

To: Bond Review Participants
From: Carlos Mello, Acting CEO
Date: November 14, 2023
Re: September 30, 2023 Quarterly Financial and Operating Data

CRM



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, May 27, 2021, and May 1, 2023 we are enclosing the following financial and operating data quarterly reports as of September 30, 2023, for your review:

- September 30, 2023 unaudited balance sheet and income statement for The Maine Loan (formally “MELA”), in the aggregate, as well as for the Trust Estate (“Restricted”) and for the Program generally (“Unrestricted”).
- September 30, 2023 Asset Coverage Ratio
- September 30, 2023 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- September 30, 2023 Loan Characteristics Report
- September 30, 2023 Delinquency Analysis
- September 30, 2023 New Loans by Repayment Type
- September 30, 2023 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- September 30, 2023 Cumulative Default Schedule – Static Pool (by year of origination)
- September 30, 2023 Loan Origination Graphs and Charts
- September 30, 2023 Collection Statistics

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

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
As of 9/30/2023

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 23,689,047.98	\$ 21,845,291.51	\$ 1,843,756.47
Accounts Receivable	\$ 122,808.00	\$ 63,500.00	\$ 59,308.00
Interest on Ed Loans Rec	\$ 2,002,935.64	\$ 1,907,349.85	\$ 95,585.79
Notes Receivable	\$ 80,533,106.56	\$ 75,267,065.03	\$ 5,266,041.53
Less: Reserve fo Losses on Notes	\$ (1,745,518.97)	\$ (1,745,518.97)	\$ -
Prepaid Expense	\$ 9,981.39	\$ 9,981.39	\$ -
Prepaid Bond Insurance	\$ 249,112.33	\$ 249,112.33	\$ -
Due To/From Other Bond Issues	\$ 383,939.89	\$ 383,939.89	\$ -
Total Assets	\$ 105,245,412.82	\$ 97,980,721.03	\$ 7,264,691.79
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 107,125.47	\$ 89,593.04	\$ 17,532.43
Accrued Liabilities	\$ 216,389.07	\$ 79,468.87	\$ 136,920.20
Accrued Interest Bonds Payable	\$ 1,238,585.37	\$ 1,238,585.37	\$ -
Accred Arbitrage-Purpose	\$ 4,072,334.27	\$ 4,072,334.27	\$ -
Accrued Arbitrage - Non Purpose	\$ 10,398.02	\$ 10,398.02	\$ -
Due From Other Funds	\$ 5,649,981.42	\$ -	\$ 5,649,981.42
Bonds Payable	\$ 85,935,000.00	\$ 85,935,000.00	\$ -
Premium on Bonds (net)	\$ 3,873,415.07	\$ 3,873,415.07	\$ -
Deferred Loss on Refunding (Net)	\$ (990,816.34)	\$ (990,816.34)	\$ -
Total Liabilities	\$ 100,112,412.35	\$ 94,307,978.30	\$ 5,804,434.05
Fund Balance			
Retained Fund Balance	\$ 5,133,000.47	\$ 3,672,742.73	\$ 1,460,257.74
Total Fund Balance	\$ 5,133,000.47	\$ 3,672,742.73	\$ 1,460,257.74
Total Liabilities and Fund Balance	\$ 105,245,412.82	\$ 97,980,721.03	\$ 7,264,691.79

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 (Post June 30, 2023 adjustments)

	Actual Month 9/30/2023	Budget Month 9/30/2023	Variance Month	YTD Actual 9/30/2023	YTD Budget 9/30/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 366,187.74	\$ 288,654.87	\$ 77,532.87	\$ 1,073,914.93	\$ 845,127.71	\$ 228,787.22	\$ 3,869,473.55
Investment Income	\$ 104,462.73	\$ 23,250.00	\$ 81,212.73	\$ 315,633.90	\$ 69,750.00	\$ 245,883.90	\$ 279,000.00
Guarantee Fee Income	\$ (0.17)	\$ -	\$ (0.17)	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 1,514.16	\$ 1,350.00	\$ 164.16	\$ 4,597.77	\$ 4,000.00	\$ 597.77	\$ 16,000.00
Total Revenue	\$ 472,164.46	\$ 313,254.87	\$ 158,909.59	\$ 1,394,146.60	\$ 918,877.71	\$ 475,268.89	\$ 4,164,473.55
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,061.70	\$ 49,607.43	\$ 12,545.73	\$ 117,900.82	\$ 148,747.71	\$ 30,846.89	\$ 594,990.84
Marketing	\$ 6,862.10	\$ 4,886.86	\$ (1,975.24)	\$ 21,069.83	\$ 14,660.58	\$ (6,409.25)	\$ 58,642.36
Contributions, Sponsorships, & Dues	\$ 30.61	\$ 170.35	\$ 139.74	\$ 107.93	\$ 366.61	\$ 258.68	\$ 1,431.03
Loan Servicing	\$ 65,703.38	\$ 19,100.00	\$ (46,603.38)	\$ 106,915.66	\$ 57,300.00	\$ (49,615.66)	\$ 229,200.00
Depreciation	\$ 1,833.59	\$ 3,339.52	\$ 1,505.93	\$ 5,545.07	\$ 10,018.56	\$ 4,473.49	\$ 40,820.04
Travel & Meals	\$ 113.30	\$ 328.72	\$ 215.42	\$ 853.96	\$ 986.16	\$ 132.20	\$ 3,944.64
Professional Fees	\$ 22,346.91	\$ 31,850.32	\$ 9,503.41	\$ 27,445.21	\$ 95,550.96	\$ 68,105.75	\$ 372,783.88
Bond Administration Expense	\$ 10,244.32	\$ 8,906.89	\$ (1,337.43)	\$ 31,519.21	\$ 27,620.67	\$ (3,898.54)	\$ 105,439.68
Arbitrage Expense	\$ 45,500.00	\$ 45,500.00	\$ -	\$ 136,500.00	\$ 136,500.00	\$ -	\$ 546,000.00
Bond Financing Expense	\$ 274,783.45	\$ 267,098.88	\$ (7,684.57)	\$ 840,545.07	\$ 801,296.64	\$ (39,248.43)	\$ 3,466,014.43
Other Operating Expenses	\$ 6,204.96	\$ 8,030.17	\$ 1,825.21	\$ 19,089.63	\$ 24,604.68	\$ 5,515.05	\$ 97,196.03
Total Operating Expenses	\$ 470,684.32	\$ 438,819.14	\$ (31,865.18)	\$ 1,307,492.39	\$ 1,317,652.57	\$ 10,160.18	\$ 5,516,462.93
Non-Operating Expenses							
Legal Expense-projects	\$ 110.62	\$ 183.02	\$ 72.40	\$ 778.15	\$ 549.06	\$ (229.09)	\$ 2,196.21
Reclassification							
Provision for Losses on Notes	\$ 2,450.00	\$ 2,441.67	\$ (8.33)	\$ 7,350.00	\$ 7,325.01	\$ (24.99)	\$ 29,300.00
Total Non-Operating Expenses	\$ 2,560.62	\$ 2,624.69	\$ 64.07	\$ 8,128.15	\$ 7,874.07	\$ (254.08)	\$ 31,496.21
Total Expenses	\$ 473,244.94	\$ 441,443.83	\$ (31,801.11)	\$ 1,315,620.54	\$ 1,325,526.64	\$ 9,906.10	\$ 5,547,959.14
Change in Net Position	\$ (1,080.48)	\$ (128,188.96)	\$ 127,108.48	\$ 78,526.06	\$ (406,648.93)	\$ 485,174.99	\$ (1,383,485.59)

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

	Actual Month 9/30/2023	Budget Month 9/30/2023	Variance Month	YTD Actual 9/30/2023	YTD Budget 9/30/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 349,381.87	\$ 288,654.87	\$ 60,727.00	\$ 999,511.72	\$ 845,127.71	\$ 154,384.01	\$ 3,869,473.55
Investment Income	\$ 122,588.31	\$ 23,250.00	\$ 99,338.31	\$ 378,903.65	\$ 69,750.00	\$ 309,153.65	\$ 279,000.00
Guarantee Fee Income	\$ (0.17)	\$ -	\$ (0.17)	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 1,502.84	\$ -	\$ 1,502.84	\$ 4,540.96	\$ -	\$ 4,540.96	\$ -
Total Revenue	\$ 473,472.85	\$ 311,904.87	\$ 161,567.98	\$ 1,382,956.33	\$ 914,877.71	\$ 468,078.62	\$ 4,148,473.55
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 64,710.13	\$ 19,100.00	\$ (45,610.13)	\$ 103,456.48	\$ 57,300.00	\$ (46,156.48)	\$ 229,200.00
Depreciation							
Travel & Meals							
Professional Fees							
Bond Administration Expense	\$ 10,244.32	\$ 8,906.89	\$ (1,337.43)	\$ 31,519.21	\$ 27,620.67	\$ (3,898.54)	\$ 105,439.68
Arbitrage Expense	\$ 45,500.00	\$ 45,500.00	\$ -	\$ 136,500.00	\$ 136,500.00	\$ -	\$ 546,000.00
Bond Financing Expense	\$ 274,783.45	\$ 267,098.88	\$ (7,684.57)	\$ 822,226.04	\$ 801,296.64	\$ (20,929.40)	\$ 3,466,014.43
Other Operating Expenses							
Total Operating Expenses	\$ 395,237.90	\$ 340,605.77	\$ (54,632.13)	\$ 1,093,701.73	\$ 1,022,717.31	\$ (70,984.42)	\$ 4,346,654.11
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 122,740.00	\$ 60,716.00	\$ 62,024.00	\$ 239,213.00	\$ 194,192.00	\$ 45,021.00	\$ 844,477.00
Provision for Losses on Notes	\$ 2,450.00	\$ -	\$ (2,450.00)	\$ 7,350.00	\$ -	\$ (7,350.00)	\$ -
Total Non-Operating Expenses	\$ 125,190.00	\$ 60,716.00	\$ 59,574.00	\$ 246,563.00	\$ 194,192.00	\$ 37,671.00	\$ 844,477.00
Total Expenses	\$ 520,427.90	\$ 401,321.77	\$ 4,941.87	\$ 1,340,264.73	\$ 1,216,909.31	\$ (33,313.42)	\$ 5,191,131.11
Change in Net Position	\$ (46,955.05)	\$ (89,416.90)	\$ 166,509.85	\$ 42,691.60	\$ (302,031.60)	\$ 434,765.20	\$ (1,042,657.56)

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 (Post June 30, 2023 adjustments)

	Actual Month 9/30/2023	Budget Month 9/30/2023	Variance Month	YTD Actual 9/30/2023	YTD Budget 9/30/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 16,805.87	\$ -	\$ 16,805.87	\$ 74,403.21	\$ -	\$ 74,403.21	\$ -
Investment Income	\$ (18,125.58)	\$ -	\$ (18,125.58)	\$ (63,269.75)	\$ -	\$ (63,269.75)	\$ -
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 11.32	\$ 1,350.00	\$ (1,338.68)	\$ 56.81	\$ 4,000.00	\$ (3,943.19)	\$ 16,000.00
Total Revenue	\$ (1,308.39)	\$ 1,350.00	\$ (2,658.39)	\$ 11,190.27	\$ 4,000.00	\$ 7,190.27	\$ 16,000.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,061.70	\$ 49,607.43	\$ 12,545.73	\$ 117,900.82	\$ 148,747.71	\$ 30,846.89	\$ 594,990.84
Marketing	\$ 6,862.10	\$ 4,886.86	\$ (1,975.24)	\$ 21,069.83	\$ 14,660.58	\$ (6,409.25)	\$ 58,642.36
Contributions, Sponsorships, & Dues	\$ 30.61	\$ 170.35	\$ 139.74	\$ 107.93	\$ 366.61	\$ 258.68	\$ 1,431.03
Loan Servicing	\$ 993.25	\$ -	\$ (993.25)	\$ 3,459.18	\$ -	\$ (3,459.18)	\$ -
Depreciation	\$ 1,833.59	\$ 3,339.52	\$ 1,505.93	\$ 5,545.07	\$ 10,018.56	\$ 4,473.49	\$ 40,820.04
Travel & Meals	\$ 113.30	\$ 328.72	\$ 215.42	\$ 853.96	\$ 986.16	\$ 132.20	\$ 3,944.64
Professional Fees	\$ 22,346.91	\$ 31,850.32	\$ 9,503.41	\$ 27,445.21	\$ 95,550.96	\$ 68,105.75	\$ 372,783.88
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ 18,319.03	\$ -	\$ (18,319.03)	\$ -
Other Operating Expenses	\$ 6,204.96	\$ 8,030.17	\$ 1,825.21	\$ 19,089.63	\$ 24,604.68	\$ 5,515.05	\$ 97,196.03
Total Operating Expenses	\$ 75,446.42	\$ 98,213.37	\$ 22,766.95	\$ 213,790.66	\$ 294,935.26	\$ 81,144.60	\$ 1,169,808.82
Non-Operating Expenses							
Legal Expense-projects	\$ 110.62	\$ 183.02	\$ 72.40	\$ 778.15	\$ 549.06	\$ (229.09)	\$ 2,196.21
Reclassification	\$ (122,740.00)	\$ (60,716.00)	\$ 62,024.00	\$ (239,213.00)	\$ (194,192.00)	\$ 45,021.00	\$ (844,477.00)
Provision for Losses on Notes	\$ -	\$ 2,441.67	\$ 2,441.67	\$ -	\$ 7,325.01	\$ 7,325.01	\$ 29,300.00
Total Non-Operating Expenses	\$ (122,629.38)	\$ (58,091.31)	\$ 64,538.07	\$ (238,434.85)	\$ (186,317.93)	\$ 52,116.92	\$ (812,980.79)
Total Expenses	\$ (47,182.96)	\$ 40,122.06	\$ 87,305.02	\$ (24,644.19)	\$ 108,617.33	\$ 133,261.52	\$ 356,828.03
Change in Net Position	\$ 45,874.57	\$ (38,772.06)	\$ 84,646.63	\$ 35,834.46	\$ (104,617.33)	\$ 140,451.79	\$ (340,828.03)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 9/30/2023

