Recov \$\$\$	0.31% \$3,660	0.12% \$15,927	0.34% \$1,655	0.03% \$2,799	0.18% \$11,210	0.00% \$0	0.00% \$0	0.00% \$0				0.09% \$537,285	
% Not Defaults \$\$\$	0.05%	0.25%	0.02%	0.04% -\$292	0.15%	0.00% \$0	0.00% \$0	0.00%				0.19% -\$278,028	
Net Defaults \$\$\$	\$21,037 0.26%	-\$8,025 -0.12%	\$23,304 0.32%	-\$292 0.00%	\$1,639 0.02%	0.00%	0.00%	\$0 0.00%				-0.10%	
2020 Defaulted \$\$\$ %	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$34,812 0.43%	\$29,999 0.30%	\$36,000 0.27%	\$0 0.00%			\$114,191 0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0			\$346,440	
% Net Defaults \$\$\$	0.06% -\$4,447	0.09% -\$5,811	0.14% -\$10,164	0.01% -\$1,053	0.00% \$0	0.00% \$34,812	0.00% \$29,999	0.00% \$36,000	0.00% \$0			0.12% -\$232,249	
2021 Defaulted \$\$\$	-0.06% \$0	-0.09%	-0.14% \$36,019	-0.01% \$14,486	0.00%	0.43% \$18,560	0.30% \$4,331	0.27% \$5,020	0.00%	\$0		-0.08% \$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 0.09%	\$2,193 0.03%	\$3,517 0.05%	\$388 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%		\$279,124 0.09%	
Net Defaults \$\$\$	-\$7,347 -0.09%	-\$2,193 -0.03%	\$32,502 0.44%	\$14,098 0.18%	\$0 0.00%	\$18,560 0.23%	\$4,331 0.04%	\$5,020 0.04%	\$0 0.00%	\$0 0.00%		-\$53,946 -0.02%	
2022 Defaulted \$\$\$	\$0	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0	\$178,924	
% Claims/Recov \$\$\$	0.00% \$800	0.53% \$1,094	0.00% \$6,517	0.00% \$2,145	0.00% \$0	0.42% \$0	0.20% \$490	0.29% \$0	0.18% \$0	0.00%	0.00% \$0	0.06% \$288,450	
%	0.01%	0.02%	0.09%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$ %	-\$800 -0.01%	\$33,484 0.52%	-\$6,517 -0.09%	-\$2,145 -0.03%	\$0 0.00%	\$34,202 0.42%	\$19,107 0.19%	\$39,231 0.29%	\$21,389 0.18%	\$0 0.00%	\$0 0.00%	-\$109,526 -0.03%	
Total Defaulted \$\$\$	\$75,099	\$82,407	\$120,286	\$37,619	\$32,384	\$87,574	\$53,927	\$80,251	\$21,389	\$0	\$0	10,840,446	\$10,840,446
%	0.93%	1.27%	1.64%	0.48%	0.45%	1.07%	0.54%	0.60%	0.18%	0.00%	0.00%	3.35%	3.59%
Claims/Recov \$\$\$ as % of Defaults	\$26,359 35.10%	\$32,268 39.16%	\$25,895 21.53%	\$6,727 17.88%	\$11,210 34.61%	\$0 0.00%	\$490 0.91%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$5,013,377 46.25%	\$5,013,377 46.25%
as % of Originations Net Defaults \$\$\$	0.33% \$48,740	0.50% \$50,140	0.35% \$94,391	0.09% \$30,892	0.15% \$21,174	0.00% \$87,574	0.00% \$53,437	0.00% \$80,251	0.00% \$21,389	0.00% \$0	0.00% \$0	1.55% \$5,827,068	1.66% \$5,827,068
Net Defaults \$\$\$	0.61%	0.77%	1.29%	\$30,892 0.40%	\$21,174 0.29%	1.07%	0.53%	0.60%	0.18%	9.00%	0.00%	1.80%	1.93%

