

To: Bond Review Participants
From: Carlos Mello, Acting CEO 
Date: February 14, 2024
Re: December 31, 2023 Quarterly Financial and Operating Data



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

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

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

Enclosures

Finance Authority of Maine
Maine Loan Program
Statement of Net Position (Unaudited)
As of 12/31/2023

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 16,641,330.28	\$ 14,492,611.99	\$ 2,148,718.29
Accounts Receivable	\$ 63,500.00	\$ 63,500.00	\$ -
Interest on Ed Loans Rec	\$ 1,683,654.75	\$ 1,588,518.02	\$ 95,136.73
Notes Receivable	\$ 79,997,151.03	\$ 76,108,768.03	\$ 3,888,383.00
Less: Reserve fo Losses on Notes	\$ (1,620,925.33)	\$ (1,620,925.33)	\$ -
Prepaid Expense	\$ 6,160.29	\$ 6,160.29	\$ -
Prepaid Bond Insurance	\$ 243,684.22	\$ 243,684.22	\$ -
Due To/From Other Bond Issues	\$ 661,875.29	\$ 661,875.29	\$ -
Total Assets	\$ 97,676,430.53	\$ 91,544,192.51	\$ 6,132,238.02
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 21,788.63	\$ 14,891.72	\$ 6,896.91
Accrued Liabilities	\$ 131,659.27	\$ 46,832.87	\$ 84,826.40
Accrued Interest Bonds Payable	\$ 286,813.00	\$ 286,813.00	\$ -
Accred Arbitrage-Purpose	\$ 4,208,834.27	\$ 4,208,834.27	\$ -
Accrued Arbitrage - Non Purpose	\$ 10,398.02	\$ 10,398.02	\$ -
Due From Other Funds	\$ 4,550,258.29	\$ -	\$ 4,550,258.29
Bonds Payable	\$ 80,455,000.00	\$ 80,455,000.00	\$ -
Premium on Bonds (net)	\$ 3,721,176.65	\$ 3,721,176.65	\$ -
Deferred Loss on Refunding (Net)	\$ (943,166.62)	\$ (943,166.62)	\$ -
Total Liabilities	\$ 92,442,761.51	\$ 87,800,779.91	\$ 4,641,981.60
Fund Balance			
Retained Fund Balance	\$ 5,233,669.02	\$ 3,743,412.60	\$ 1,490,256.42
Total Fund Balance	\$ 5,233,669.02	\$ 3,743,412.60	\$ 1,490,256.42
Total Liabilities and Fund Balance	\$ 97,676,430.53	\$ 91,544,192.51	\$ 6,132,238.02

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2024

	Actual Month 12/31/2023	Budget Month 12/31/2023	Variance Month	YTD Actual 12/31/2023	YTD Budget 12/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ (1,638,038.47)	\$ 321,609.53	\$ (1,959,648.00)	\$ 2,223,926.34	\$ 1,800,709.44	\$ 423,216.90	\$ 3,869,473.55
Investment Income	\$ 101,242.29	\$ 23,250.00	\$ 77,992.29	\$ 619,611.50	\$ 139,500.00	\$ 480,111.50	\$ 279,000.00
Guarantee Fee Income							
Other Income	\$ 1,547.08	\$ 1,350.00	\$ 197.08	\$ 9,611.80	\$ 8,000.00	\$ 1,611.80	\$ 16,000.00
Total Revenue	\$ (1,535,249.10)	\$ 346,209.53	\$ (1,881,458.63)	\$ 2,853,149.64	\$ 1,948,209.44	\$ 904,940.20	\$ 4,164,473.55
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 45,661.34	\$ 49,607.43	\$ 3,946.09	\$ 231,875.99	\$ 297,495.42	\$ 65,619.43	\$ 594,990.84
Marketing	\$ 1,642.63	\$ 4,886.86	\$ 3,244.23	\$ 25,519.40	\$ 29,321.16	\$ 3,801.76	\$ 58,642.36
Contributions, Sponsorships, & Dues	\$ 78.11	\$ 98.13	\$ 20.02	\$ 186.04	\$ 661.00	\$ 474.96	\$ 1,431.03
Loan Servicing	\$ 20,708.36	\$ 19,100.00	\$ (1,608.36)	\$ 232,036.17	\$ 114,600.00	\$ (117,436.17)	\$ 229,200.00
Depreciation	\$ 1,810.80	\$ 3,339.52	\$ 1,528.72	\$ 10,977.65	\$ 20,037.12	\$ 9,059.47	\$ 40,820.04
Travel & Meals	\$ 113.11	\$ 328.72	\$ 215.61	\$ 3,811.90	\$ 1,972.32	\$ (1,839.58)	\$ 3,944.64
Professional Fees	\$ 14,944.05	\$ 30,280.32	\$ 15,336.27	\$ 128,790.83	\$ 186,391.92	\$ 57,601.09	\$ 372,783.88
Bond Administration Expense	\$ 9,787.65	\$ 8,608.10	\$ (1,179.55)	\$ 62,097.44	\$ 54,042.55	\$ (8,054.89)	\$ 105,439.68
Arbitrage Expense	\$ 45,500.00	\$ 45,500.00	\$ -	\$ 281,470.00	\$ 273,000.00	\$ (8,470.00)	\$ 546,000.00
Bond Financing Expense	\$ 251,950.13	\$ 246,568.73	\$ (5,381.40)	\$ 1,645,475.20	\$ 1,582,063.13	\$ (63,412.07)	\$ 3,466,014.43
Other Operating Expenses	\$ 7,879.76	\$ 8,018.39	\$ 138.63	\$ 43,566.36	\$ 48,634.33	\$ 5,067.97	\$ 97,196.03
Total Operating Expenses	\$ 400,075.94	\$ 416,336.20	\$ 16,260.26	\$ 2,665,806.98	\$ 2,608,218.95	\$ (57,588.03)	\$ 5,516,462.93
Non-Operating Expenses							
Legal Expense-projects	\$ 57.90	\$ 183.02	\$ 125.12	\$ 1,360.36	\$ 1,098.12	\$ (262.24)	\$ 2,196.21
Reclassification							
Provision for Losses on Notes	\$ 2,450.00	\$ 2,441.67	\$ (8.33)	\$ 14,700.00	\$ 14,650.02	\$ (49.98)	\$ 29,300.00
Total Non-Operating Expenses	\$ 2,507.90	\$ 2,624.69	\$ 116.79	\$ 16,060.36	\$ 15,748.14	\$ (312.22)	\$ 31,496.21
Total Expenses	\$ 402,583.84	\$ 418,960.89	\$ 16,377.05	\$ 2,681,867.34	\$ 2,623,967.09	\$ (57,900.25)	\$ 5,547,959.14
Change in Net Position	\$ (1,937,832.94)	\$ (72,751.36)	\$ (1,865,081.58)	\$ 171,282.30	\$ (675,757.65)	\$ 847,039.95	\$ (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 June 30, 2024