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$9,267,115.60
RETIREMENT ACCOUNT	\$8,870.54
PRINCIPAL ACCOUNT	\$5,004,166.68
INTEREST ACCOUNT	\$1,238,585.40
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	\$1,187,197.36
REVENUE ACCOUNT	\$1,312,707.96
GUARANTEE FEE ACCOUNT	\$3,155,982.07
RECYCLING ACCOUNT	670,665.90
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,082,732.29)
STUDENT LOAN RECEIVABLE	\$75,267,065.03
PREPAID EXPENSE	\$9,981.39
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$1,907,349.85
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	94,946,955.49
BONDS ISSUED AND OUTSTANDING	\$85,935,000.00
ACCOUNTS PAYABLE	-
ACCRUED INTEREST PAYABLE	\$1,238,585.37
TOTAL LIABILITIES	87,173,585.37
BASE CASE SCHEDULE OF NET ASSETS	7,773,370.12
PARITY RATIO	1.089

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	90,850,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(4,915,000)
Ending Principal Balance (\$)	85,935,000
Actual Days in Period	91
Weighted Average Rate	4.265%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	146,865,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(51,780,000)
Ending Principal Balance (\$)	85,935,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	65,332,603	5.09%
Loans Added	12,041,808	
Loans Repaid	(2,057,739)	
Capitalized Interest	57,902	
Defaulted Loans	(106,585)	
Adjustments	(231)	
Ending Balance	75,267,758	5.12%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	153,691,137
Loans Repaid	(230,528,291)
Capitalized Interest	23,398,617
Defaulted Loans	(9,227,687)
Adjustments	(861,530)
Ending Balance	75,267,757

Loans by Program Type

	\$	%
Traditional Loans	75,267,758	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	66,978,606	88.99%
2-Year	7,444,074	9.89%
Technical/Proprietary	108,142	0.14%
Graduate	267,367	0.36%
Other	468,567	0.62%
	75,266,757	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 3,146,246

Loans by Status

	\$	%
In School	12,863,608	17.09%
Grace	4,184,189	5.56%
Deferment	4,224,522	5.61%
Forbearance	111,202	0.15%
Interest Repayment	15,463,387	20.54%
Principal & Interest Repayment	38,373,007	50.98%
Bankruptcy	47,843	0.06%
In Claim Status	-	0.00%
All Loans	75,267,758	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	360,239	264,886	18,561	43,117	8,104	-	694,906
% of Loans in Repayment	0.67%	0.49%	0.03%	0.08%	0.02%	0.00%	1.29%
% of Total Loans	0.48%	0.35%	0.02%	0.06%	0.01%	0.00%	0.92%

Credit Support

	\$	%
Reserve Funds - (1)	1,187,200	1.38%
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

1.24%

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.

0.578%

Loan Default Percentage

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

3.17%

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

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	1	10,000	0%
660-669	4	77,914	1%
670-679	4	64,485	1%
680-689	14	229,027	2%
690-699	20	511,039	4%
700-709	15	352,436	3%
710-719	18	341,422	3%
720-729	32	613,175	5%
730-739	45	897,442	7%
740-749	35	646,600	5%
750-759	46	762,885	6%
760-769	49	1,171,828	10%
770-779	41	650,928	5%
780-789	40	773,649	6%
790-799	34	641,677	5%
800-809	48	811,159	7%
810-819	47	978,730	8%
820-829	47	994,892	8%
>830	79	1,557,845	0%
Total	619	12,087,133	87%

Average 775

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	366	7,204,270	60%
30-39%	152	2,953,437	24%
40-44%	54	980,865	8%
45-50%	44	873,242	7%
>50%	3	75,319	1%
TOTAL	619	12,087,133	100%

Average 27.5%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	2,290,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	2,290,000
Actual Days in Period	91
Weighted Average Rate	4.185%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,490,823	6.81%
Loans Added	-	
Loans Repaid	(111,267)	
Capitalized Interest	14,968	
Defaulted Loans	-	
Adjustments	83	
Ending Balance	3,394,606	6.81%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(7,946,529)
Capitalized Interest	890,428
Defaulted Loans	(143,572)
Adjustments	(19,962)
Ending Balance	3,394,606

Loans by Program Type

	\$	%
Traditional Loans	3,394,606	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,966,920	87.40%
2-Year	395,312	11.65%
Technical/Proprietary	10,867	0.32%
Graduate	21,508	0.63%
Other	-	0.00%
	3,394,606	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 181,932

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	465,996	13.73%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	2,928,610	86.27%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,394,606	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

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

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	8,100,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	8,100,000
Actual Days in Period	91
Weighted Average Rate	4.358%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,214,269	6.22%
Loans Added	-	
Loans Repaid	(188,297)	
Capitalized Interest	5,912	
Defaulted Loans	(6,528)	
Adjustments	161	
Ending Balance	5,025,517	6.26%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,715,098)
Capitalized Interest	747,443
Defaulted Loans	(102,892)
Adjustments	15,919
Ending Balance	5,025,517

Loans by Program Type

	\$	%
Traditional Loans	5,025,517	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	4,458,474	88.72%	
2-Year	500,424	9.96%	
Technical/Proprietary	5,712	0.11%	
Graduate	49,472	0.98%	
Other	11,435	0.23%	
	5,025,517	100.00%	0.00

Guarantee Fund

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

Loans by Status

	\$	%
In School	19,012	0.38%
Grace	123,049	2.45%
Deferment	627,771	12.49%
Forbearance	12,001	0.24%
Interest Repayment	167,123	3.33%
Principal & Interest Repayment	4,076,560	81.12%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,025,517	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	32,153	22,342	-	-	-	-	54,495
% of Loans in Repayment	0.76%	0.52%	0.00%	0.00%	0.00%	0.00%	1.28%
% of Total Loans	0.64%	0.44%	0.00%	0.00%	0.00%	0.00%	1.08%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	5,270,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	5,270,000
Actual Days in Period	91
Weighted Average Rate	4.640%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,776,507	6.78%
Loans Added	-	
Loans Repaid	(209,297)	
Capitalized Interest	9,770	
Defaulted Loans	(12,903)	
Adjustments	145	
Ending Balance	5,564,222	6.81%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(5,327,692)
Capitalized Interest	723,740
Defaulted Loans	(81,273)
Adjustments	20,248
Ending Balance	5,564,222

Loans by Program Type

	\$	%
Traditional Loans	5,564,222	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,792,186	86.12%
2-Year	739,136	13.28%
Technical/Proprietary	-	0.00%
Graduate	28,911	0.52%
Other	3,990	0.07%
	5,564,222	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	196,487	3.53%
Grace	138,994	2.50%
Deferment	644,993	11.59%
Forbearance	12,567	0.23%
Interest Repayment	234,938	4.22%
Principal & Interest Repayment	4,336,244	77.93%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,564,222	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	8,984	31,675	-	-	-	-	40,659
% of Loans in Repayment	0.20%	0.69%	0.00%	0.00%	0.00%	0.00%	0.89%
% of Total Loans	0.16%	0.57%	0.00%	0.00%	0.00%	0.00%	0.73%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	24,615,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	24,615,000
Actual Days in Period	91
Weighted Average Rate	4.476%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	29,650,558	6.22%
Loans Added	-	
Loans Repaid	(1,078,975)	
Capitalized Interest	21,639	
Defaulted Loans	(87,154)	
Adjustments	(131)	
Transferred between bonds	-	
Ending Balance	28,505,937	6.19%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(33,416,667)
Capitalized Interest	1,660,792
Defaulted Loans	(638,884)
Adjustments	9,166
Transferred between bonds	37,294,110
Ending Balance	28,505,937

Loans by Program Type

	\$	%
Traditional Loans	28,505,937	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	25,253,533	88.59%
2-Year	2,665,118	9.35%
Technical/Proprietary	91,405	0.32%
Graduate	112,580	0.39%
Other	382,301	1.34%
	28,504,937	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,412,071

Loans by Status

	\$	%
In School	1,700,775	5.97%
Grace	1,753,896	6.15%
Deferment	1,927,886	6.76%
Forbearance	53,869	0.19%
Interest Repayment	2,892,647	10.15%
Principal & Interest Repayment	20,146,602	70.68%
Bankruptcy	30,263	0.11%
In Claim Status	-	0.00%
All Loans	28,505,937	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	273,519	207,243	11,418	27,433	5,008	-	524,621
% of Loans in Repayment	1.18%	0.90%	0.05%	0.12%	0.02%	0.00%	2.27%
% of Total Loans	0.96%	0.73%	0.04%	0.10%	0.02%	0.00%	1.84%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	18,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	18,485,000
Actual Days in Period	91
Weighted Average Rate	3.759%

Cumulative:

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

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	19,237,216	2.34%
Loans Added	-	
Loans Repaid	(296,438)	
Capitalized Interest	3,631	
Defaulted Loans	-	
Adjustments	(503)	
Transferred between bonds	-	
Ending Balance	18,943,906	2.35%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,942,419
Loans Repaid	(3,155,736)
Capitalized Interest	81,326
Defaulted Loans	(20,257)
Adjustments	328
Transferred between bonds	3,095,825
Ending Balance	18,943,906

Loans by Program Type

	\$	%
Traditional Loans	18,943,906	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	16,878,569	89.10%
2-Year	2,012,108	10.62%
Technical/Proprietary	159	0.00%
Graduate	10,706	0.06%
Other	42,364	0.22%
	18,943,906	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 299,216

Loans by Status

	\$	%
In School	4,428,513	23.38%
Grace	1,469,935	7.76%
Deferment	378,821	2.00%
Forbearance	32,765	0.17%
Interest Repayment	5,974,241	31.54%
Principal & Interest Repayment	6,659,632	35.15%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	18,943,906	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	26,933	3,626	7,142	-	3,096	-	40,797
% of Loans in Repayment	0.21%	0.03%	0.06%	0.00%	0.02%	0.00%	0.32%
% of Total Loans	0.14%	0.02%	0.04%	0.00%	0.02%	0.00%	0.22%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023
Reporting period: Quarter Ending 9/30/2023

Certificate/Note/Bond Status

	2023
Beginning Principal Balance (\$)	27,175,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	27,175,000
Actual Days in Period	91
Weighted Average Rate	4.324%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	27,175,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	27,175,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	1,963,230	7.16%
Loans Added	12,041,808	
Loans Repaid	(173,464)	
Capitalized Interest	1,982	
Defaulted Loans	-	
Adjustments	14	
Transferred between bonds	-	
Ending Balance	13,833,570	6.93%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	12,041,808
Loans Repaid	(177,992)
Capitalized Interest	1,982
Defaulted Loans	-
Adjustments	14
Transferred between bonds	1,967,758
Ending Balance	13,833,570

Loans by Program Type

	\$	%
Traditional Loans	13,833,570	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	12,628,924	91.29%
2-Year	1,131,977	8.18%
Technical/Proprietary	-	0.00%
Graduate	44,190	0.32%
Other	28,478	0.21%
	13,833,570	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 262,763

Loans by Status

	\$	%
In School	6,518,821	47.12%
Grace	698,315	5.05%
Deferment	179,055	1.29%
Forbearance	-	0.00%
Interest Repayment	6,194,440	44.78%
Principal & Interest Repayment	225,359	1.63%
Bankruptcy	17,580	0.13%
In Claim Status	-	0.00%
All Loans	13,833,570	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans Delinquent \$	18,650	-	-	15,684	-	-	34,334
% of Loans in Repayment	0.29%	0.00%	0.00%	0.24%	0.00%	0.00%	0.53%
% of Total Loans	0.13%	0.00%	0.00%	0.11%	0.00%	0.00%	0.25%

Credit Support

	\$	%
Reserve Funds - (1)	271,750	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 2014A-1
Reporting period: Quarter Ending 9/30/2023