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

THROUGH September 30, 2022

		Maine Lo	an Vo	olume		Maine Medical	Loan	Volume		TOTAL Lo	an Vo	lume
	07/01	/22-06/30/23	07	/01/21-06/30/22	07	//01/22-06/30/23	07/	01/21-06/30/22	07/0	1/22-06/30/23	07	/01/21-06/30/22
	FAME	Fiscal Year	FA	ME Fiscal Year	FA	ME Fiscal Year	FAI	ME Fiscal Year	FAM	E Fiscal Year	FA	ME Fiscal Year
	Thro	ugh 09/30/22	Th	rough 09/30/21	Th	rough 09/30/22	Thr	rough 09/30/21	Thro	ough 09/30/22	Th	rough 09/30/21
Applications Received		824		929		5		2		829		931
Applications Approved		292		467		3		0		295		467
Applications Denied		291		244		0		1		291		245
Applications Cancelled		140		115		2		1		142		116
Applications in Process		101		103		0		0		101		103
Approval Rate		50%		66%		100%		0%		50%		66%
Number of Disbursements		428		584		6		0		434		584
Dollar Amount of Disbursements	\$	4,273,203	\$	5,473,007	\$	48,393	\$	-	\$	4,321,596	\$	5,473,007
Year to Date Plan	\$	3,010,154	\$	4,815,119	\$	-	\$	-	\$	3,010,154	\$	4,815,119
Year to Date Variance	\$	1,263,049	\$	657,888	\$	48,393	\$	-	\$	1,311,442	\$	657,888
Average Disbursed Amount	\$	9,984	\$	9,372	\$	8,066	\$	-	\$	9,958	\$	9,372

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

	QUARTERLY	YTD	QUARTERLY	YTD	QUARTERLY	YTD
SCHOOL	MAINE LOAN	MAINE LOAN	MEDLOAN	MEDLOAN	TOTAL	TOTAL
UNIVERSITY OF NEW ENGLAND	430,047	430,047	22,987	22,987	453,034	453,034
MAINE MARITIME ACADEMY	410,837	410,837	-	-	410,837	410,837
UNIVERSITY OF MAINE	342,494	342,494	-	-	342,494	342,494
HUSSON UNIVERSITY	286,252	286,252	-	-	286,252	286,252
SAINT JOSEPH'S COLLEGE	217,614	217,614	-	-	217,614	217,614
MAINE COLLEGE OF ART	125,261	125,261	-	-	125,261	125,261
THOMAS COLLEGE	89,652	89,652	-	-	89,652	89,652
UNIVERSITY OF SOUTHERN MAINE	82,089	82,089	-	-	82,089	82,089
BOWDOIN COLLEGE	36,684	36,684	-	-	36,684	36,684
BEAL COLLEGE	24,300	24,300	-	-	24,300	24,300
THE LANDING SCHOOL	18,872	18,872	-	-	18,872	18,872
SOUTHERN MAINE COMMUNITY COLLEGE	5,750	5,750	-	-	5,750	5,750
UNIVERSITY OF MAINE-FARMINGTON	5,000	5,000	-	-	5,000	5,000
MAINE COLLEGE OF HEALTH PROFESSIONS	4,848	4,848	-	-	4,848	4,848
UNIVERSITY OF MAINE-AUGUSTA	778	778	-	-	778	778
COLBY COLLEGE	-	-	-	-	-	-
BATES COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-	-	-	-	-
UNIVERSITY OF MAINE - FORT KENT	-	-	-	-	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
PURDUE UNIVERSITY GLOBAL	-	-	-	-	-	-
UNITY COLLEGE	-	-	-	-	-	-
COLLEGE OF THE ATLANTIC	-	-	-	-	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-	-	-	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
EASTERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-	-	-	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-	-	-	-	-
UNIVERSITY OF MAINE-MACHIAS	-	-	-	-	-	-
OUT OF STATE SCHOOLS	2,192,725	2,192,725	25,406	25,406	2,218,131	2,218,131
Total	4,273,203	4,273,203	48,393	48,393	4,321,596	4,321,596