	Actual Month 12/31/2023	Budget Month 12/31/2023	Variance Month	YTD Actual 12/31/2023	YTD Budget 12/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ (1,557,086.90)	\$ 321,609.53	\$ (1,878,696.43)	\$ 2,100,847.26	\$ 1,800,709.44	\$ 300,137.82	\$ 3,869,473.55
Investment Income	\$ 96,552.79	\$ 23,250.00	\$ 73,302.79	\$ 667,703.38	\$ 139,500.00	\$ 528,203.38	\$ 279,000.00
Guarantee Fee Income							
Other Income	\$ 1,529.14	\$ -	\$ 1,529.14	\$ 9,486.92	\$ -	\$ 9,486.92	\$ -
Total Revenue	\$ (1,459,004.97)	\$ 344,859.53	\$ (1,803,864.50)	\$ 2,778,037.56	\$ 1,940,209.44	\$ 837,828.12	\$ 4,148,473.55
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 19,976.72	\$ 19,100.00	\$ (876.72)	\$ 225,873.48	\$ 114,600.00	\$ (111,273.48)	\$ 229,200.00
Depreciation							
Travel & Meals							
Professional Fees	\$ -	\$ -	\$ -	\$ 75,000.00	\$ -	\$ (75,000.00)	\$ -
Bond Administration Expense	\$ 9,787.65	\$ 8,608.10	\$ (1,179.55)	\$ 62,097.44	\$ 54,042.55	\$ (8,054.89)	\$ 105,439.68
Arbitrage Expense	\$ 45,500.00	\$ 45,500.00	\$ -	\$ 281,470.00	\$ 273,000.00	\$ (8,470.00)	\$ 546,000.00
Bond Financing Expense	\$ 251,950.13	\$ 246,568.73	\$ (5,381.40)	\$ 1,627,146.17	\$ 1,582,063.13	\$ (45,083.04)	\$ 3,466,014.43
Other Operating Expenses	\$ -	\$ -	\$ -	\$ 29.00	\$ -	\$ (29.00)	\$ -
Total Operating Expenses	\$ 327,214.50	\$ 319,776.83	\$ (7,437.67)	\$ 2,271,616.09	\$ 2,023,705.68	\$ (247,910.41)	\$ 4,346,654.11
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification	\$ 6,767.00	\$ 51,453.22	\$ 44,686.22	\$ 378,360.00	\$ 303,262.27	\$ (75,097.73)	\$ 637,310.41
Provision for Losses on Notes	\$ 2,450.00	\$ 2,441.67	\$ (8.33)	\$ 14,700.00	\$ 14,650.02	\$ (49.98)	\$ 29,300.00
Total Non-Operating Expenses	\$ 9,217.00	\$ 53,894.89	\$ 44,677.89	\$ 393,060.00	\$ 317,912.29	\$ (75,147.71)	\$ 666,610.41
Total Expenses	\$ 336,431.50	\$ 373,671.72	\$ 37,240.22	\$ 2,664,676.09	\$ 2,341,617.97	\$ (323,058.12)	\$ 5,013,264.52
Change in Net Position	\$ (1,795,436.47)	\$ (28,812.19)	\$ (1,766,624.28)	\$ 113,361.47	\$ (401,408.53)	\$ 514,770.00	\$ (864,790.97)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2024

	Actual Month 12/31/2023	Budget Month 12/31/2023	Variance Month	YTD Actual 12/31/2023	YTD Budget 12/31/2023	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ (80,951.57)	\$ -	\$ (80,951.57)	\$ 123,079.08	\$ -	\$ 123,079.08	\$ -
Investment Income	\$ 4,689.50	\$ -	\$ 4,689.50	\$ (48,091.88)	\$ -	\$ (48,091.88)	\$ -
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 17.94	\$ 1,350.00	\$ (1,332.06)	\$ 124.88	\$ 8,000.00	\$ (7,875.12)	\$ 16,000.00
Total Revenue	\$ (76,244.13)	\$ 1,350.00	\$ (77,594.13)	\$ 75,112.08	\$ 8,000.00	\$ 67,112.08	\$ 16,000.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 45,661.34	\$ 49,607.43	\$ 3,946.09	\$ 231,875.99	\$ 297,495.42	\$ 65,619.43	\$ 594,990.84
Marketing	\$ 1,642.63	\$ 4,886.86	\$ 3,244.23	\$ 25,519.40	\$ 29,321.16	\$ 3,801.76	\$ 58,642.36
Contributions, Sponsorships, & Dues	\$ 78.11	\$ 98.13	\$ 20.02	\$ 186.04	\$ 661.00	\$ 474.96	\$ 1,431.03
Loan Servicing	\$ 731.64	\$ -	\$ (731.64)	\$ 6,162.69	\$ -	\$ (6,162.69)	\$ -
Depreciation	\$ 1,810.80	\$ 3,339.52	\$ 1,528.72	\$ 10,977.65	\$ 20,037.12	\$ 9,059.47	\$ 40,820.04
Travel & Meals	\$ 113.11	\$ 328.72	\$ 215.61	\$ 3,811.90	\$ 1,972.32	\$ (1,839.58)	\$ 3,944.64
Professional Fees	\$ 14,944.05	\$ 30,280.32	\$ 15,336.27	\$ 53,790.83	\$ 186,391.92	\$ 132,601.09	\$ 372,783.88
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ 18,329.03	\$ -	\$ (18,329.03)	\$ -
Other Operating Expenses	\$ 7,879.76	\$ 8,018.39	\$ 138.63	\$ 43,537.36	\$ 48,634.33	\$ 5,096.97	\$ 97,196.03
Total Operating Expenses	\$ 72,861.44	\$ 96,559.37	\$ 23,697.93	\$ 394,190.89	\$ 584,513.27	\$ 190,322.38	\$ 1,169,808.82
Non-Operating Expenses							
Legal Expense-projects	\$ 57.90	\$ 183.02	\$ 125.12	\$ 1,360.36	\$ 1,098.12	\$ (262.24)	\$ 2,196.21
Reclassification	\$ (6,767.00)	\$ (51,453.22)	\$ (44,686.22)	\$ (378,360.00)	\$ (303,262.27)	\$ 75,097.73	\$ (637,310.41)
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Non-Operating Expenses	\$ (6,709.10)	\$ (51,270.20)	\$ (44,561.10)	\$ (376,999.64)	\$ (302,164.15)	\$ 74,835.49	\$ (635,114.20)
Total Expenses	\$ 66,152.34	\$ 45,289.17	\$ (20,863.17)	\$ 17,191.25	\$ 282,349.12	\$ 265,157.87	\$ 534,694.62
Change in Net Position	\$ (142,396.47)	\$ (43,939.17)	\$ (98,457.30)	\$ 57,920.83	\$ (274,349.12)	\$ 332,269.95	\$ (518,694.62)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 12/31/2023