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2023	INTEREST PAID 7/1/23-6/30/24	INTEREST ACCRUED 7/1/23-6/30/24	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
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	-	-	-	-	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	-	530,000	220,000	Exempt NON-AMT	642	-	1,925	2,567	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000	-	525,000	225,000	Exempt NON-AMT	656	-	1,969	2,625	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000	-	500,000	215,000	Exempt NON-AMT	672	-	2,016	2,688	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000	-	370,000	170,000	Exempt NON-AMT	531	-	1,594	2,125	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	370,000	180,000	Exempt NON-AMT	600	-	1,800	2,400	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	390,000	170,000	Exempt NON-AMT	567	-	1,700	2,267	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	405,000	175,000	Exempt NON-AMT	583	-	1,750	2,333	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	425,000	175,000	Exempt NON-AMT	583	-	1,750	2,333	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 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	1,500,000	3,515,000	2,290,000	Exempt	8,001	-	24,003	32,004	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 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: 560-42T-AA6	YES	420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2020
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000	710,000	-	-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000	-	715,000	-	Exempt NON-AMT	-	-	-	-	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 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	710,000	715,000	8,100,000	Exempt	29,420	-	88,259	117,679	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	390,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	550,000		-	Exempt NON-AMT	-	-	-	-	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		530,000	220,000	Exempt NON-AMT	642		1,925	2,567	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		510,000	205,000	Exempt NON-AMT	619		1,858	2,477	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		420,000	180,000	Exempt NON-AMT	563		1,688	2,250	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		385,000	165,000	Exempt NON-AMT	550		1,650	2,200	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		410,000	165,000	Exempt NON-AMT	550		1,650	2,200	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		380,000	170,000	Exempt NON-AMT	567		1,700	2,267	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		490,000	210,000	Exempt NON-AMT	700		2,100	2,800	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		265,000	135,000	Exempt NON-AMT	450		1,350	1,800	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		350,000	170,000	Exempt NON-AMT	567		1,700	2,267	4.000%		June 1 and December 1	12/1/2036

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-1															
Reporting period: Quarter Ending 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	940,000	3,740,000	5,270,000	Exempt	20,415	-	61,245	81,660	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A-1															
Reporting period: Quarter Ending 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	-			-	Exempt NON-AMT	-			-	5.000%		June 1 and December 1	12/1/2020
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	1,605,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000		2,270,000	-	Exempt NON-AMT	-		-	-	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	12,208		36,625	48,833	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229		36,688	48,917	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104		36,313	48,417	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,163		6,488	8,650	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000			815,000	Exempt NON-AMT	2,038		6,113	8,150	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000			760,000	Exempt NON-AMT	1,900		5,700	7,600	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000			745,000	Exempt NON-AMT	1,940		5,820	7,760	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000			760,000	Exempt NON-AMT	2,058		6,175	8,233	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000			680,000	Exempt NON-AMT	1,842		5,525	7,367	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,977		23,931	31,908	3.500%		June 1 and December 1	12/1/1939

TOTAL

Issuer: Maine Educational Loan Authority

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

Reporting period: Quarter Ending 9/30/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	1,605,000	14,760,000	24,615,000	Exempt	91,813	-	275,439	367,252	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1
Reporting period: Quarter Ending 9/30/2023

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2023	INTEREST PAID 7/1/23-6/30/24	INTEREST ACCRUED 7/1/23-6/30/24	Accrued Interest Balance 6/30/2023	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: 560-42T-BZ0	YES	660,000	660,000	660,000		-	Exempt AMT	-		-	-	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-CA4	YES	740,000	740,000			740,000	Exempt AMT	3,083		9,250	12,333	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-CB@	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,417		13,250	17,667	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000			1,080,000	Exempt AMT	4,500		13,500	18,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000			1,185,000	Exempt AMT	4,938		14,813	19,750	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333		16,000	21,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333		16,000	21,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000			1,320,000	Exempt AMT	5,500		16,500	22,000	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000			1,270,000	Exempt AMT	5,292		15,875	21,167	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000			955,000	Exempt AMT	1,691		5,073	6,765	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000			955,000	Exempt AMT	1,791		5,372	7,163	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CLO	YES	955,000	955,000			955,000	Exempt AMT	1,890		5,670	7,560	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000			950,000	Exempt AMT	1,979		5,938	7,917	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000			940,000	Exempt AMT	1,958		5,875	7,833	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000			940,000	Exempt AMT	2,056		6,169	8,225	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000			930,000	Exempt AMT	2,034		6,103	8,138	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000			860,000	Exempt AMT	1,971		5,913	7,883	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000			740,000	Exempt AMT	1,696		5,088	6,783	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000			580,000	Exempt AMT	1,329		3,988	5,317	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000			465,000	Exempt AMT	1,114		3,342	4,456	2.875%		June 1 and December 1	12/1/2041

TOTAL															
Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-1															
Reporting period: Quarter Ending 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	660,000	-	18,485,000	Exempt	57,906	-	173,717	231,623	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority															
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A-1															
Reporting period: Quarter Ending 9/30/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 23A-1 56042T CV8	YES	1,000,000	1,000,000			1,000,000	Exempt AMT	4,167		12,500	16,667	5.000%		June 1 and December 1	12/1/2027
MELA 23A-1 56042T CW6	YES	1,400,000	1,400,000			1,400,000	Exempt AMT	5,833		17,500	23,333	5.000%		June 1 and December 1	12/1/2028
MELA 23A-1 56042T CX4	YES	1,660,000	1,660,000			1,660,000	Exempt AMT	6,917		20,750	27,667	5.000%		June 1 and December 1	12/1/2029
MELA 23A-1 56042T CY2	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958		20,875	27,833	5.000%		June 1 and December 1	12/1/2030
MELA 23A-1 56042T CZ9	YES	1,720,000	1,720,000			1,720,000	Exempt AMT	7,167		21,500	28,667	5.000%		June 1 and December 1	12/1/2031
MELA 23A-1 56042T DA3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958		20,875	27,833	5.000%		June 1 and December 1	12/1/2032
MELA 23A-1 56042T DB1	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	4,938		14,813	19,750	3.750%		June 1 and December 1	12/1/2033
MELA 23A-1 56042T DC9	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	5,267		15,800	21,067	4.000%		June 1 and December 1	12/1/2034
MELA 23A-1 56042T DD7	YES	1,465,000	1,465,000			1,465,000	Exempt AMT	4,883		14,650	19,533	4.000%		June 1 and December 1	12/1/2035
MELA 23A-1 56042T DE5	YES	1,460,000	1,460,000			1,460,000	Exempt AMT	4,867		14,600	19,467	4.000%		June 1 and December 1	12/1/2036
MELA 23A-1 56042T DF2	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100		15,300	20,400	4.250%		June 1 and December 1	12/1/2037
MELA 23A-1 56042T DG0	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100		15,300	20,400	4.250%		June 1 and December 1	12/1/2038
MELA 23A-1 56042T DH8	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,250		15,750	21,000	4.375%		June 1 and December 1	12/1/2039
MELA 23A-1 56042T DJ4	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2040
MELA 23A-1 56042T DK1	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2041
MELA 23A-1 56042T DL9	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2042
MELA 23A-1 56042T DM7	YES	1,450,000	1,450,000			1,450,000	Exempt AMT	5,438		16,313	21,750	4.500%		June 1 and December 1	12/1/2043
MELA 23A-1 56042T DN5	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	7,050		21,150	28,200	4.500%		June 1 and December 1	12/1/2039

TOTAL

Issuer: Maine Educational Loan Authority

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A-1

Reporting period: Quarter Ending 9/30/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST PAID 7/1/23-6/30/24</u>	<u>INTEREST ACCRUED 7/1/23-6/30/24</u>	<u>Accrued Interest Balance 6/30/2023</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>MATURITY DATE</u>
MELA 23A-1 CUSIP: Various	YES	27,175,000	27,175,000	-	-	27,175,000	Exempt	102,092	-	306,275	408,367	Various	Various	June 1 and December 1	Various

**Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 9/30/2023**

Portfolio Summary

Total Current Balance	\$75,267,757
Total Loans	6,924
Wtd Avg Borrower Rate	5.79
Wtd Avg Remaining Term	145.69
Wtd Avg Interim Months	8.55
Total Accounts	3,605
Avg Balance per Borrower	\$20,879
Avg Balance per Loan	\$10,871