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 SEPTEMBER 30, 2022

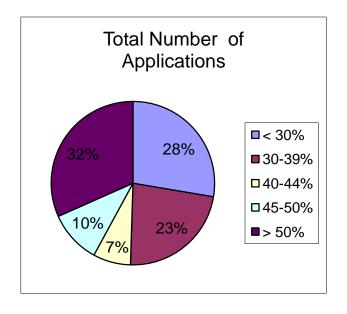
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2022	\$10,840,134	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2021	\$11,755,070	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2020	\$12,053,947	1	\$21,389	0.18%	\$0.00	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	\$490	\$53,437	0.53%
2017	\$8,180,031	3	\$87,574	1.07%	\$0.00	0	\$0	\$0	\$87,574	1.07%
2016	\$7,239,071	3	\$32,384	0.45%	\$0.00	0	\$0	\$11,210	\$21,174	0.29%
2015	\$7,777,183	5	\$37,619	0.48%	\$0.00	0	\$0	\$6,727	\$30,892	0.40%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$25,895	\$94,391	1.29%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$32,268	\$50,140	0.77%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$26,359	\$48,740	0.61%
2011	\$10,481,450	16	\$202,517	1.93%	\$0.00	0	\$0	\$77,205	\$125,312	1.20%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$130,695	\$171,011	1.32%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$189,599	\$418,939	1.87%
2008	\$34,048,382	86	\$1,226,686	3.60%	\$0.00	0	\$0	\$363,291	\$863,394	2.54%
2007	\$31,957,353	141	\$1,875,041	5.87%	\$0.00	0	\$0	\$625,672	\$1,249,369	3.91%
2006	\$23,762,942	146	\$1,740,962	7.33%	\$0.00	0	\$0	\$681,572	\$1,059,390	4.46%
2005	\$17,929,934	126	\$1,196,327	6.67%	\$0.00	0	\$0	\$566,588	\$629,739	3.51%
2004	\$12,506,502	108	\$986,980	7.89%	\$0.00	0	\$0	\$612,064	\$374,915	3.00%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$293,686	\$214,569	2.98%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$154,598	\$57,712	1.13%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$115,944	\$48,175	0.81%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$105,069	\$81,800	1.27%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$397,096	-\$14,114	-0.15%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$242,447	\$42,378	0.44%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$182,088	\$41,448	0.60%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$172,815	-\$24,959	-0.66%
TOTAL	\$323,740,280	997	\$10,840,446	3.35%	\$0.00	0	\$0	\$5,013,377	\$5,827,068	1.80%

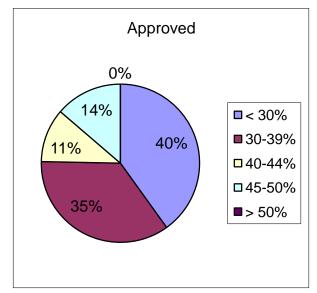
^{*}INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

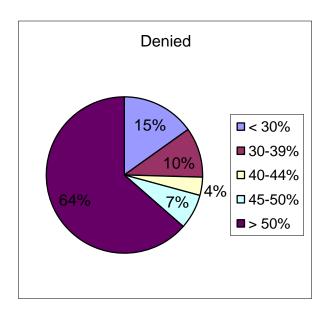
MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022

Ranges	Total Number	% of Total	Approved	% of Total	% of Range	Denied	% of Total	% of Range
	of Applications	Applications		App	roved		Der	nied
< 30%	161	28%	117	40%	73%	44	15%	27%
30-39%	133	23%	103	35%	77%	30	10%	23%
40-44%	43	7%	32	11%	74%	11	4%	26%
45-50%	61	10%	40	14%	66%	21	7%	34%
> 50%	185	32%	ı	0%	0%	185	64%	100%
	583	100%	292	100%	50%	291	100%	50%