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$6,309,100.06
RETIREMENT ACCOUNT	\$8,870.54
PRINCIPAL ACCOUNT	\$908,233.36
INTEREST ACCOUNT	\$286,813.03
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	\$1,187,197.36
REVENUE ACCOUNT	\$2,099,113.52
GUARANTEE FEE ACCOUNT	\$3,022,618.22
RECYCLING ACCOUNT	670,665.90
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(4,219,235.29)
STUDENT LOAN RECEIVABLE	\$76,108,474.97
PREPAID EXPENSE	\$6,160.29
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$1,588,518.02
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	87,976,529.98
BONDS ISSUED AND OUTSTANDING	\$80,455,000.00
ACCOUNTS PAYABLE	-
ACCRUED INTEREST PAYABLE	\$286,813.00
TOTAL LIABILITIES	80,741,813.00
BASE CASE SCHEDULE OF NET ASSETS	7,234,716.98
PARITY RATIO	1.090

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 12/31/2023

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	90,850,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	(10,395,000)
Ending Principal Balance (\$)	80,455,000
Actual Days in Period	91
Weighted Average Rate	4.215%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	146,865,000
Principal Paid (\$)	(9,150,000)
Bonds Refunded	(57,260,000)
Ending Principal Balance (\$)	80,455,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	75,267,758	
Loans Added	2,652,072	
Loans Repaid	(2,219,619)	
Capitalized Interest	618,110	
Defaulted Loans	(205,492)	
Adjustments	(4,060)	
Ending Balance	76,108,768	5.77%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	156,343,209
Loans Repaid	(232,747,909)
Capitalized Interest	24,016,727
Defaulted Loans	(9,433,180)
Adjustments	(865,591)
Ending Balance	76,108,768

Loans by Program Type

	\$	%
Traditional Loans	76,108,768	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	67,930,725	89.25%
2-Year	7,349,245	9.66%
Technical/Proprietary	99,186	0.13%
Graduate	291,256	0.38%
Other	438,356	0.58%
All Loans	76,108,768	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 3,022,618

Loans by Status

	\$	%
In School	12,899,553	16.95%
Grace	1,170,126	1.54%
Deferment	4,409,999	5.79%
Forbearance	167,246	0.22%
Interest Repayment	11,833,512	15.55%
Principal & Interest Repayment	45,549,643	59.85%
Bankruptcy	30,263	0.04%
In Claim Status	48,425	0.06%
All Loans	76,108,768	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 \$	504,487	152,565	36,366	153,648	31,675	18,474	897,215
% of Loans in Repayment	0.88%	0.27%	0.06%	0.27%	0.06%	0.03%	1.56%
% of Total Loans	0.66%	0.20%	0.05%	0.20%	0.04%	0.02%	1.18%

Credit Support

	\$	%
Reserve Funds - (1)	1,187,200	1.48%
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.

0.621%

Loan Default Percentage

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

3.14%

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	7	128,021	1%
670-679	4	64,485	0%
680-689	18	270,564	2%
690-699	24	567,948	4%
700-709	18	425,653	3%
710-719	25	466,846	3%
720-729	38	683,378	5%
730-739	54	1,075,236	7%
740-749	44	814,417	6%
750-759	54	877,007	6%
760-769	55	1,346,503	9%
770-779	47	744,458	5%
780-789	46	837,379	6%
790-799	46	939,276	6%
800-809	63	1,101,547	8%
810-819	59	1,211,516	8%
820-829	51	1,124,112	8%
>830	97	1,921,935	0%
Total	751	14,610,281	87%

Average 774

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	450	8,772,535	60%
30-39%	184	3,634,717	25%
40-44%	61	1,106,533	8%
45-50%	53	1,021,177	7%
>50%	3	75,319	1%
TOTAL	751	14,610,281	100%

Average 27.1%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 12/31/2023

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	2,290,000
Bonds Issued (\$)	-
Principal Paid (\$)	(760,000)
Ending Principal Balance (\$)	1,530,000
Actual Days in Period	91
Weighted Average Rate	3.791%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(8,470,000)
Ending Principal Balance (\$)	1,530,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	3,394,606	
Loans Added	-	
Loans Repaid	(115,277)	
Capitalized Interest	264	
Defaulted Loans	-	
Adjustments	(31)	
Ending Balance	3,279,563	6.81%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(8,061,806)
Capitalized Interest	890,693
Defaulted Loans	(143,572)
Adjustments	(19,993)
Ending Balance	3,279,563

Loans by Program Type

	\$	%
Traditional Loans	3,279,563	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,869,617	87.50%
2-Year	377,928	11.52%
Technical/Proprietary	10,679	0.33%
Graduate	21,340	0.65%
Other	-	0.00%
	3,279,563	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 185,022

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	465,072	14.18%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	2,796,018	85.26%
Bankruptcy	-	0.00%
In Claim Status	18,474	0.56%
All Loans	3,279,563	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 \$	66,982	6,455	4,046	-	-	18,474	95,957
% of Loans in Repayment	2.40%	0.23%	0.14%	0.00%	0.00%	0.66%	3.43%
% of Total Loans	2.04%	0.20%	0.12%	0.00%	0.00%	0.56%	2.93%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 12/31/2023

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	8,100,000
Bonds Issued (\$)	-
Principal Paid (\$)	(725,000)
Ending Principal Balance (\$)	7,375,000
Actual Days in Period	91
Weighted Average Rate	4.295%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(2,625,000)
Ending Principal Balance (\$)	7,375,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,025,517	
Loans Added	-	
Loans Repaid	(177,350)	
Capitalized Interest	42,025	
Defaulted Loans	-	
Adjustments	(629)	
Ending Balance	4,889,563	6.25%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(5,892,448)
Capitalized Interest	789,468
Defaulted Loans	(102,892)
Adjustments	15,290
Ending Balance	4,889,563

Loans by Program Type

	\$	%
Traditional Loans	4,889,563	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,356,297	89.09%
2-Year	473,053	9.67%
Technical/Proprietary	-	0.00%
Graduate	48,997	1.00%
Other	11,217	0.23%
	4,889,563	100.00%

0.00

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	37,002	0.76%
Grace	-	0.00%
Deferment	615,648	12.59%
Forbearance	22,266	0.46%
Interest Repayment	73,062	1.49%
Principal & Interest Repayment	4,141,584	84.70%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,889,563	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 \$	20,220	-	-	-	-	-	20,220
% of Loans in Repayment	0.48%	0.00%	0.00%	0.00%	0.00%	0.00%	0.48%
% of Total Loans	0.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.41%

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 12/31/2023

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	5,270,000
Bonds Issued (\$)	-
Principal Paid (\$)	(710,000)
Ending Principal Balance (\$)	4,560,000
Actual Days in Period	91
Weighted Average Rate	4.585%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(5,440,000)
Ending Principal Balance (\$)	4,560,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	5,564,222	
Loans Added	-	
Loans Repaid	(236,882)	
Capitalized Interest	68,887	
Defaulted Loans	-	
Adjustments	(0)	
Ending Balance	5,396,228	6.80%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(5,564,574)
Capitalized Interest	792,627
Defaulted Loans	(81,273)
Adjustments	20,248
Ending Balance	5,396,228