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$73,753,385	97.99%	6,771	97.79%	5.76	146.41	8.70
MELA Private Consolidation Loan	\$246,087	0.33%	13	0.19%	7.48	125.79	0.00
The Maine Medical Loan	\$1,268,286	1.69%	140	2.02%	7.25	107.40	1.67
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$11,002,138	14.62%	881	12.72%	6.07	178.25	25.81
School Interest Paid	\$9,406,628	12.50%	700	10.11%	4.79	177.15	26.62
Grace Interest Accrued	\$3,955,113	5.25%	269	3.89%	5.75	178.03	0.54
Grace Interest Paid	\$4,001,054	5.32%	278	4.02%	4.54	176.91	0.50
Post Grad Deferred-Interest Accrued	\$3,927,997	5.22%	332	4.79%	6.53	158.10	21.82
Post Grad Deferred-Interest Paid	\$357,303	0.47%	40	0.58%	6.76	135.82	13.28
Forebearance	\$128,879	0.17%	13	0.19%	5.62	133.11	4.01
Repayment	\$42,488,644	56.45%	4,411	63.71%	5.98	123.31	0.33
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$500,045	0.66%	377	5.44%	6.67	16.20	0.25
25 to 36	\$762,724	1.01%	250	3.61%	6.69	30.56	2.50
37 to 48	\$1,341,168	1.78%	295	4.26%	6.63	42.28	0.83
49 to 60	\$1,799,844	2.39%	334	4.82%	6.38	54.72	0.92
61 to 72	\$2,289,067	3.04%	341	4.92%	5.89	67.20	0.73
73 to 84	\$2,204,072	2.93%	275	3.97%	5.78	77.98	1.05
85 to 96	\$2,815,759	3.74%	298	4.30%	4.95	91.19	1.44
97 to 108	\$4,162,798	5.53%	350	5.05%	4.20	104.25	0.90
109 to 120	\$4,265,568	5.67%	416	6.01%	6.30	115.20	0.51
121 to 132	\$3,200,038	4.25%	316	4.56%	6.71	125.38	3.56
133 to 144	\$3,491,496	4.64%	326	4.71%	6.68	136.45	1.62
145 to 156	\$4,016,356	5.34%	324	4.68%	6.51	148.50	3.08
157 to 168	\$6,915,997	9.19%	506	7.31%	6.33	161.24	2.50
169 to 180	\$37,296,436	49.55%	2,511	36.27%	5.52	178.06	15.49
181 to 192	\$134,122	0.18%	4	0.06%	7.89	187.23	0.00
193 to 220	\$72,267	0.10%	1	0.01%	6.99	218.00	0.00
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$28,253,112	37.54%	2,086	30.13%	4.16	153.91	10.82
5.25% to 6.00%	\$7,726,676	10.27%	736	10.63%	5.77	155.49	7.63
6.01% to 7.75%	\$36,335,773	48.28%	3,820	55.17%	6.88	134.45	5.09
7.76% to 8.00%	\$2,874,195	3.82%	280	4.04%	7.99	180.00	32.62
8.51% to 8.75%	\$78,001	0.10%	2	0.03%	8.75	166.45	0.00
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$7,444,074	9.89%	859	12.41%	5.93	140.46	6.96
4-Year	\$66,979,606	88.99%	5,985	86.44%	5.76	146.49	8.78
Graduate	\$267,367	0.36%	26	0.38%	6.91	146.84	10.02
Vocational/Proprietary	\$108,142	0.14%	15	0.22%	6.55	81.85	0.00
Other/Unknown	\$468,567	0.62%	39	0.56%	7.14	128.35	1.31
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,728)	0.00%	10	0.14%	4.45	49.26	0.00
\$0 to \$499	\$26,880	0.04%	115	1.66%	6.79	20.40	2.05
\$500 to \$999	\$104,739	0.14%	134	1.94%	6.54	27.67	2.53
\$1,000 to \$1,999	\$450,309	0.60%	297	4.29%	6.43	41.07	3.27
\$2,000 to \$2,999	\$991,904	1.32%	393	5.68%	6.35	61.02	4.12
\$3,000 to \$3,999	\$1,425,526	1.89%	408	5.89%	6.21	82.97	6.00
\$4,000 to \$5,999	\$4,613,075	6.13%	923	13.33%	6.22	113.54	6.47
\$6,000 to \$7,999	\$6,044,172	8.03%	866	12.51%	6.18	127.96	6.83
\$8,000 to \$9,999	\$7,073,409	9.40%	786	11.35%	6.04	140.66	8.12
\$10,000 to \$14,999	\$16,710,581	22.20%	1,365	19.71%	5.98	147.83	8.99
\$15,000 to \$19,999	\$12,884,788	17.12%	749	10.82%	5.72	154.86	9.93
\$20,000 to \$24,999	\$8,299,456	11.03%	374	5.40%	5.66	158.96	10.31
\$25,000 to \$29,999	\$6,970,513	9.26%	257	3.71%	5.36	163.11	9.23
\$30,000 to \$34,999	\$3,504,352	4.66%	109	1.57%	5.22	163.75	9.15
\$35,000 to \$39,999	\$2,462,260	3.27%	66	0.95%	5.04	154.73	7.79
\$40,000 to \$49,999	\$2,109,260	2.80%	47	0.68%	5.45	159.84	5.29
\$50,000 to \$59,999	\$597,197	0.79%	11	0.16%	5.31	161.30	7.59
\$60,000 to \$69,999	\$377,366	0.50%	6	0.09%	4.70	153.67	5.39
\$70,000 to \$79,999	\$435,698	0.58%	6	0.09%	4.60	162.38	2.27
\$90,000 to \$99,999	\$188,000	0.25%	2	0.03%	4.79	180.00	11.85
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$1,728)	0.00%	10	0.14%	4.45	49.26	0.00
\$0 to \$499	\$11,050	0.01%	53	0.77%	6.75	20.32	3.75
\$500 to \$999	\$39,220	0.05%	55	0.79%	6.69	29.06	2.09
\$1,000 to \$1,999	\$154,965	0.21%	112	1.62%	6.61	39.86	2.09
\$2,000 to \$2,999	\$352,468	0.47%	151	2.18%	6.44	62.53	4.43
\$3,000 to \$3,999	\$498,588	0.66%	161	2.33%	6.51	81.48	7.50
\$4,000 to \$5,999	\$1,530,740	2.03%	363	5.24%	6.40	103.59	6.74
\$6,000 to \$7,999	\$2,170,945	2.88%	376	5.43%	6.34	116.33	8.66
\$8,000 to \$9,999	\$2,548,680	3.39%	398	5.75%	6.15	121.39	9.76
\$10,000 to \$14,999	\$6,249,766	8.30%	791	11.42%	6.18	128.09	9.77
\$15,000 to \$19,999	\$6,907,830	9.18%	738	10.66%	5.91	139.43	10.68
\$20,000 to \$24,999	\$6,461,901	8.59%	597	8.62%	5.88	144.89	9.18
\$25,000 to \$29,999	\$6,455,074	8.58%	548	7.91%	5.64	149.33	11.58
\$30,000 to \$34,999	\$4,954,830	6.58%	413	5.96%	5.69	145.36	8.01
\$35,000 to \$39,999	\$5,462,497	7.26%	430	6.21%	5.69	150.03	8.49
\$40,000 to \$49,999	\$6,866,911	9.12%	458	6.61%	5.58	151.08	7.08
\$50,000 to \$59,999	\$6,821,823	9.06%	447	6.46%	5.65	155.10	8.82
\$60,000 to \$69,999	\$3,896,868	5.18%	223	3.22%	5.82	159.57	8.40
\$70,000 to \$79,999	\$4,165,470	5.53%	217	3.13%	5.44	166.69	9.46
\$80,000 to \$89,999	\$2,888,121	3.84%	135	1.95%	5.46	156.26	6.10
\$90,000 to \$99,999	\$1,504,728	2.00%	73	1.05%	5.56	160.88	3.24
\$100,000 to \$149,999	\$4,069,979	5.41%	147	2.12%	5.59	162.35	4.31
\$150,000 or more	\$1,257,032	1.67%	28	0.40%	5.84	163.42	6.09
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALASKA	\$6,187	0.01%	1	0.01%	6.74	57.00	0.00
ARIZONA	\$127,470	0.17%	15	0.22%	6.82	134.98	2.80
ARKANSAS	\$143,119	0.19%	5	0.07%	5.70	179.56	0.03
CALIFORNIA	\$423,206	0.56%	50	0.72%	6.62	100.79	3.10
COLORADO	\$51,943	0.07%	10	0.14%	6.55	86.75	0.00
CONNECTICUT	\$950,229	1.26%	78	1.13%	5.69	143.50	7.77
DELAWARE	\$16,867	0.02%	2	0.03%	5.87	100.21	0.00
DISTRICT OF COLUMBIA	\$123,231	0.16%	10	0.14%	6.60	151.21	1.82
FLORIDA	\$419,142	0.56%	32	0.46%	6.28	145.99	6.55
GEORGIA	\$168,609	0.22%	10	0.14%	5.86	137.91	14.69
HAWAII	\$38,656	0.05%	6	0.09%	6.39	135.05	0.32
IDAHO	\$16,935	0.02%	2	0.03%	7.46	78.59	0.00
ILLINOIS	\$52,531	0.07%	6	0.09%	5.67	107.39	0.00
INDIANA	\$8,734	0.01%	2	0.03%	6.28	63.22	0.00
IOWA	\$28,370	0.04%	4	0.06%	6.87	80.43	0.00
KANSAS	\$11,246	0.01%	3	0.04%	7.26	36.35	0.00
KENTUCKY	\$29,813	0.04%	6	0.09%	7.33	56.97	0.00
LOUISIANA	\$8,194	0.01%	4	0.06%	7.41	25.00	0.00
MAINE	\$63,538,773	84.42%	5,835	84.27%	5.71	147.84	9.09
MARYLAND	\$169,048	0.22%	19	0.27%	6.81	137.69	0.00
MASSACHUSETTS	\$3,009,487	4.00%	252	3.64%	6.11	134.37	6.85
MICHIGAN	\$245,430	0.33%	22	0.32%	6.28	141.26	8.66
MINNESOTA	\$201,832	0.27%	13	0.19%	6.11	148.46	0.00
MISSISSIPPI	\$9,000	0.01%	1	0.01%	4.79	180.00	19.59
MISSOURI	\$36,955	0.05%	4	0.06%	7.41	74.00	0.00
MONTANA	\$17,972	0.02%	3	0.04%	7.35	53.95	0.00
NEVADA	\$22,727	0.03%	2	0.03%	6.83	135.29	0.00
NEW HAMPSHIRE	\$1,716,068	2.28%	172	2.48%	6.14	141.01	6.58
NEW JERSEY	\$362,281	0.48%	27	0.39%	6.51	125.42	6.50
NEW MEXICO	\$38,502	0.05%	5	0.07%	6.75	59.72	0.00
NEW YORK	\$834,251	1.11%	85	1.23%	6.42	131.93	4.80
NORTH CAROLINA	\$173,931	0.23%	19	0.27%	6.21	146.50	4.75
NORTH DAKOTA	\$145,521	0.19%	4	0.06%	6.99	169.00	0.00
OHIO	\$184,531	0.25%	22	0.32%	6.64	134.75	9.64
OKLAHOMA	\$28,285	0.04%	2	0.03%	6.38	167.61	42.10
OREGON	\$115,617	0.15%	7	0.10%	6.51	156.90	0.00
PENNSYLVANIA	\$393,692	0.52%	37	0.53%	5.84	117.09	4.09
RHODE ISLAND	\$276,511	0.37%	22	0.32%	6.07	130.45	0.79
SOUTH CAROLINA	\$143,701	0.19%	14	0.20%	6.77	121.28	0.13
TENNESSEE	\$93,864	0.12%	11	0.16%	6.49	133.34	15.76
TEXAS	\$319,616	0.42%	30	0.43%	6.30	136.88	3.55
UTAH	\$13,878	0.02%	1	0.01%	4.24	71.00	0.00
VERMONT	\$220,487	0.29%	25	0.36%	4.81	127.83	2.29

VIRGINIA	\$182,370	0.24%	20	0.29%	6.59	129.73	11.18
WASHINGTON	\$93,461	0.12%	14	0.20%	6.42	140.75	0.00
WISCONSIN	\$23,290	0.03%	5	0.07%	7.01	60.76	0.00
WYOMING	\$18,357	0.02%	2	0.03%	6.99	58.00	0.00
FOREIGN COUNTRY	\$13,837	0.02%	3	0.04%	6.46	51.91	0.00
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$919,164	1.22%	120	1.73%	7.47	97.36	0.00
Bond Rate 6.99%	\$5,208,086	6.92%	687	9.92%	6.87	82.24	0.91
Bond Rate 6.99% No BB Available	\$834,934	1.11%	127	1.83%	6.99	91.29	0.52
Fixed Rate Under 4%	\$12,242,657	16.27%	782	11.29%	3.28	153.43	12.03
Fixed Rate 4% to 4.99%	\$11,858,676	15.76%	971	14.02%	4.69	149.91	12.17
Fixed Rate 5% to 5.99%	\$11,835,295	15.72%	1,062	15.34%	5.58	159.56	5.72
Fixed Rate 6% to 6.99%	\$16,776,086	22.29%	1,516	21.89%	6.45	152.76	5.05
Fixed Rate 7% to 7.99%	\$15,514,858	20.61%	1,657	23.93%	7.50	145.10	12.51
Fixed Rate 8% to 8.75%	\$78,001	0.10%	2	0.03%	8.75	166.45	0.00
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$31,905,487	42.39%	2,457	35.49%	5.55	174.57	20.17
0 to 12 months	\$9,823,622	13.05%	817	11.80%	5.61	160.05	0.00
13 to 24 months	\$7,889,387	10.48%	602	8.69%	5.02	140.78	0.00
25 to 36 months	\$4,919,242	6.54%	434	6.27%	5.38	132.79	0.00
37 to 48 months	\$3,935,441	5.23%	368	5.31%	6.25	126.86	0.00
49 to 60 months	\$3,663,808	4.87%	401	5.79%	6.07	113.92	0.00
61 to 72 months	\$2,399,243	3.19%	291	4.20%	6.40	100.64	0.00
73 to 84 months	\$1,414,278	1.88%	202	2.92%	6.70	95.08	0.00
85 to 96 months	\$1,238,783	1.65%	162	2.34%	7.01	93.14	0.00
More than 96 months	\$8,078,467	10.73%	1,190	17.19%	7.05	80.67	0.00
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,228,393	12.26%	933	13.47%	5.90	141.56	13.60
Below 600	\$384,821	0.51%	41	0.59%	6.81	98.69	2.70
600 to 620	\$330,093	0.44%	35	0.51%	6.57	141.91	6.11
621 to 640	\$1,089,955	1.45%	96	1.39%	6.13	149.00	12.99
641 to 660	\$7,460,981	9.91%	708	10.23%	5.88	158.09	14.20
661 to 680	\$17,296,894	22.98%	1,638	23.66%	5.88	143.76	7.24
681 to 700	\$14,102,336	18.74%	1,287	18.59%	5.82	142.96	4.96
701 to 720	\$8,872,735	11.79%	766	11.06%	5.84	152.42	7.74
721 to 740	\$7,272,811	9.66%	670	9.68%	5.70	143.29	7.16
741 to 760	\$4,562,827	6.06%	389	5.62%	5.49	146.03	7.49
761 to 780	\$2,790,077	3.71%	217	3.13%	5.31	145.93	9.70
781 to 800	\$1,242,440	1.65%	93	1.34%	4.64	131.65	10.71
801 to 820	\$633,395	0.84%	51	0.74%	5.07	155.05	6.97
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$2,085,615	2.77%	242	3.50%	6.91	110.02	1.51
600 to 620	\$15,534	0.02%	2	0.03%	5.21	57.68	0.00
621 to 640	\$85,672	0.11%	7	0.10%	6.44	130.31	5.13
641 to 660	\$476,166	0.63%	48	0.69%	6.10	130.47	10.65
661 to 680	\$1,466,771	1.95%	139	2.01%	6.20	143.62	7.36
681 to 700	\$2,947,733	3.92%	280	4.04%	6.27	144.62	7.58
701 to 720	\$4,879,036	6.48%	464	6.70%	6.01	146.55	8.54
721 to 740	\$7,938,815	10.55%	705	10.18%	5.89	144.19	9.37
741 to 760	\$8,219,614	10.92%	764	11.03%	5.72	141.49	6.86
761 to 780	\$14,531,958	19.31%	1,319	19.05%	5.76	148.04	7.63
781 to 800	\$17,582,174	23.36%	1,607	23.21%	5.67	148.25	8.01
801 to 820	\$11,918,760	15.84%	1,090	15.74%	5.56	147.55	10.29
Over 820	\$3,119,910	4.15%	257	3.71%	5.54	155.75	17.56
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$231,192	0.31%	42	0.61%	7.04	78.39	1.19
600 to 620	\$15,534	0.02%	2	0.03%	5.21	57.68	0.00
621 to 640	\$53,788	0.07%	4	0.06%	6.29	139.00	8.16
641 to 660	\$393,602	0.52%	42	0.61%	6.30	123.03	8.88
661 to 680	\$1,253,659	1.67%	123	1.78%	6.12	142.97	8.02
681 to 700	\$2,952,801	3.92%	289	4.17%	6.31	145.09	7.67
701 to 720	\$5,119,842	6.80%	482	6.96%	6.17	145.26	7.99
721 to 740	\$8,278,316	11.00%	767	11.08%	6.00	140.74	8.84
741 to 760	\$8,999,433	11.96%	824	11.90%	5.77	140.91	6.29
761 to 780	\$14,674,576	19.50%	1,333	19.25%	5.78	146.94	7.39
781 to 800	\$17,809,930	23.66%	1,631	23.56%	5.66	147.78	8.17
801 to 820	\$12,365,175	16.43%	1,128	16.29%	5.55	148.16	10.27
Over 820	\$3,119,910	4.15%	257	3.71%	5.54	155.75	17.56
Totals	\$75,267,757	100.00%	6,924	100.00%	5.79	145.69	8.55