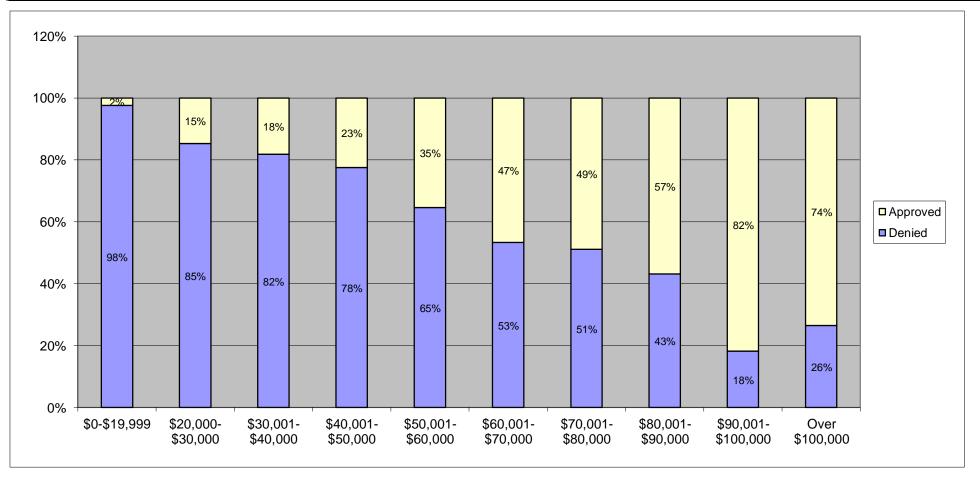




MAINE LOAN

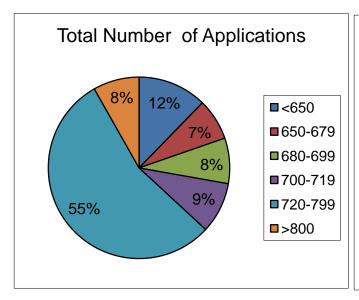
APPROVALS AND DENIALS BY INCOME LEVEL FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022

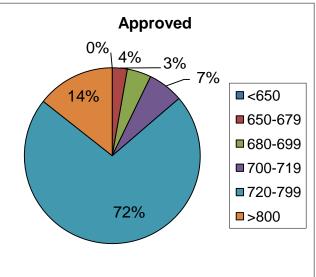
Income	Total Number	% of Total	Approved	% of Total	Denied	% of Total
Ranges	of Applications	Applications		Approved		Denied
\$0-\$19,999	42	7%	1	2%	41	98%
\$20,000-\$30,000	34	6%	5	15%	29	85%
\$30,001-\$40,000	33	6%	6	18%	27	82%
\$40,001-\$50,000	40	7%	9	23%	31	78%
\$50,001-\$60,000	48	8%	17	35%	31	65%
\$60,001-\$70,000	45	8%	21	47%	24	53%
\$70,001-\$80,000	45	8%	22	49%	23	51%
\$80,001-\$90,000	51	9%	29	57%	22	43%
\$90,001-\$100,000	22	4%	18	82%	4	18%
Over \$100,000	223	38%	164	74%	59	26%
	583	100%	292	50%	291	50%

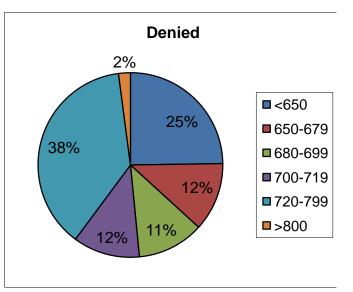


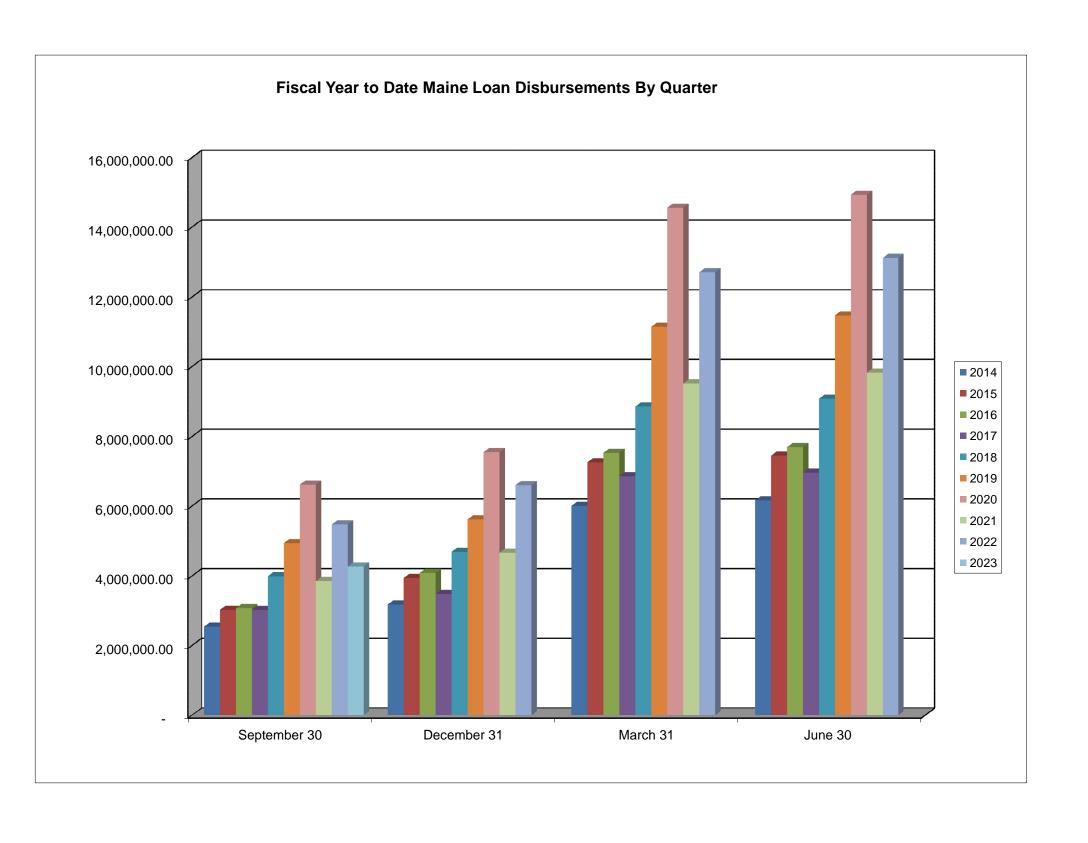
MAINE LOAN APPROVALS AND DENIALS BY FICO SCORES FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF September 30, 2022