Loans by Program Type

	\$	%
Traditional Loans	5,396,228	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,634,551	85.89%
2-Year	729,669	13.52%
Technical/Proprietary	-	0.00%
Graduate	28,708	0.53%
Other	3,300	0.06%
	5,396,228	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	136,824	2.54%
Grace	21,300	0.39%
Deferment	578,321	10.72%
Forbearance	5,860	0.11%
Interest Repayment	99,041	1.84%
Principal & Interest Repayment	4,554,883	84.41%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	5,396,228	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	49,892	-	18,685	-	31,675	-	100,252
% of Loans in Repayment	1.07%	0.00%	0.40%	0.00%	0.68%	0.00%	2.15%
% of Total Loans	0.92%	0.00%	0.35%	0.00%	0.59%	0.00%	1.86%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	2.19%
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 12/31/2023

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	24,615,000
Bonds Issued (\$)	-
Principal Paid (\$)	(2,545,000)
Ending Principal Balance (\$)	22,070,000
Actual Days in Period	91
Weighted Average Rate	4.416%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(20,330,000)
Ending Principal Balance (\$)	22,070,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	28,505,937	
Loans Added	-	
Loans Repaid	(1,153,765)	
Capitalized Interest	383,174	
Defaulted Loans	(205,492)	
Adjustments	(662)	
Transferred between bonds	-	
Ending Balance	27,529,192	6.20%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	23,597,421
Loans Repaid	(34,570,432)
Capitalized Interest	2,043,966
Defaulted Loans	(844,377)
Adjustments	8,504
Transferred between bonds	37,294,110
Ending Balance	27,529,192

Loans by Program Type

	\$	%
Traditional Loans	27,529,192	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	24,410,823	88.67%
2-Year	2,545,232	9.25%
Technical/Proprietary	88,507	0.32%
Graduate	122,936	0.45%
Other	361,694	1.31%
	27,529,193	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,274,271

Loans by Status

	\$	%
In School	1,595,065	5.79%
Grace	232,359	0.84%
Deferment	2,046,992	7.44%
Forbearance	90,927	0.33%
Interest Repayment	1,512,466	5.49%
Principal & Interest Repayment	21,991,169	79.88%
Bankruptcy	30,263	0.11%
In Claim Status	29,951	0.11%
All Loans	27,529,192	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 \$	282,391	40,305	-	150,755	-	-	473,451
% of Loans in Repayment	1.20%	0.17%	0.00%	0.64%	0.00%	0.00%	2.01%
% of Total Loans	1.03%	0.15%	0.00%	0.55%	0.00%	0.00%	1.72%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	1.92%
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 12/31/2023

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	18,485,000
Bonds Issued (\$)	-
Principal Paid (\$)	(740,000)
Ending Principal Balance (\$)	17,745,000
Actual Days in Period	91
Weighted Average Rate	3.707%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	(1,400,000)
Ending Principal Balance (\$)	17,745,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	18,943,906	
Loans Added	-	
Loans Repaid	(342,120)	
Capitalized Interest	101,658	
Defaulted Loans	-	
Adjustments	(2,684)	
Transferred between bonds	-	
Ending Balance	18,700,759	4.21%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,942,419
Loans Repaid	(3,497,856)
Capitalized Interest	182,984
Defaulted Loans	(20,257)
Adjustments	(2,356)
Transferred between bonds	3,095,825
Ending Balance	18,700,759

Loans by Program Type

	\$	%
Traditional Loans	18,700,759	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	16,700,078	89.30%
2-Year	1,931,322	10.33%
Technical/Proprietary	-	0.00%
Graduate	25,698	0.14%
Other	43,661	0.23%
	18,700,759	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 300,496

Loans by Status

	\$	%
In School	4,136,195	22.12%
Grace	465,632	2.49%
Deferment	511,768	2.74%
Forbearance	34,193	0.18%
Interest Repayment	4,559,749	24.38%
Principal & Interest Repayment	8,993,221	48.09%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	18,700,759	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 \$	14,894	23,542	7,562	2,893	-	-	48,891
% of Loans in Repayment	0.11%	0.17%	0.06%	0.02%	0.00%	0.00%	0.36%
% of Total Loans	0.08%	0.13%	0.04%	0.02%	0.00%	0.00%	0.26%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.08%
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 12/31/2023

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	13,833,570	
Loans Added	2,652,072	
Loans Repaid	(194,225)	
Capitalized Interest	22,101	
Defaulted Loans	-	
Adjustments	(55)	
Transferred between bonds	-	
Ending Balance	16,313,462	6.14%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	14,693,880
Loans Repaid	(372,217)
Capitalized Interest	24,082
Defaulted Loans	-
Adjustments	(41)
Transferred between bonds	1,967,758
Ending Balance	16,313,462

Loans by Program Type

	\$	%
Traditional Loans	16,313,462	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	14,959,359	91.70%
2-Year	1,292,041	7.92%
Technical/Proprietary	-	0.00%
Graduate	43,578	0.27%
Other	18,484	0.11%
	16,313,462	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 262,830

Loans by Status

	\$	%
In School	6,994,467	42.88%
Grace	450,835	2.76%
Deferment	192,199	1.18%
Forbearance	14,000	0.09%
Interest Repayment	5,589,194	34.26%
Principal & Interest Repayment	3,072,768	18.84%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	16,313,462	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 \$	70,108	82,263	6,073	-	-	-	158,445
% of Loans in Repayment	0.81%	0.95%	0.07%	0.00%	0.00%	0.00%	1.83%
% of Total Loans	0.43%	0.50%	0.04%	0.00%	0.00%	0.00%	0.97%

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 12/31/2023

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2023	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	19,000	15,833	-	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	3,850	3,850	642	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	3,938	3,938	656	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	4,031	4,031	672	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	3,188	3,188	531	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	3,600	3,600	600	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	3,400	3,400	567	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	3,500	3,500	583	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	3,500	3,500	583	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	2,260,000	3,515,000	1,530,000	Exempt	8,001	48,006	44,840	4,834	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	18,125	15,104	-	5.000%		June 1 and December 1	12/1/2023
MELA 17A-1 CUSIP: 560-42T-AE8	YES	735,000	730,000	-	-	730,000	Exempt NON-AMT	3,042	18,250	18,250	3,042	5.000%		June 1 and December 1	12/1/2024
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	12,000	12,000	2,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	11,500	11,500	1,917	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	11,344	11,344	1,891	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	14,438	14,438	2,406	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	15,300	15,300	2,550	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	1,435,000	715,000	7,375,000	Exempt	29,420	176,519	173,498	26,399	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	17,750	14,792	-	5.000%		June 1 and December 1	12/1/2023
MELA 18A-1 CUSIP: 560-42T-AU2	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	3,000	18,000	18,000	3,000	5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000	-	-	720,000	Exempt NON-AMT	3,000	18,000	18,000	3,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000	-	-	750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	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	3,850	3,850	642	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	3,716	3,716	619	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	3,375	3,375	563	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	3,300	3,300	550	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	3,300	3,300	550	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	3,400	3,400	567	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	4,200	4,200	700	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	2,700	2,700	450	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	3,400	3,400	567	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	1,650,000	3,740,000	4,560,000	Exempt	20,415	122,491	119,533	17,457	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	63,625	53,021	-	5.000%		June 1 and December 1	12/1/2023
MELA 19A-1 CUSIP: 560-42T-AV0	YES	2,920,000	2,920,000			2,920,000	Exempt NON-AMT	12,167	73,000	73,000	12,167	5.000%		June 1 and December 1	12/1/2024
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000			3,020,000	Exempt NON-AMT	12,583	75,500	75,500	12,583	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000			2,930,000	Exempt NON-AMT	12,208	73,250	73,250	12,208	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229	73,375	73,375	12,229	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104	72,625	72,625	12,104	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,163	12,975	12,975	2,163	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,038	12,225	12,225	2,038	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,900	11,400	11,400	1,900	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,940	11,641	11,641	1,940	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,058	12,350	12,350	2,058	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,842	11,050	11,050	1,842	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,977	47,863	47,863	7,977	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 12/31/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	6,420,000	12,490,000	22,070,000	Exempt	91,813	550,878	540,274	81,209	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 12/31/2023

BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEMP.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2023	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	18,500	15,417	-	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-CB@	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,417	26,500	26,500	4,417	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000			1,080,000	Exempt AMT	4,500	27,000	27,000	4,500	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000			1,185,000	Exempt AMT	4,938	29,625	29,625	4,938	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000			1,320,000	Exempt AMT	5,500	33,000	33,000	5,500	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000			1,270,000	Exempt AMT	5,292	31,750	31,750	5,292	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000			955,000	Exempt AMT	1,691	10,147	10,147	1,691	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000			955,000	Exempt AMT	1,791	10,744	10,744	1,791	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CL0	YES	955,000	955,000			955,000	Exempt AMT	1,890	11,341	11,341	1,890	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000			950,000	Exempt AMT	1,979	11,875	11,875	1,979	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000			940,000	Exempt AMT	1,958	11,750	11,750	1,958	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000			940,000	Exempt AMT	2,056	12,338	12,338	2,056	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000			930,000	Exempt AMT	2,034	12,206	12,206	2,034	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000			860,000	Exempt AMT	1,971	11,825	11,825	1,971	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000			740,000	Exempt AMT	1,696	10,175	10,175	1,696	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000			580,000	Exempt AMT	1,329	7,975	7,975	1,329	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000			465,000	Exempt AMT	1,114	6,684	6,684	1,114	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	1,400,000	-	17,745,000	Exempt	57,905	347,434	344,351	54,822	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 12/31/2023															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	25,000	25,000	4,167	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	35,000	35,000	5,833	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	41,500	41,500	6,917	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	41,750	41,750	6,958	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	43,000	43,000	7,167	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	41,750	41,750	6,958	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	29,625	29,625	4,938	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	31,600	31,600	5,267	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	29,300	29,300	4,883	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	29,200	29,200	4,867	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	30,600	30,600	5,100	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	30,600	30,600	5,100	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	31,500	31,500	5,250	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	32,400	32,400	5,400	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	32,400	32,400	5,400	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	32,400	32,400	5,400	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	32,625	32,625	5,438	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	42,300	42,300	7,050	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 12/31/2023

<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER MATURITY</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER MATURITY</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2023</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	612,550	612,550	102,092	Various	Various	June 1 and December 1	Various

MELA
DELINQUENCY ANALYSIS

	01/31/23		02/28/23		03/31/23		04/30/23		05/31/23		06/30/23							
Loan Balance	\$	68,421,746	\$	68,045,186	\$	67,295,194	\$	66,544,830	\$	65,746,941	\$	65,379,828						
Repayment	\$	56,729,437	82.9%	\$	56,683,067	83.3%	\$	56,120,861	83.4%	\$	55,215,983	83.0%	\$	54,664,429	83.1%	\$	55,308,221	84.6%
Problem Loans:																		
In Claim Status	\$	32,358		\$	-		\$	55,819		\$	88,659		\$	15,741		\$	21,908	
Uninsured																		
Bankruptcy	\$	30,263		\$	30,263		\$	30,263		\$	30,263		\$	63,234		\$	30,263	
Forbearance	\$	62,758		\$	62,758		\$	137,317		\$	137,317		\$	21,525		\$	56,907	
Delinquent Loans																		
31-60 days	\$	184,158		\$	342,964		\$	226,365		\$	255,388		\$	143,688		\$	186,445	
61-90 days	\$	159,937		\$	98,249		\$	94,885		\$	91,179		\$	62,178		\$	91,760	
> 90 days	\$	308,131		\$	268,611		\$	158,777		\$	94,539		\$	155,128		\$	201,081	
Subtotal Delinquent Loans	\$	652,225		\$	709,823		\$	480,027		\$	441,106		\$	360,993		\$	479,286	
% of Repayment																		
Total Problem Loans	\$	777,604	1.14%	\$	802,844	1.18%	\$	703,426	1.05%	\$	697,344	1.05%	\$	461,494	0.70%	\$	588,363	0.90%
% of Repayment			1.371%			1.416%			1.253%			1.263%			0.844%		1.064%	

MELA
DELINQUENCY ANALYSIS

	07/31/23		08/31/23		09/30/23		10/31/23		11/30/23		12/31/23							
Loan Balance	FIRSTMARK																	
	\$	67,789,911		\$	72,132,875		\$	75,266,757		\$	76,558,157		\$	76,108,768				
Repayment	\$	55,930,013	82.5%	\$	58,004,994	80.4%	\$	59,437,878	79.0%	\$	59,915,763	79.3%	\$	63,418,618	82.8%	\$	62,515,315	82.1%
Problem Loans:																		
In Claim Status	\$	48,918				\$	-		\$	-		\$	-		\$	48,425		
Uninsured						\$	-		\$	-		\$	-		\$	-		
Bankruptcy	\$	48,425		\$	48,103		\$	47,843		\$	47,664		\$	30,263		\$	30,263	
Forbearance	\$	14,012		\$	80,133		\$	128,879		\$	202,401		\$	204,944		\$	161,386	
Delinquent Loans																		
31-60 days	\$	296,382		\$	420,293		\$	360,239		\$	117,198		\$	413,560		\$	504,487	
61-90 days	\$	55,364		\$	182,351		\$	264,886		\$	134,949		\$	41,709		\$	152,565	
> 90 days	\$	128,700		\$	99,845		\$	69,782		\$	179,002		\$	241,492		\$	221,689	
Subtotal Delinquent Loans	\$	480,445		\$	702,488		\$	694,906		\$	431,149		\$	696,761		\$	878,741	
% of Repayment																		
Total Problem Loans	\$	591,800	0.87%	\$	830,724	1.15%	\$	871,628	1.16%	\$	681,214	0.90%	\$	931,969	1.22%	\$	1,118,816	1.47%
% of Repayment			1.058%			1.432%			1.466%			1.137%			1.470%			1.790%