MELA
DELINQUENCY ANALYSIS

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

MELA
DELINQUENCY ANALYSIS

	04/30/23		05/31/23		06/30/23		07/31/23		08/31/23		09/30/23							
Loan Balance	FIRSTMARK																	
	\$	66,544,830		\$	65,746,941		\$	65,379,828		\$	67,789,911		\$	72,132,875		\$	75,266,757	
Repayment	\$	55,215,983	83.0%	\$	54,664,429	83.1%	\$	55,308,221	84.6%	\$	55,930,013	82.5%	\$	58,004,994	80.4%	\$	59,437,878	79.0%
Problem Loans:																		
In Claim Status	\$	88,659		\$	15,741		\$	21,908		\$	48,918					\$	-	
Uninsured																\$	-	
Bankruptcy	\$	30,263		\$	63,234		\$	30,263		\$	48,425		\$	48,103		\$	47,843	
Forbearance	\$	137,317		\$	21,525		\$	56,907		\$	14,012		\$	80,133		\$	128,879	
Delinquent Loans																		
31-60 days	\$	255,388		\$	143,688		\$	186,445		\$	296,382		\$	420,293		\$	360,239	
61-90 days	\$	91,179		\$	62,178		\$	91,760		\$	55,364		\$	182,351		\$	264,886	
> 90 days	\$	94,539		\$	155,128		\$	201,081		\$	128,700		\$	99,845		\$	69,782	
Subtotal Delinquent Loans	\$	441,106		\$	360,993		\$	479,286		\$	480,445		\$	702,488		\$	694,906	
% of Repayment																		
Total Problem Loans	\$	697,344	1.05%	\$	461,494	0.70%	\$	588,363	0.90%	\$	591,800	0.87%	\$	830,724	1.15%	\$	871,628	1.16%
% of Repayment			1.263%			0.844%			1.064%			1.058%			1.432%			1.466%

2022 - 2023 School Year Loan Breakdown

By Loan Repayment Option

September 30, 2023

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	74	22.1%	1,503,281.00	23.4%
Interest Only	127	37.9%	2,440,996.00	38.0%
Deferment	134	40.0%	2,474,755.00	38.6%
Total	335		6,419,032.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	75	26.4%	1,486,723.00	26.2%
Interest Only	90	31.7%	1,864,667.00	32.9%
Deferment	119	41.9%	2,321,506.00	40.9%
Total	284		5,672,896.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	149	24.1%	2,990,004.00	24.7%
Interest Only	217	35.1%	4,305,663.00	35.6%
Deferment	253	40.9%	4,796,261.00	39.7%
Total	619		12,091,928.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	75	50.3%	1,486,723.00	49.7%
Repeat Borrowers	74	49.7%	1,503,281.00	50.3%
Total	149		2,990,004.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	90	41.5%	1,864,667.00	43.3%
Repeat Borrowers	127	58.5%	2,440,996.00	56.7%
Total	217		4,305,663.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	119	47.0%	2,321,506.00	48.4%
Repeat Borrowers	134	53.0%	2,474,755.00	51.6%
Total	253		4,796,261.00	

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

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

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

	9/30/2023	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Net Defaults \$\$\$	\$-2,025	\$-1,359	\$-23,004	\$-13,467	\$-22,417	\$17,108	\$6,342	\$21,160	\$31,819	\$137,790	\$187,104	\$256,202	\$192,775	\$141,523	\$35,422	\$43,278	
%	-0.05%	-0.02%	-0.24%	-0.14%	-0.35%	0.29%	0.12%	0.29%	0.25%	0.77%	0.79%	0.80%	0.57%	0.63%	0.27%	0.41%	
2013 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$10,174	\$39,252	\$51,049	\$117,430	\$196,848	\$138,125	\$156,040	\$180,652	\$10,520	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	0.55%	0.41%	0.65%	0.83%	0.43%	0.46%	0.81%	0.08%	0.00%	
Claims/Recov \$\$\$	\$11,001	\$2,523	\$5,431	\$16,079	\$4,879	\$3,991	\$26,150	\$38,143	\$52,721	\$16,373	\$30,300	\$16,244	\$13,580	\$7,841	\$0	\$0	
%	0.29%	0.04%	0.06%	0.17%	0.08%	0.07%	0.51%	0.53%	0.42%	0.09%	0.13%	0.05%	0.04%	0.03%	0.00%	0.00%	
Net Defaults \$\$\$	\$-11,001	\$-2,523	\$-5,431	\$-16,079	\$-4,879	\$-3,991	\$-15,976	\$1,109	\$-1,671	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0	
%	-0.29%	-0.04%	-0.06%	-0.17%	-0.08%	-0.07%	-0.31%	0.02%	-0.01%	0.56%	0.70%	0.38%	0.42%	0.77%	0.08%	0.00%	
2014 Defaulted \$\$\$	\$0	\$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%	0.14%	0.02%	0.00%	0.48%	0.40%	0.49%	0.71%	0.57%	0.57%	0.96%	0.66%	0.18%	0.05%	0.11%		
Claims/Recov \$\$\$	\$2,063	\$2,395	\$13,598	\$2,502	\$3,597	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617		
%	0.05%	0.04%	0.14%	0.04%	0.06%	0.41%	0.21%	0.16%	0.15%	0.16%	0.07%	0.02%	0.03%	0.00%	0.01%		
Net Defaults \$\$\$	\$-2,063	\$-2,688	\$10,641	\$-11,581	\$-2,502	\$25,069	\$-640	\$19,779	\$38,281	\$100,144	\$97,816	\$284,806	\$219,128	\$32,310	\$6,167	\$11,389	
%	-0.05%	-0.04%	0.11%	-0.12%	-0.04%	0.42%	-0.01%	0.27%	0.31%	0.56%	0.41%	0.89%	0.64%	0.14%	0.05%	0.11%	
2015 Defaulted \$\$\$	\$0	\$0	\$2,271	\$0	\$2,186	\$0	\$0	\$0	\$9,565	\$33,987	\$39,824	\$139,747	\$184,290	\$73,297	\$55,536	\$37,714	
%	0.00%	0.00%	0.02%	0.00%	0.03%	0.00%	0.00%	0.00%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%	
Claims/Recov \$\$\$	\$2,063	\$2,784	\$2,070	\$19,375	\$1,243	\$2,616	\$13,587	\$13,837	\$29,438	\$32,241	\$22,253	\$16,258	\$8,985	\$7,476	\$272	\$0	
%	0.05%	0.04%	0.02%	0.20%	0.02%	0.04%	0.27%	0.19%	0.24%	0.18%	0.09%	0.05%	0.03%	0.03%	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	
%	-0.05%	-0.04%	-0.02%	-0.18%	0.01%	-0.04%	-0.27%	-0.19%	-0.16%	0.01%	0.07%	0.39%	0.51%	0.29%	0.43%	0.36%	
2016 Defaulted \$\$\$	\$0	\$4,233	\$11,617	\$11,834	\$12,368	\$0	\$0	\$6,664	\$24,868	\$56,880	\$85,201	\$201,312	\$118,741	\$59,947	\$35,001	\$9,044	
%	0.00%	0.06%	0.12%	0.12%	0.19%	0.00%	0.00%	0.09%	0.20%	0.32%	0.36%	0.63%	0.35%	0.27%	0.27%	0.09%	
Claims/Recov \$\$\$	\$2,569	\$3,775	\$1,238	\$9,249	\$2,323	\$10,437	\$3,474	\$16,885	\$22,357	\$34,499	\$33,515	\$21,687	\$36,764	\$25,198	\$3,891	\$8,377	
%	0.07%	0.05%	0.01%	0.10%	0.04%	0.18%	0.07%	0.23%	0.18%	0.19%	0.14%	0.07%	0.11%	0.11%	0.03%	0.08%	
Net Defaults \$\$\$	\$-2,569	\$458	\$10,379	\$2,585	\$10,045	\$-10,437	\$-3,474	\$-10,221	\$2,511	\$22,381	\$51,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667	
%	-0.07%	0.01%	0.11%	0.03%	0.16%	-0.18%	-0.07%	-0.14%	0.02%	0.12%	0.22%	0.56%	0.24%	0.16%	0.24%	0.01%	
2017 Defaulted \$\$\$	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882	
%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.17%	0.23%	0.13%	0.26%	0.52%	
Claims/Recov \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$19,880	\$8,828	\$28,448	\$41,329	\$86,306	\$151,828	\$126,757	\$41,656	\$28,247	\$17,855	\$19,367	
%	0.09%	0.11%	0.06%	0.27%	0.06%	0.33%	0.17%	0.40%	0.33%	0.48%	0.64%	0.40%	0.12%	0.13%	0.14%	0.18%	
Net Defaults \$\$\$	\$-3,282	\$-7,515	\$-3,795	\$-25,988	\$-3,648	\$-19,880	\$-8,828	\$-28,448	\$-34,570	\$-67,562	\$-20,029	\$-74,003	\$36,531	\$692	\$16,104	\$35,515	
%	-0.09%	-0.11%	-0.04%	-0.27%	-0.06%	-0.33%	-0.17%	-0.40%	-0.28%	-0.38%	-0.08%	-0.23%	0.11%	0.00%	0.12%	0.34%	
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$7,939	\$6,431	\$23,451	\$44,387	\$9,237	\$11,060	\$55,815	\$52,330	\$28,211	\$13,361	\$64,763	\$18,385	
%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%	0.46%	0.62%	0.07%	0.06%	0.23%	0.16%	0.08%	0.06%	0.50%	0.18%	
Claims/Recov \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$18,362	\$29,640	\$67,856	\$83,399	\$92,271	\$106,144	\$98,666	\$29,522	\$21,570	\$13,899	
%	0.63%	0.05%	0.04%	0.61%	0.04%	0.20%	0.36%	0.41%	0.54%	0.47%	0.39%	0.33%	0.29%	0.13%	0.17%	0.13%	
Net Defaults \$\$\$	\$-23,935	\$-3,211	\$-3,425	\$-58,053	\$5,114	\$-5,387	\$5,089	\$14,747	\$-58,619	\$-72,340	\$-36,456	\$-53,814	\$-70,455	\$-16,161	\$43,193	\$4,487	
%	-0.63%	-0.05%	-0.04%	-0.61%	0.08%	-0.09%	0.10%	0.20%	-0.47%	-0.40%	-0.15%	-0.17%	-0.21%	-0.07%	0.33%	0.04%	
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$1,529	\$88,457	\$5,055	\$0	\$7,665	\$47,414	\$18,815
%	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.00%	0.01%	0.37%	0.02%	0.00%	0.03%	0.37%	0.18%	
Claims/Recov \$\$\$	\$1,941	\$3,000	\$1,952	\$21,214	\$11,908	\$10,764	\$6,159	\$45,272	\$92,629	\$81,009	\$75,976	\$67,109	\$37,101	\$16,832	\$21,448	\$7,720	
%	0.05%	0.04%	0.02%	0.22%	0.18%	0.18%	0.12%	0.63%	0.74%	0.45%	0.32%	0.21%	0.11%	0.08%	0.17%	0.07%	
Net Defaults \$\$\$	\$-1,941	\$-3,000	\$-1,952	\$-21,214	\$-11,229	\$5,338	\$-6,121	\$-45,272	\$-92,042	\$-79,480	\$12,481	\$-62,054	\$-37,101	\$-9,167	\$25,965	\$11,095	
%	-0.05%	-0.04%	-0.02%	-0.22%	-0.17%	0.09%	-0.12%	-0.63%	-0.74%	-0.44%	0.05%	-0.19%	-0.11%	-0.04%	0.20%	0.11%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$4,500	\$0	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.03%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	
Claims/Recov \$\$\$	\$1,350	\$2,695	\$3,812	\$7,234	\$1,384	\$14,720	\$7,328	\$11,892	\$25,215	\$31,697	\$60,150	\$60,230	\$28,744	\$25,637	\$30,834	\$12,043	
%	0.04%	0.04%	0.04%	0.08%	0.02%	0.25%	0.14%	0.17%	0.20%	0.18%	0.25%	0.19%	0.08%	0.11%	0.24%	0.11%	
Net Defaults \$\$\$	\$-1,350	\$-2,695	\$-3,812	\$-7,234	\$-1,384	\$-14,720	\$-2,828	\$-11,892	\$-21,783	\$-29,531	\$-56,868	\$-60,230	\$-28,744	\$-25,637	\$-30,834	\$-12,043	
%	-0.04%	-0.04%	-0.04%	-0.08%	-0.02%	-0.25%	-0.06%	-0.17%	-0.17%	-0.16%	-0.24%	-0.19%	-0.08%	-0.11%	-0.24%	-0.11%	
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,668	\$9,686	\$45,059	\$37,831	\$2,956	\$28,925	\$7,245	\$8,393	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.19%	0.12%	0.01%	0.13%	0.06%	0.08%	
Claims/Recov \$\$\$	\$1,899	\$1,765	\$1,240	\$3,805	\$1,384	\$8,325	\$3,096	\$8,648	\$22,602	\$33,867	\$25,528	\$53,019	\$39,773	\$22,975	\$25,852	\$11,901	
%	0.05%	0.03%	0.01%	0.04%	0.02%	0.14%	0.06%	0.12%	0.18%	0.19%	0.11%	0.17%	0.12%	0.10%	0.20%	0.11%	
Net Defaults \$\$\$	\$-1,899	\$-1,765	\$-1,240	\$-3,805	\$-1,384	\$-8,325	\$-3,096	\$-8,648	\$-15,934	\$-24,181	\$19,531	\$-15,188	\$-36,817	\$5,950	\$-18,607	\$-3,508	
%	-0.05%	-0.03%	-0.01%	-0.04%	-0.02%	-0.14%	-0.06%	-0.12%	-0.13%	-0.13%	0.08%	-0.05%	-0.11%	0.03%	-0.14%	-0.03%	
2022 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,658	\$19,760	\$0	\$0	\$43,347	\$1,134	\$5,622	\$5,679	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.16%	0.00%	0.00%	0.14%	0.00%	0.03%	0.04%	0.00%	
Claims/Recov \$\$\$	\$2,813	\$2,157	\$2,628	\$5,726	\$1,250	\$7,265	\$11,054	\$9,486	\$22,380	\$41,320	\$121,781	\$88,423	\$33,428	\$21,453	\$10,825	\$3,831	
%	0.07%	0.03%	0.03%	0.06%	0.02%	0.12%	0.22%	0.13%	0.18%	0.23%	0.51%	0.28%	0.10%	0.10%	0.08%	0.04%	
Net Defaults \$\$\$	\$-2,813	\$-2,157	\$-2,628	\$-5,726	\$-1,250	\$-7,265	\$-11,054	\$-1,828	\$-2,620	\$-41,320	\$-121,781	\$-45,076	\$-32,293	\$-15,831	\$-5,145	\$-3,831	
%	-0.07%	-0.03%	-0.03%	-0.06%	-0.02%	-0.12%	-0.22%	-0.03%	-0.02%	-0.23%	-0.51%	-0.14%	-0.09%	-0.07%	-0.04%	-0.04%	
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$36,129	\$16,909	\$80,188	\$76,884	\$5,062	\$0	\$0	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.09%	0.34%	0.24%	0.01%	0.00%	0.00%	0.00%	
Claims/Recov \$\$\$	\$1,781	\$3,044	\$6,874	\$2,960	\$1,657	\$7,182	\$4,426	\$23,814	\$31,022	\$37,928	\$47,478	\$65,173	\$21,213	\$10,323	\$9,566	\$3,142	
%	0.05%	0.04%	0.07%	0.03%	0.03%	0.12%	0.09%	0.33%	0.25%	0.21%	0.20%						