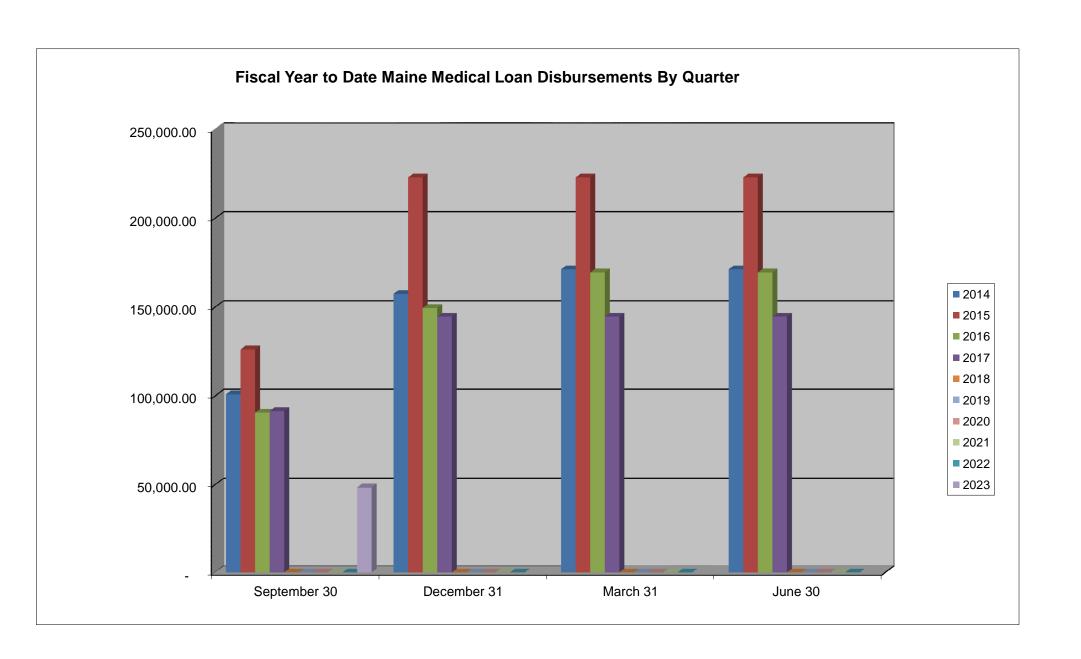
Ranges	Total Number	% of Total	Approved	% of Total	% of Range	Denied	% of Total	% of Range
	of Applications	Applications		Арр	roved		Denied	
<650	72	12%	-	0%	0%	72	25%	100%
650-679	43	7%	8	3%	19%	35	12%	81%
680-699	47	8%	13	4%	28%	34	11%	72%
700-719	53	9%	19	7%	36%	34	12%	64%
720-799	320	55%	210	72%	66%	110	38%	34%
>800	48	8%	42	14%	88%	6	2%	13%
	583	100%	292	100%	50%	291	100%	50%











FINANCE AUTHORITY OF MAINE COLLECTION STATISTCS

FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023 THROUGH September 30, 2022

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	357	\$6,056,155.35	\$16,964.02	8.13%
MED LOAN	7	\$86,134.01	\$12,304.86	4.18%
CONSOLIDATION	1	\$79,910.19	\$79,910.19	8.98%
TOTAL PORTFOLIO	365	\$6,222,199.55	\$17,047.12	8.09%