2023 - 2024 School Year Loan Breakdown

By Loan Repayment Option

December 31, 2023

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	87	21.8%	1,720,291.00	22.3%
Interest Only	151	37.8%	2,900,220.00	37.5%
Deferment	161	40.4%	3,107,451.00	40.2%
Total	399		7,727,962.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	85	24.1%	1,641,645.00	23.9%
Interest Only	107	30.4%	2,194,973.00	31.9%
Deferment	160	45.5%	3,045,701.00	44.3%
Total	352		6,882,319.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	172	22.9%	3,361,936.00	23.0%
Interest Only	258	34.4%	5,095,193.00	34.9%
Deferment	321	42.7%	6,153,152.00	42.1%
Total	751		14,610,281.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	85	49.4%	1,641,645.00	48.8%
Repeat Borrowers	87	50.6%	1,720,291.00	51.2%
Total	172		3,361,936.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	107	41.5%	2,194,973.00	43.1%
Repeat Borrowers	151	58.5%	2,900,220.00	56.9%
Total	258		5,095,193.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	160	49.8%	3,045,701.00	49.5%
Repeat Borrowers	161	50.2%	3,107,451.00	50.5%
Total	321		6,153,152.00	

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

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

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

	12/31/2023	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Net Defaults \$\$\$	\$-2,025	\$-1,359	\$-2,004	\$-1,467	\$-2,417	\$1,108	\$6,342	\$21,160	\$31,819	\$17,790	\$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	\$22,721	\$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	\$-16,711	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0	
%	-0.29%	-0.04%	-0.06%	-0.17%	-0.08%	-0.07%	-0.31%	0.02%	-0.01%	0.56%	0.70%	0.38%	0.42%	0.77%	0.08%	0.00%	
2014 Defaulted \$\$\$	\$0	\$0	\$13,036	\$2,017	\$0	\$28,666	\$20,369	\$35,250	\$58,707	\$127,631	\$135,040	\$305,877	\$225,764	\$39,857	\$6,167	\$12,006	
%	0.00%	0.00%	0.14%	0.02%	0.00%	0.48%	0.40%	0.49%	0.47%	0.71%	0.57%	0.96%	0.66%	0.18%	0.05%	0.11%	
Claims/Recov \$\$\$	\$2,063	\$2,688	\$2,395	\$13,598	\$2,502	\$3,997	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617	
%	0.05%	0.04%	0.03%	0.14%	0.04%	0.06%	0.41%	0.21%	0.16%	0.15%	0.16%	0.07%	0.02%	0.03%	0.00%	0.01%	
Net Defaults \$\$\$	\$-2,063	\$-2,688	\$10,641	\$-11,581	\$-2,502	\$25,069	\$-640	\$19,779	\$38,281	\$100,144	\$97,816	\$284,806	\$219,128	\$32,310	\$6,167	\$11,389	
%	-0.05%	-0.04%	0.11%	-0.12%	-0.04%	0.42%	-0.01%	0.27%	0.31%	0.56%	0.41%	0.89%	0.64%	0.14%	0.05%	0.11%	
2015 Defaulted \$\$\$	\$0	\$0	\$0	\$2,271	\$2,186	\$0	\$0	\$0	\$9,565	\$33,987	\$39,824	\$139,747	\$184,290	\$73,297	\$55,536	\$37,714	
%	0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%	
Claims/Recov \$\$\$	\$2,063	\$2,784	\$2,070	\$19,375	\$1,243	\$2,616	\$13,587	\$13,837	\$29,438	\$32,241	\$22,253	\$16,258	\$8,985	\$7,476	\$272	\$0	
%	0.05%	0.04%	0.02%	0.20%	0.02%	0.04%	0.27%	0.19%	0.24%	0.18%	0.09%	0.05%	0.03%	0.03%	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	\$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%	0.09%	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	\$-10,211	\$2,511	\$22,381	\$51,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667	
%	-0.07%	0.01%	0.03%	0.03%	0.16%	-0.18%	-0.07%	-0.14%	0.02%	0.12%	0.22%	0.56%	0.24%	0.24%	0.01%	0.01%	
2017 Defaulted \$\$\$	\$0	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882	
%	0.00%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.17%	0.23%	0.13%	0.26%	0.52%	
Claims/Recov \$\$\$	\$3,282	\$7,515	\$6,054	\$25,988	\$3,648	\$19,880	\$8,828	\$28,448	\$41,329	\$86,306	\$151,828	\$126,757	\$41,656	\$28,247	\$17,855	\$19,367	
%	0.09%	0.11%	0.06%	0.27%	0.06%	0.33%	0.17%	0.40%	0.33%	0.48%	0.64%	0.40%	0.12%	0.13%	0.14%	0.18%	
Net Defaults \$\$\$	\$-3,282	\$-7,515	\$-3,795	\$-25,988	\$-3,648	\$-19,880	\$-8,828	\$-28,448	\$-34,570	\$-67,562	\$-20,029	\$-74,003	\$36,531	\$692	\$16,104	\$35,515	
%	-0.09%	-0.11%	-0.04%	-0.27%	-0.06%	-0.33%	-0.17%	-0.40%	-0.28%	-0.38%	-0.08%	-0.23%	0.11%	0.00%	0.12%	0.34%	
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$7,939	\$6,431	\$23,451	\$44,387	\$9,237	\$11,060	\$55,515	\$52,330	\$28,211	\$13,361	\$64,763	\$18,385		
%	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	\$1,570	\$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%	0.38%	
Net Defaults \$\$\$	\$-23,935	\$-3,211	\$-3,425	\$-58,053	\$-2,825	\$-11,818	\$-18,362	\$-29,640	\$-14,747	\$-58,619	\$-72,340	\$-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	\$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%	0.01%	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	\$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%	0.05%	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	\$7,658	\$19,760	\$7,658	\$19,760	\$0	\$43,347	\$1,134	\$5,622	\$5,679	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.16%	0.11%	0.16%	0.00%	0.14%	0.03%	0.04%	0.00%	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%	0.06%	0.12%	0.02%	0.12%	0.12%	0.13%	0.23%	0.23%	0.51%	0.28%	0.10%	0.08%	0.04%	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%	-0.12%	-0.02%	-0.03%	-0.23%	-0.51%	-0.14%	-0.09%	-0.07%	-0.04%	-0.04%	
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$109,758	\$66,478	\$127,286	\$112,081	\$5,062	\$0	\$0	\$0	
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.88%	0.37%	0.54%	0.35%	0.01%	0.00%	0.00%	0.00%	
Claims/Recov \$\$\$	\$9,231	\$3,375	\$7,222	\$4,757	\$2,155	\$12,168	\$6,222	\$26,934	\$34,145	\$46,887	\$54,584	\$100,436	\$28,077	\$17,641	\$10,736	\$3,583	
%	0.24%	0.05%	0.08%	0.05%	0.03%	0.20%	0.12%	0.37%	0.27%	0.26%	0.23%	0.31%	0.08%				