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

9/30/2023	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	
Total Origination														
Number	\$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	\$15,845,139	\$15,465,828	\$344,211,113	
Dollar														
Default Year														
1998 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$21,964	
%	0.00%			0.00%									0.11%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$0	
%	0.00%			0.00%									0.00%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$21,964	
%	0.00%			0.00%									0.11%	
1999 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$7,060	
%	0.00%			0.00%									0.02%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$0	
%	0.00%			0.00%									0.00%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$7,060	
%	0.00%			0.00%									0.02%	
2000 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$126,578	
%	0.00%			0.00%									0.35%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$0	
%	0.00%			0.00%									0.00%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$126,578	
%	0.00%			0.00%									0.35%	
2001 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$70,596	
%	0.00%			0.00%									0.17%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$14,706	
%	0.00%			0.00%									0.03%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$55,890	
%	0.00%			0.00%									0.13%	
2002 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$215,617	
%	0.00%			0.00%									0.46%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$42,541	
%	0.00%			0.00%									0.09%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$173,076	
%	0.00%			0.00%									0.37%	
2003 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$29,903	
%	0.00%			0.00%									0.05%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$85,184	
%	0.00%			0.00%									0.16%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						-\$55,281	
%	0.00%			0.00%									-0.10%	
2004 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$59,696	
%	0.00%			0.00%									0.09%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$59,793	
%	0.00%			0.00%									0.09%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						-\$97	
%	0.00%			0.00%									0.00%	
2005 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$166,213	
%	0.00%			0.00%									0.20%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$160,618	
%	0.00%			0.00%									0.19%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$5,595	
%	0.00%			0.00%									0.01%	
2006 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$289,114	
%	0.00%			0.00%									0.27%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$70,698	
%	0.00%			0.00%									0.07%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$218,416	
%	0.00%			0.00%									0.20%	
2007 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$574,915	
%	0.00%			0.00%									0.41%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$97,067	
%	0.00%			0.00%									0.07%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$477,848	
%	0.00%			0.00%									0.34%	
2008 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$337,319	
%	0.00%			0.00%									0.19%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$192,217	
%	0.00%			0.00%									0.11%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$145,102	
%	0.00%			0.00%									0.08%	
2009 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$568,219	
%	0.00%			0.00%									0.29%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$82,818	
%	0.00%			0.00%									0.04%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$485,401	
%	0.00%			0.00%									0.25%	
2010 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$1,265,983	
%	0.00%			0.00%									0.60%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$143,524	
%	0.00%			0.00%									0.07%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$1,122,460	
%	0.00%			0.00%									0.53%	
2011 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$1,023,752	
%	0.00%			0.00%									0.46%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$231,612	
%	0.00%			0.00%									0.10%	
Net Defaults \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$792,140	
%	0.00%			0.00%									0.36%	
2012 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$1,245,913	
%	0.00%			0.00%									0.54%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0	\$0	\$0						\$237,663	
%	0.00%			0.00%									0.10%	

Cumulative Loans in Repayment
 (Total Originations less Current Deferment)
\$318,498,775

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

9/30/2023	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$	\$0	\$0	\$0										\$1,008,250	
%	0.00%	0.00%	0.00%										0.44%	
2013 Defaulted \$\$\$	\$4,467	\$0	\$0										\$904,558	
%	0.06%	0.00%	0.00%										0.38%	
Claims/Recov \$\$\$	\$0	\$0	\$0										\$245,256	
%	0.00%	0.00%	0.00%										0.10%	
Net Defaults \$\$\$	\$4,467	\$0	\$0										\$659,302	
%	0.06%	0.00%	0.00%										0.28%	
2014 Defaulted \$\$\$	\$8,692	\$0	\$0										\$1,019,079	
%	0.11%	0.00%	0.00%										0.42%	
Claims/Recov \$\$\$	\$504	\$0	\$0										\$184,833	
%	0.01%	0.00%	0.00%										0.08%	
Net Defaults \$\$\$	\$8,188	\$0	\$0										\$834,246	
%	0.10%	0.00%	0.00%										0.34%	
2015 Defaulted \$\$\$	\$7,922	\$7,177	\$0	\$0	\$0								\$593,516	
%	0.10%	0.11%	0.00%	0.00%	0.00%								0.24%	
Claims/Recov \$\$\$	\$168	\$0	\$0	\$0	\$0								\$174,666	
%	0.00%	0.00%	0.00%	0.00%	0.00%								0.07%	
Net Defaults \$\$\$	\$7,754	\$7,177	\$0	\$0	\$0								\$418,849	
%	0.10%	0.11%	0.00%	0.00%	0.00%								0.17%	
2016 Defaulted \$\$\$	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0							\$718,933	
%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%							0.28%	
Claims/Recov \$\$\$	\$838	\$0	\$0	\$0	\$0	\$0							\$237,076	
%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%							0.09%	
Net Defaults \$\$\$	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0							\$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%							0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$415,705	
%	0.00%	0.00%	0.00%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	
Claims/Recov \$\$\$	\$1,707	\$1,818	\$1,706	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$622,218	
%	0.02%	0.03%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.23%	
Net Defaults \$\$\$	-\$1,707	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$206,513	
%	-0.02%	-0.03%	-0.02%	0.06%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.08%	
2018 Defaulted \$\$\$	\$6,648	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$408,262	
%	0.08%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%	
Claims/Recov \$\$\$	\$6,888	\$5,425	\$2,335	\$342	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$679,588	
%	0.09%	0.08%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	
Net Defaults \$\$\$	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$271,325	
%	0.00%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.10%	
2019 Defaulted \$\$\$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$259,257	
%	0.31%	0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Claims/Recov \$\$\$	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$537,285	
%	0.05%	0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	
Net Defaults \$\$\$	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$278,028	
%	0.26%	-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$0	\$0	\$114,191	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%	0.00%	0.00%	0.00%	0.04%	
Claims/Recov \$\$\$	\$4,447	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$346,440	
%	0.06%	0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	
Net Defaults \$\$\$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$0	\$0	-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%	0.00%	0.00%	0.00%	-0.08%	
2021 Defaulted \$\$\$	\$0	\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0	\$0	\$0	\$225,178	
%	0.00%	0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%	0.00%	0.00%	0.07%	
Claims/Recov \$\$\$	\$7,347	\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$279,124	
%	0.09%	0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$	-\$7,347	-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0	\$0	\$0	-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%	0.00%	0.00%	-0.02%	
2022 Defaulted \$\$\$	\$0	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0	\$0	\$232,198	
%	0.00%	0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%	0.00%	0.07%	
Claims/Recov \$\$\$	\$909	\$1,458	\$7,357	\$2,270	\$334	\$0	\$4,264	\$0	\$0	\$0	\$0	\$0	\$402,408	
%	0.01%	0.02%	0.10%	0.03%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	
Net Defaults \$\$\$	-\$909	\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$0	\$0	\$0	-\$170,210	
%	-0.01%	0.51%	-0.10%	-0.03%	0.00%	0.42%	0.15%	0.29%	0.18%	0.00%	0.00%	0.00%	-0.05%	
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$20,706	\$8,970	\$15,318	\$12,903	\$132,033	\$0	\$7,332	\$0	\$0	\$412,433	
%	0.00%	0.00%	0.00%	0.27%	0.12%	0.19%	0.13%	0.98%	0.00%	0.06%	0.00%	0.00%	0.12%	
Claims/Recov \$\$\$	\$8,854	\$5,012	\$4,875	\$2,695	\$1,001	\$1,759	\$89	\$44	\$0	\$0	\$0	\$0	\$301,913	
%	0.11%	0.08%	0.07%	0.03%	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$	-\$8,854	-\$5,012	-\$4,875	\$18,011	\$7,969	\$13,559	\$12,814	\$131,988	\$0	\$7,332	\$0	\$0	\$110,520	
%	-0.11%	-0.08%	-0.07%	0.23%	0.11%	0.17%	0.13%	0.98%	0.00%	0.06%	0.00%	0.00%	0.03%	
Total Defaulted \$\$\$	\$75,099	\$82,407	\$120,286	\$58,325	\$41,354	\$102,892	\$66,830	\$212,283	\$21,389	\$7,332	\$0	\$0	11,306,152	\$11,306,152
%	0.93%	1.27%	1.64%	0.75%	0.57%	1.26%	0.67%	1.58%	0.18%	0.06%	0.00%	0.00%	3.28%	3.55%
Claims/Recov \$\$\$	\$35,322	\$37,644	\$31,610	\$9,547	\$12,544	\$1,759	\$4,353	\$44	\$0	\$0	\$0	\$0	\$5,429,248	\$5,429,248
as % of Defaults	47.03%	45.68%	26.28%	16.37%	30.33%	1.71%	6.51%	0.02%	0.00%	0.00%	0.00%	0.00%	48.02%	48.02%
as % of Originations	0.44%	0.58%	0.43%	0.12%	0.17%	0.02%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	1.58%	1.70%
Net Defaults \$\$\$	\$39,777	\$44,763	\$88,676	\$48,778	\$28,810	\$101,133	\$62,477	\$212,239	\$21,389	\$7,332	\$0	\$0	\$5,876,904	\$5,876,904
%	0.49%	0.69%	1.21%	0.63%	0.40%	1.24%	0.62%	1.58%	0.18%	0.06%	0.00%	0.00%	1.71%	1.85%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH September 30, 2023**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/23-06/30/24 FAME Fiscal Year Through 09/30/23	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22	07/01/23-06/30/24 FAME Fiscal Year Through 09/30/23	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22	07/01/23-06/30/24 FAME Fiscal Year Through 09/30/23	07/01/22-06/30/23 FAME Fiscal Year Through 09/30/22
Applications Received	1,319	1,166	0	5	1,319	1,171
Applications Approved	619	634	0	3	619	637
Applications Denied	253	291	0	0	253	291
Applications Cancelled	316	140	0	2	316	142
Applications in Process	131	101	0	0	131	101
Approval Rate	71%	69%	0%	100%	71%	69%
Number of Disbursements	653	810	0	7	653	817
Dollar Amount of Disbursements	\$ 6,751,253	\$ 7,991,410	\$ -	\$ 62,109	\$ 6,751,253	\$ 8,053,519
Year to Date Plan	\$ 6,313,214	\$ 6,020,308	\$ -	\$ -	\$ 6,313,214	\$ 6,020,308
Year to Date Variance	\$ 438,039	\$ 1,971,102	\$ -	\$ 62,109	\$ 438,039	\$ 2,033,211
Average Disbursed Amount	\$ 10,339	\$ 9,866	\$ -	\$ 8,873	\$ 10,339	\$ 9,857

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH September 30, 2023**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN
MAINE MARITIME ACADEMY	684,199	684,199
UNIVERSITY OF MAINE	619,430	619,430
UNIVERSITY OF NEW ENGLAND	516,759	516,759
SAINT JOSEPH'S COLLEGE	336,262	336,262
HUSSON UNIVERSITY	313,785	313,785
UNIVERSITY OF SOUTHERN MAINE	211,016	211,016
MAINE COLLEGE OF ART	191,932	191,932
THOMAS COLLEGE	125,314	125,314
UNIVERSITY OF MAINE-FARMINGTON	61,511	61,511
UNIVERSITY OF MAINE-AUGUSTA	40,132	40,132
BATES COLLEGE	26,877	26,877
BOWDOIN COLLEGE	26,500	26,500
MAINE COLLEGE OF HEALTH PROFESSIONS	21,500	21,500
THE LANDING SCHOOL	20,358	20,358
SOUTHERN MAINE COMMUNITY COLLEGE	19,972	19,972
COLBY COLLEGE	18,676	18,676
UNIVERSITY OF MAINE-PRESQUE ISLE	8,622	8,622
BEAL COLLEGE	7,000	7,000
UNIVERSITY OF MAINE - FORT KENT	6,500	6,500
EASTERN MAINE COMMUNITY COLLEGE	5,920	5,920
CENTRAL MAINE COMMUNITY COLLEGE	3,867	3,867
UNITY COLLEGE	-	-
COLLEGE OF THE ATLANTIC	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-
OUT OF STATE SCHOOLS	3,485,121	3,485,121
Total	6,751,253	6,751,253