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	\$52,967.24	\$52,967.24	\$25,399.39	\$25,399.39	\$28,167.41	\$28,167.41	\$92,338.45	\$92,338.45
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$466.90	\$466.90	\$233.10	\$233.10	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$53,560.14	\$53,560.14	\$25,656.49	\$25,656.49	\$28,167.41	\$28,167.41	\$92,338.45	\$92,338.45

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	19	\$308,638.83	\$16,244.15	6.48%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	19	\$308,638.83	\$16,244.15	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	\$5,740.00	\$5,740.00	\$1,880.00	\$1,880.00	\$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	\$5,740.00	\$5,740.00	\$1,880.00	\$1,880.00	\$0.00	\$0.00	\$0.00	\$0.00

^{**}Fees include regular pmts & satisfied

FINANCE AUTHORITY OF MAINE COLLECTION STATISTCS

FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023 THROUGH September 30, 2022

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE	
MAINE LOAN	115	\$2,237,559.50	\$19,457.04	8.42%	
MED LOAN	0	\$0.00	\$0.00	0.00%	
CONSOLIDATION	0	\$0.00	\$0.00	0.00%	
TOTAL FAME PORTFOLIO	115	\$2,237,559.50	\$19,457.04	8.42%	

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	\$12,926.52	\$12,926.52	\$0.00	\$0.00	\$38,505.24	\$38,505.24
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	\$12,926.52	\$12,926.52	\$0.00	\$0.00	\$38,505.24	\$38,505.24

^{*}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	P & I TRANSFER	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	0	\$0.00	0	\$0.00	7	\$113,812.87	7	\$113,812.87
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	0	\$0.00	0	\$0.00	7	\$113,812.87	7	\$113,812.87

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER OF ACCOUNTS		OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE	
MAINE LOAN	140	\$2,254,932.91	\$16,106.66	8.13%	
MED LOAN	3	\$19,895.24	\$6,631.75	4.18%	
CONSOLIDATION	1	\$79,910.19	\$79,910.19	8.98%	
TOTAL D&P PORTFOLIO	144	\$2,354,738.34	\$16,352.35	8.13%	

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS	PAYMENTS	FEES	FEES	ACCOUNTS	ACCOUNTS	ACCOUNTS	ACCOUNTS
	COLLECTED	COLLECTED	PAID	PAID	SETTLED	SETTLED	UNRECOVERABLE	UNRECOVERABLE
	QUARTER	YTD	QUARTER	YTD	QUARTER	YTD	QUARTER	YTD
MAINE LOAN	\$15,962.59	\$15,962.59	\$19,425.85	\$19,425.85	\$28,167.41	\$28,167.41	\$53,833.21	\$53,833.21
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$466.90	\$466.90	\$233.10	\$233.10	\$0.00	\$0.00	\$0.00	
TOTAL D&P PORTFOLIO	\$16,429.49	\$16,429.49	\$19,658.95	\$19,658.95	\$28,167.41	\$28,167.41	\$53,833.21	\$53,833.21

^{**}Fees include regular pmts & settled

FINANCE AUTHORITY OF MAINE COLLECTION STATISTCS FAME FISCAL YEAR JULY 1, 2022 - JUNE 30, 2023 THROUGH September 30, 2022

TOTAL NEW ASSIGNMENTS TO CREDIT CONTROL 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	2	\$7,116.05	2	\$7,116.05	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	2	\$7,116.05	2	\$7,116.05	0	\$0.00	0	\$0.00

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	#		AVERAGE	AVERAGE	
	OF		LOAN	INTEREST	
	ACCOUNTS		BALANCE	RATE	
MAINE LOAN	83	. , ,	\$15,120.77	8.09%	
MED LOAN	4	\$66,238.77	\$16,559.69	4.18%	
CONSOLIDATION		\$0.00	\$0.00	0.00%	
TOTAL CC PORTFOLIO	87	\$1,321,262.88	\$15,186.93	7.89%	

CREDIT CONTROL 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	\$18,338.13	\$18,338.13	\$4,093.54	\$4,093.54	\$0.00	\$0.00	\$0.00	\$0.00
MED LOAN	\$126.00	\$126.00	\$24.00	\$24.00	\$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	\$18,464.13	\$18,464.13	\$4,117.54	\$4,117.54	\$0.00	\$0.00	\$0.00	\$0.00

^{**}Fees include regular pmts & settled