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

	12/31/2023	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Cumulative Loans in Repaymen
Net Defaults \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,008,250	
%	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%	0.44%	
2013 Defaulted \$	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$904,558	
%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.38%	
Claims/Recov \$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$245,256	
%	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%	0.10%	
Net Defaults \$	\$4,467	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$659,302	
%	0.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
2014 Defaulted \$	\$8,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,019,079	
%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.42%	
Claims/Recov \$	\$504	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$184,833	
%	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%	0.08%	
Net Defaults \$	\$8,188	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$834,246	
%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.34%	
2015 Defaulted \$	\$7,922	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$593,516	
%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.24%	
Claims/Recov \$	\$168	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$174,666	
%	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%	0.07%	
Net Defaults \$	\$7,754	\$7,177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$418,849	
%	0.10%	0.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.17%	
2016 Defaulted \$	\$22,673	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$718,933	
%	0.28%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.28%	
Claims/Recov \$	\$838	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$237,076	
%	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%	0.09%	
Net Defaults \$	\$21,835	\$32,750	\$25,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$481,857	
%	0.27%	0.51%	0.35%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	
2017 Defaulted \$	\$0	\$0	\$0	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$415,705	
%	0.00%	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	\$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%	0.00%	0.23%	
Net Defaults \$	-\$1,707	-\$1,818	-\$1,706	\$0	\$5,012	\$2,412	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$206,513	
%	-0.02%	-0.03%	-0.02%	0.00%	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	\$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%	0.00%	0.15%	
Claims/Recov \$	\$6,888	\$5,425	\$2,335	\$342	\$0	\$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%	0.00%	0.25%	
Net Defaults \$	-\$240	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$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%	0.00%	-0.10%	
2019 Defaulted \$	\$24,696	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$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%	0.00%	0.09%	
Claims/Recov \$	\$3,660	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$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%	0.00%	0.19%	
Net Defaults \$	\$21,037	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$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%	0.00%	-0.10%	
2020 Defaulted \$	\$0	\$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%	0.00%	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	\$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%	0.00%	0.12%	
Net Defaults \$	-\$4,447	-\$5,811	-\$10,164	-\$1,053	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0	\$0	\$0	\$0	-\$232,249	
%	-0.06%	-0.09%	-0.14%	-0.01%	0.00%	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	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0	\$0	\$0	\$225,178	
%	0.00%	0.00%	0.49%	0.19%	0.00%	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	\$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%	0.00%	0.09%	
Net Defaults \$	-\$7,347	-\$2,193	\$32,502	\$14,098	\$0	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0	\$0	\$0	-\$53,946	
%	-0.09%	-0.03%	0.44%	0.18%	0.00%	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	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0	\$0	\$232,198	
%	0.00%	0.53%	0.00%	0.00%	0.00%	0.00%	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	\$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%	0.00%	0.12%	
Net Defaults \$	-\$909	\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$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%	0.18%	0.00%	0.00%	0.00%	-0.05%	
2023 Defaulted \$	\$0	\$0	\$0	\$0	\$20,706	\$8,970	\$15,318	\$12,903	\$132,033	\$0	\$7,332	\$0	\$0	\$617,925	
%	0.00%	0.00%	0.00%	0.00%	0.27%	0.12%	0.19%	0.13%	0.98%	0.00%	0.06%	0.00%	0.00%	0.18%	
Claims/Recov \$	\$8,921	\$5,762	\$8,239	\$3,135	\$1,668	\$1,759	\$556	\$278	\$278	\$0	\$0	\$0	\$0	\$98,470	
%	0.11%	0.09%	0.11%	0.04%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.12%	
Net Defaults \$	-\$8,921	-\$5,762	-\$8,239	\$17,571	\$7,302	\$13,559	\$12,347	\$131,755	\$0	\$7,332	\$0	\$0	\$0	\$219,455	
%	-0.11%	-0.09%	-0.11%	0.23%	0.10%	0.17%	0.12%	0.98%	0.00%	0.06%	0.00%	0.00%	0.00%	0.06%	
Total Defaulted \$	\$75,099	\$82,407	\$120,286	\$58,325	\$41,354	\$13,354	\$102,892	\$66,830	\$212,283	\$21,389	\$7,332	\$0	\$0	\$11,511,644	\$11,511,644
%	0.93%	1.27%	1.64%	0.75%	0.57%	0.17%	1.26%	0.67%	1.58%	0.18%	0.06%	0.00%	0.00%	3.38%	3.59%
Claims/Recov \$	\$35,389	\$38,394	\$34,974	\$9,987	\$13,211	\$1,759	\$4,820	\$278	\$0	\$0	\$0	\$0	\$0	\$5,525,805	\$5,525,805
as % of Defaults	47.12%	46.59%	29.08%	17.12%	31.95%	1.31%	3.71%	0.41%	0.13%	0.00%	0.00%	0.00%	0.00%	48.00%	48.00%
as % of Originations	0.44%	0.59%	0.48%	0.13%	0.18%	0.02%	0.05%	0.02%	0.13%	0.00%	0.00%	0.00%	0.00%	1.62%	1.72%
Net Defaults \$	\$39,710	\$44,013	\$85,312	\$48,338	\$28,143	\$101,133	\$62,010	\$212,006	\$21,389	\$7,332	\$0	\$0	\$0	\$5,985,840	\$5,985,840
%	0.49%	0.68%	1.17%	0.62%	0.39%	1.24%	0.62%	1.58%	0.18%	0.06%	0.00%	0.00%	0.00%	1.76%	1.86%

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH December 31, 2023**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/23-06/30/24 FAME Fiscal Year Through 12/31/23	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22	07/01/23-06/30/24 FAME Fiscal Year Through 12/31/23	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22	07/01/23-06/30/24 FAME Fiscal Year Through 12/31/23	07/01/22-06/30/23 FAME Fiscal Year Through 12/31/22
Applications Received	1,571	1,311	0	5	1,571	1,316
Applications Approved	751	735	0	3	751	738
Applications Denied	320	334	0	0	320	334
Applications Cancelled	386	153	0	2	386	155
Applications in Process	114	89	0	0	114	89
Approval Rate	70%	69%	0%	100%	70%	69%
Number of Disbursements	827	940	0	8	827	948
Dollar Amount of Disbursements	\$ 8,392,203	\$ 9,259,054	\$ -	\$ 67,547	\$ 8,392,203	\$ 9,326,601
Year to Date Plan	\$ 7,314,653	\$ 7,255,975	\$ -	\$ -	\$ 7,314,653	\$ 7,255,975
Year to Date Variance	\$ 1,077,550	\$ 2,003,079	\$ -	\$ 67,547	\$ 1,077,550	\$ 2,070,626
Average Disbursed Amount	\$ 10,148	\$ 9,850	\$ -	\$ 8,443	\$ 10,148	\$ 9,838