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, 2023

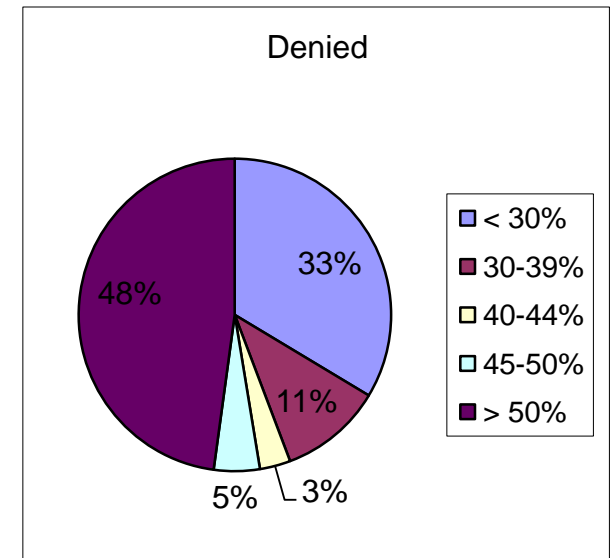
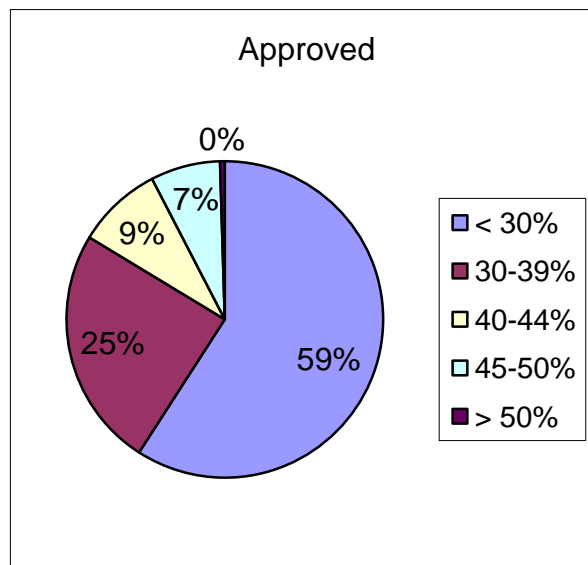
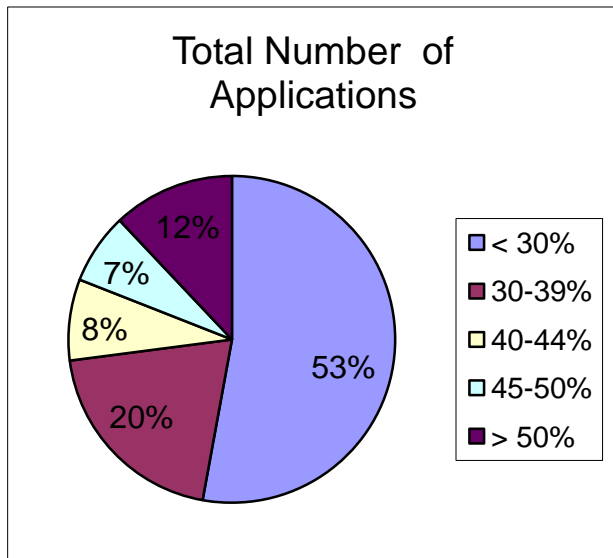
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2023	\$15,465,828	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2022	\$15,845,139	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2021	\$11,755,070	0	\$0	0.00%	\$0.00	0	\$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	5	\$86,471	0.64%	\$0.00	0	\$0	\$44	\$86,427	0.64%
2018	\$10,004,711	4	\$66,830	0.67%	\$0.00	0	\$0	\$4,353	\$62,477	0.62%
2017	\$8,180,031	5	\$102,892	1.26%	\$0.00	0	\$0	\$1,759	\$101,133	1.24%
2016	\$7,239,071	4	\$41,354	0.57%	\$0.00	0	\$0	\$12,544	\$28,810	0.40%
2015	\$7,777,183	8	\$58,325	0.75%	\$0.00	0	\$0	\$9,547	\$48,778	0.63%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$31,610	\$88,676	1.21%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$37,644	\$44,763	0.69%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$35,322	\$39,777	0.49%
2011	\$10,481,450	17	\$209,850	2.00%	\$0.00	0	\$0	\$80,896	\$128,953	1.23%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$142,112	\$159,593	1.23%
2009	\$22,414,714	52	608,539	2.71%	\$0.00	0	\$0	\$203,329	\$405,209	1.81%
2008	\$34,048,382	90	\$1,282,609	3.77%	\$0.00	0	\$0	\$389,043	\$893,566	2.62%
2007	\$31,957,353	151	\$2,055,525	6.43%	\$0.00	0	\$0	\$706,179	\$1,349,347	4.22%
2006	\$23,762,942	150	\$1,821,149	7.66%	\$0.00	0	\$0	\$786,639	\$1,034,510	4.35%
2005	\$17,929,934	130	\$1,227,934	6.85%	\$0.00	0	\$0	\$616,762	\$611,173	3.41%
2004	\$12,506,502	112	\$1,033,036	8.26%	\$0.00	0	\$0	\$646,595	\$386,441	3.09%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$319,202	\$189,053	2.63%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$161,162	\$51,148	1.00%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$125,072	\$39,047	0.65%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$107,036	\$79,833	1.24%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$401,942	-\$18,960	-0.20%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$249,631	\$35,194	0.37%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$185,554	\$37,981	0.55%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$175,272	-\$27,416	-0.72%
TOTAL	\$344,211,113	1032	\$11,306,152	3.28%	\$0.00	0	\$0	\$5,429,248	\$5,876,905	1.71%

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

MAINE LOAN

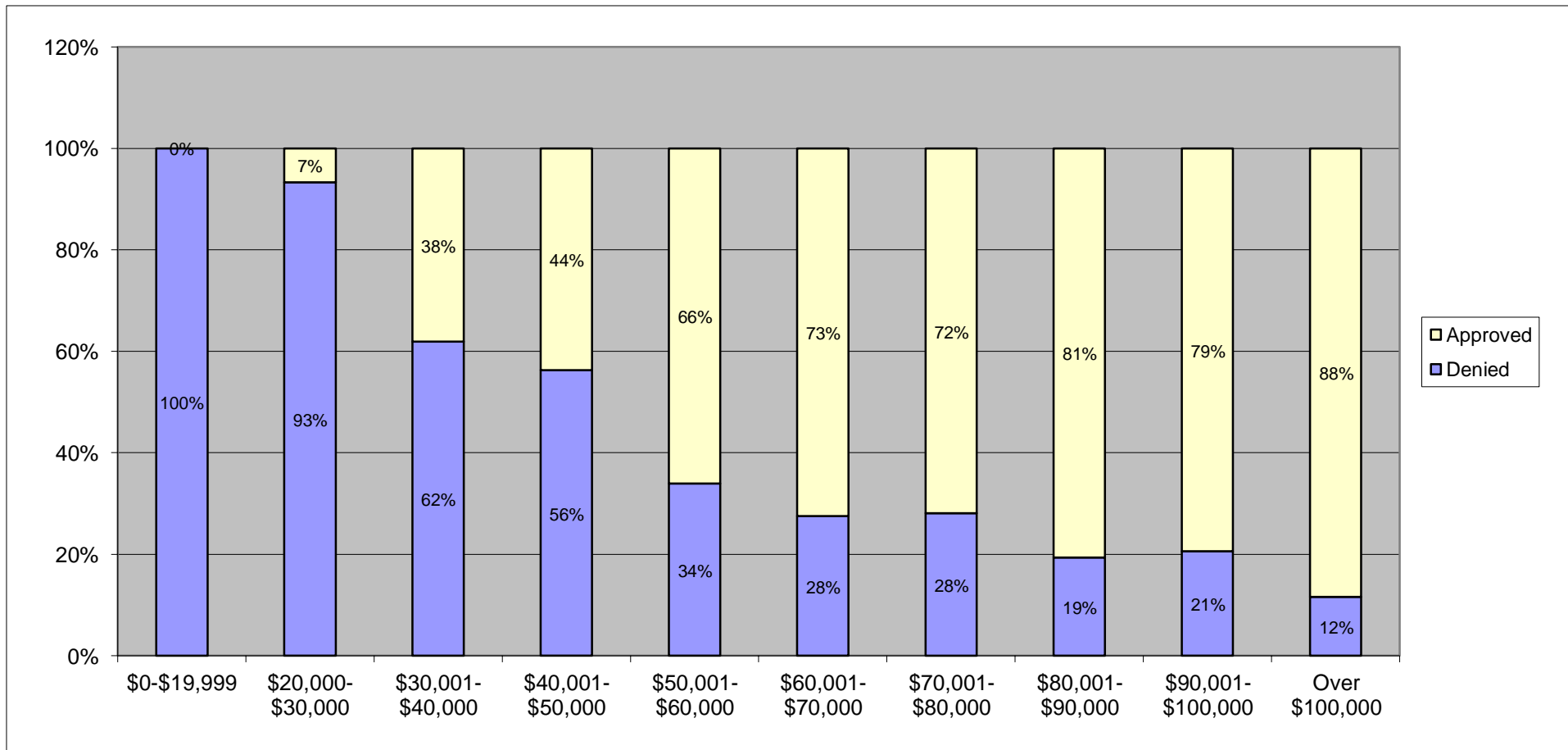
APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved	Approved		Denied	Denied
< 30%	451	53%	366	59%	81%	85	33%	19%
30-39%	179	20%	152	25%	85%	27	11%	15%
40-44%	62	8%	54	9%	87%	8	3%	13%
45-50%	56	7%	44	7%	79%	12	5%	21%
> 50%	124	12%	3	0%	2%	121	48%	98%
	872	100%	619	100%	71%	253	100%	29%



MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2023

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	26	3%	-	0%	26	100%
\$20,000-\$30,000	45	5%	3	7%	42	93%
\$30,001-\$40,000	42	5%	16	38%	26	62%
\$40,001-\$50,000	48	6%	21	44%	27	56%
\$50,001-\$60,000	56	6%	37	66%	19	34%
\$60,001-\$70,000	80	9%	58	73%	22	28%
\$70,001-\$80,000	82	9%	59	72%	23	28%
\$80,001-\$90,000	62	7%	50	81%	12	19%
\$90,001-\$100,000	68	8%	54	79%	14	21%
Over \$100,000	363	42%	321	88%	42	12%
	872	100%	619	71%	253	29%

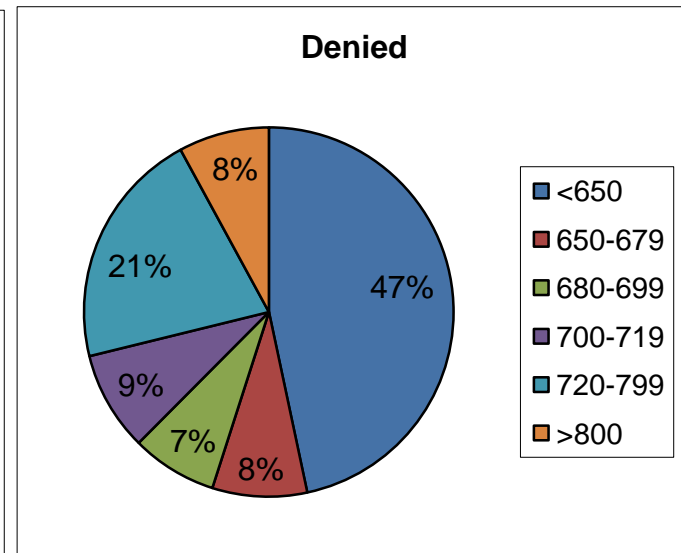
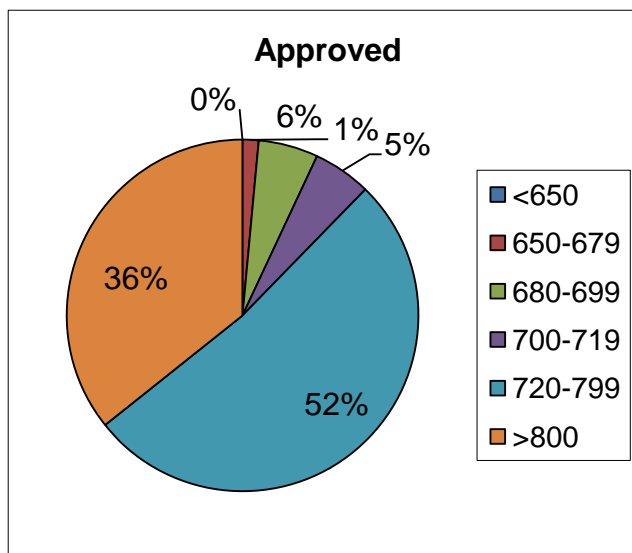
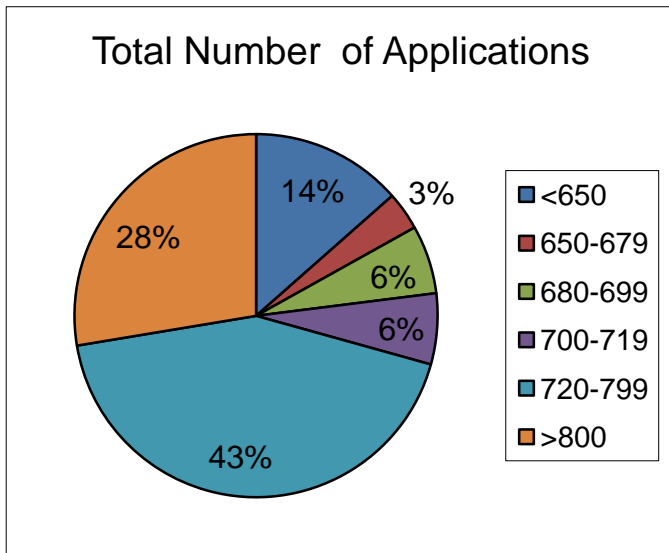


MAINE LOAN

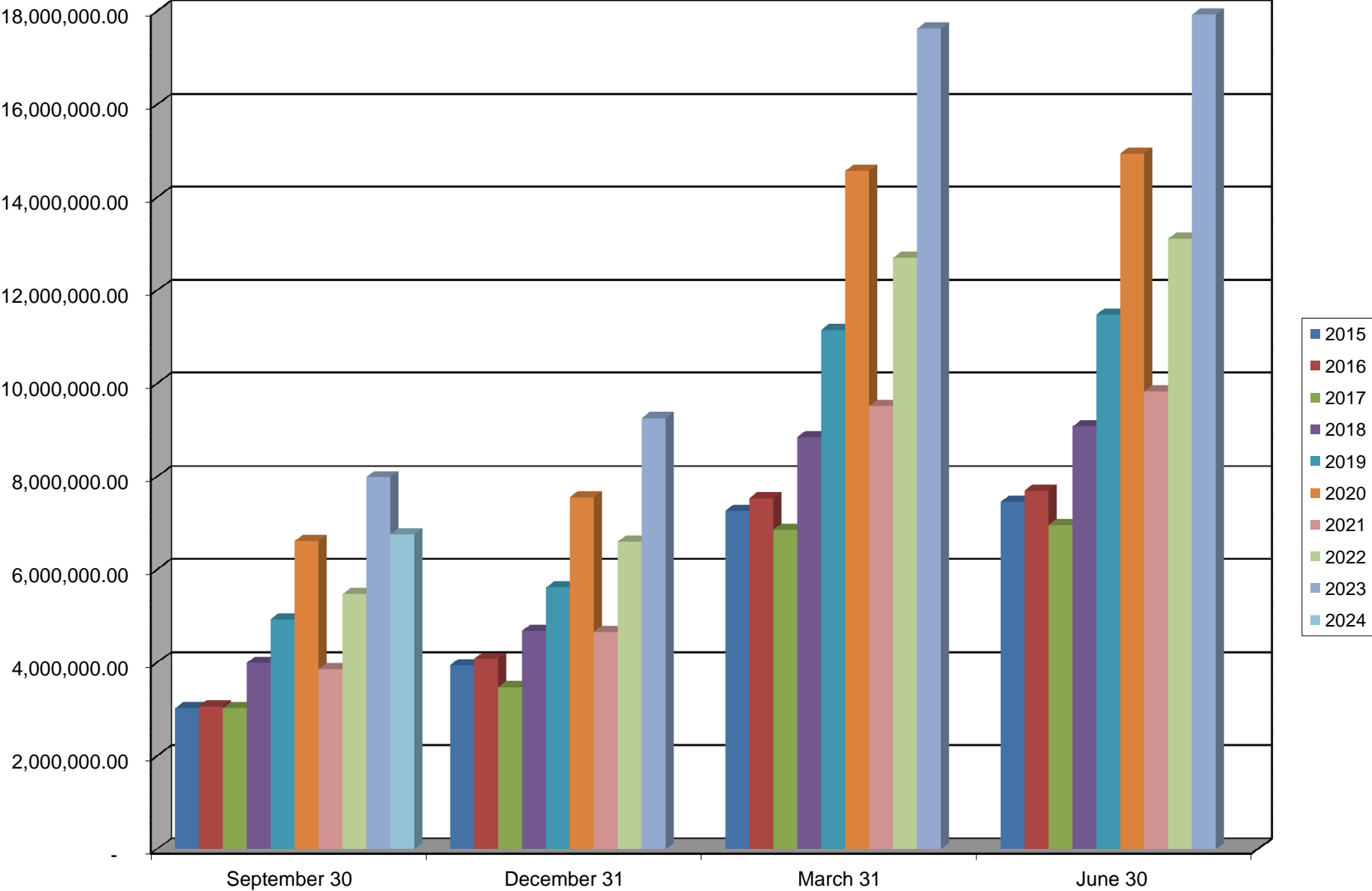
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2023

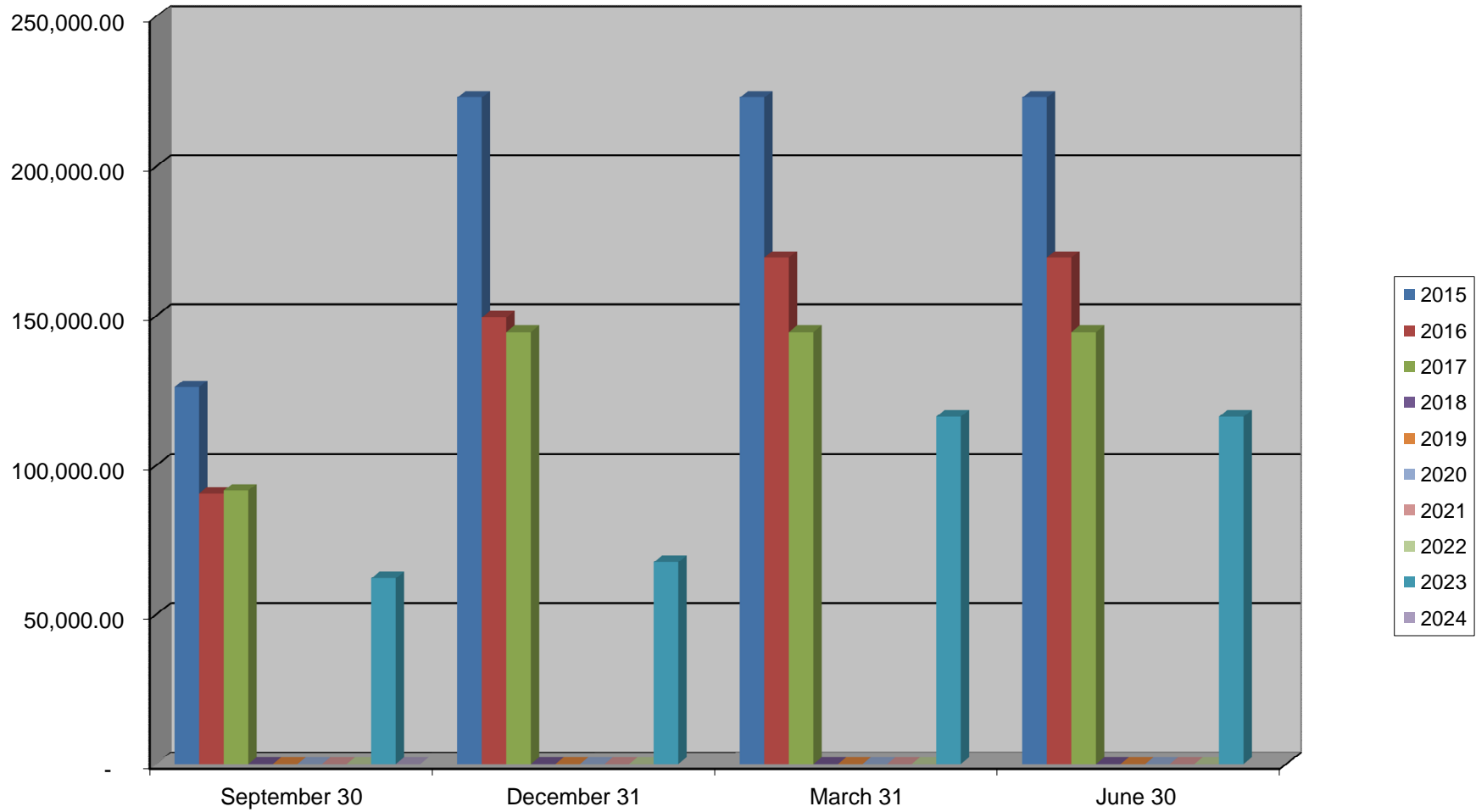
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Total	
				Approved	Denied		Approved	Denied
<650	118	14%	-	0%	0%	118	47%	100%
650-679	30	3%	9	1%	30%	21	8%	70%
680-699	53	6%	34	6%	64%	19	7%	36%
700-719	55	6%	33	5%	60%	22	9%	40%
720-799	375	43%	322	52%	86%	53	21%	14%
>800	241	28%	221	36%	92%	20	8%	8%
	872	100%	619	100%	71%	253	100%	29%



Fiscal Year to Date Maine Loan Disbursements By Quarter



Fiscal Year to Date Maine Medical Loan Disbursements By Quarter



**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH September 30, 2023**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	354	\$6,219,071.71	\$17,568.00	8.14%
MED LOAN	7	\$89,311.25	\$12,758.75	4.18%
CONSOLIDATION	1	\$79,656.64	\$79,656.64	8.98%
TOTAL PORTFOLIO	362	\$6,388,039.60	\$17,646.52	8.10%

TOTAL MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$59,754.57	\$59,754.57	\$21,610.35	\$21,610.35	\$25,392.24	\$25,392.24	\$35,016.12	\$35,016.12
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	\$0.00
TOTAL PORTFOLIO	\$60,221.47	\$60,221.47	\$21,843.45	\$21,843.45	\$25,392.24	\$25,392.24	\$35,016.12	\$35,016.12

TOTAL PORTFOLIO STATISTICS AT KIMMEL, BEACH & FITZPATRICK*

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	0	\$0.00	\$0.00	0.00%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL KB&F PORTFOLIO	0	\$0.00	\$0.00	0.00%

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	\$2,531.25	\$2,531.25	\$843.75	\$843.75	\$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	\$2,531.25	\$2,531.25	\$843.75	\$843.75	\$0.00	\$0.00	\$0.00	\$0.00

*KB&F closed effective 8-1-2023; loans were transferred to either FAME or DGP for collection/settlement

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH September 30, 2023**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	143	\$2,865,639.91	\$20,039.44	8.38%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	143	\$2,865,639.91	\$20,039.44	8.38%

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	\$32,267.52	\$32,267.52	\$0.00	\$0.00	\$3,458.59	\$3,458.59
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	\$32,267.52	\$32,267.52	\$0.00	\$0.00	\$3,458.59	\$3,458.59

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

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	21	\$286,075.23	21	\$286,075.23	14	255,956.99	14	\$255,956.99
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	21	\$286,075.23	21	\$286,075.23	14	\$255,956.99	14	\$255,956.99

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	180	\$2,832,264.10	\$15,734.80	7.84%
MED LOAN	7	\$89,311.25	\$12,758.75	4.18%
CONSOLIDATION	1	\$79,656.64	\$79,656.64	8.98%
TOTAL D&P PORTFOLIO	188	\$3,001,231.99	\$15,964.00	7.76%

DAGGETT & PARKER MONETARY TRANSACTIONS

LENDER	PAYMENTS COLLECTED QUARTER	PAYMENTS COLLECTED YTD	FEES PAID QUARTER	FEES PAID YTD	ACCOUNTS SETTLED QUARTER	ACCOUNTS SETTLED YTD	ACCOUNTS UNRECOVERABLE QUARTER	ACCOUNTS UNRECOVERABLE YTD
MAINE LOAN	\$15,473.08	\$15,473.08	17,525.04	\$17,525.04	\$20,551.93	\$20,551.93	\$23,096.12	\$23,096.12
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	\$0.00
TOTAL D&P PORTFOLIO	\$15,939.98	\$15,939.98	\$17,758.14	\$17,758.14	\$20,551.93	\$20,551.93	\$23,096.12	\$23,096.12

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH September 30, 2023**

TOTAL NEW ASSIGNMENTS TO COLLECTION AGENCIES IN 2023/2024

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED
MAINE LOAN	18	\$196,048.66	18	\$196,048.66
MED LOAN	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00
TOTAL ASSIGNED	18	\$196,048.66	18	\$196,048.66

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	31	\$521,167.70	\$16,811.86	8.35%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	31	\$521,167.70	\$16,811.86	8.35%

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	\$9,482.72	\$9,482.72	\$3,241.56	\$3,241.56	\$4,840.31	\$4,840.31	\$8,461.41	\$8,461.41
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 CC PORTFOLIO	\$9,482.72	\$9,482.72	\$3,241.56	\$3,241.56	\$4,840.31	\$4,840.31	\$8,461.41	\$8,461.41

**Fees include regular pmts & settled