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH December 31, 2023**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN
MAINE MARITIME ACADEMY	73,875	758,074
UNIVERSITY OF MAINE	128,670	748,100
UNIVERSITY OF NEW ENGLAND	126,255	643,014
HUSSON UNIVERSITY	39,953	353,738
SAINT JOSEPH'S COLLEGE	1,277	337,539
UNIVERSITY OF SOUTHERN MAINE	76,159	287,175
MAINE COLLEGE OF ART & DESIGN	63,892	255,824
THOMAS COLLEGE	7,500	132,814
UNIVERSITY OF MAINE-AUGUSTA	66,353	106,485
UNIVERSITY OF MAINE-FARMINGTON	20,919	82,430
BATES COLLEGE	14,834	41,711
BEAL COLLEGE	23,574	30,574
BOWDOIN COLLEGE	-	26,500
MAINE COLLEGE OF HEALTH PROFESSIONS	-	21,500
THE LANDING SCHOOL	-	20,358
SOUTHERN MAINE COMMUNITY COLLEGE	-	19,972
COLBY COLLEGE	-	18,676
UNIVERSITY OF MAINE-PRESQUE ISLE	-	8,622
UNIVERSITY OF MAINE - FORT KENT	-	6,500
EASTERN MAINE COMMUNITY COLLEGE	-	5,920
CENTRAL MAINE COMMUNITY COLLEGE	-	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	997,689	4,482,810
Total	1,640,950	8,392,203

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 DECEMBER 31, 2023

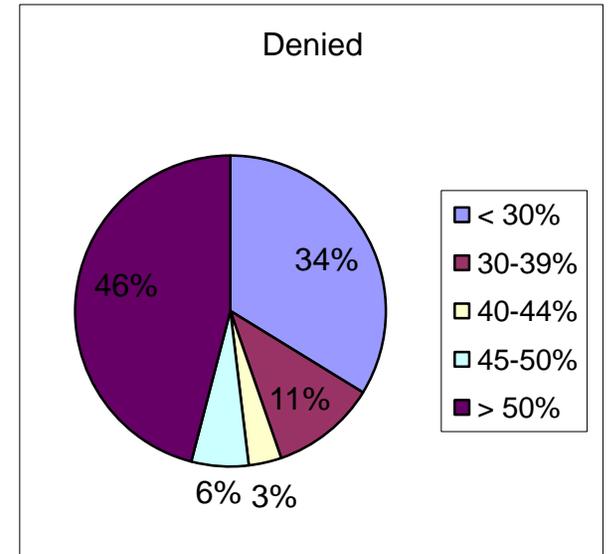
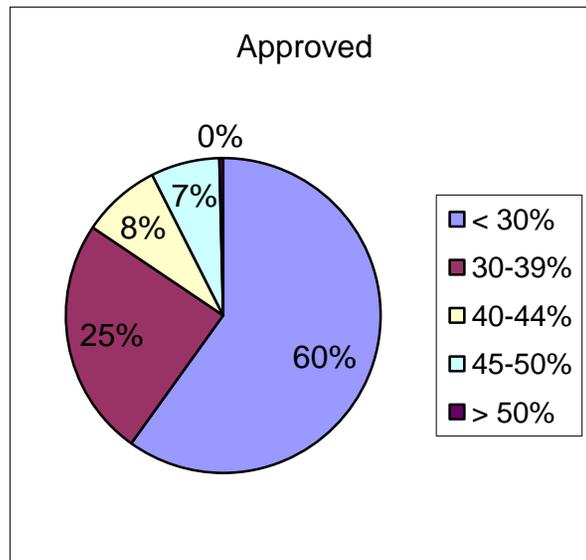
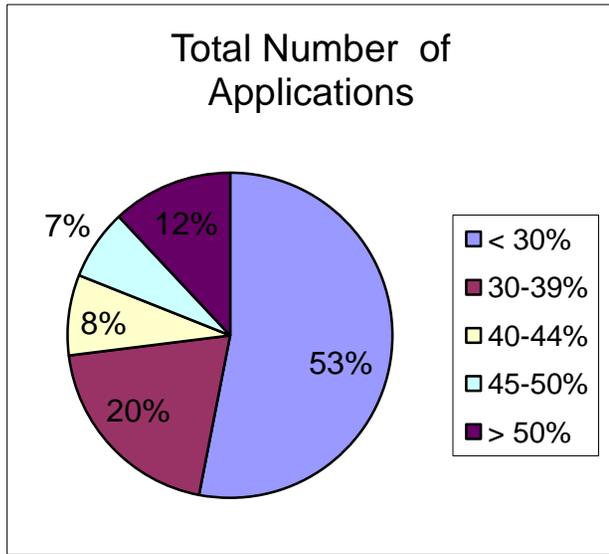
Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2023	\$17,106,778	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2022	\$15,845,139	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2021	\$11,755,070	0	\$7,332	0.06%	\$0.00	0	\$0	\$0	\$7,332	0.06%
2020	\$12,053,947	1	\$21,389	0.18%	\$0.00	0	\$0	\$0	\$21,389	0.18%
2019	\$13,410,593	5	\$212,283	1.58%	\$0.00	0	\$0	\$278	\$212,006	1.58%
2018	\$10,004,711	4	\$66,830	0.67%	\$0.00	0	\$0	\$4,820	\$62,010	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	\$13,211	\$28,143	0.39%
2015	\$7,777,183	8	\$58,325	0.75%	\$0.00	0	\$0	\$9,987	\$48,338	0.62%
2014	\$7,320,330	8	\$120,286	1.64%	\$0.00	0	\$0	\$34,974	\$85,312	1.17%
2013	\$6,474,442	5	\$82,407	1.27%	\$0.00	0	\$0	\$38,394	\$44,013	0.68%
2012	\$8,044,838	10	\$75,099	0.93%	\$0.00	0	\$0	\$35,389	\$39,710	0.49%
2011	\$10,481,450	17	\$202,517	1.93%	\$0.00	0	\$0	\$81,337	\$121,180	1.16%
2010	\$12,983,344	19	\$301,706	2.32%	\$0.00	0	\$0	\$143,282	\$158,423	1.22%
2009	\$22,414,714	52	\$608,539	2.71%	\$0.00	0	\$0	\$210,647	\$397,892	1.78%
2008	\$34,048,382	90	\$1,231,747	3.62%	\$0.00	0	\$0	\$395,907	\$835,841	2.45%
2007	\$31,957,353	152	\$2,030,469	6.35%	\$0.00	0	\$0	\$741,441	\$1,289,028	4.03%
2006	\$23,762,942	151	\$1,868,247	7.86%	\$0.00	0	\$0	\$793,745	\$1,074,502	4.52%
2005	\$17,929,934	131	\$1,262,805	7.04%	\$0.00	0	\$0	\$625,720	\$637,085	3.55%
2004	\$12,506,502	113	\$1,106,665	8.85%	\$0.00	0	\$0	\$649,717	\$456,947	3.65%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$322,323	\$185,933	2.58%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$162,958	\$49,352	0.96%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$130,058	\$34,061	0.57%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$107,533	\$79,336	1.23%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$403,739	-\$20,758	-0.22%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$249,978	\$34,847	0.36%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$185,885	\$37,651	0.54%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$182,722	-\$34,866	-0.92%
TOTAL	\$345,852,063	1036	\$11,511,644	3.33%	\$0.00	0	\$0	\$5,525,805	\$5,985,840	1.73%

*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 DECEMBER 31, 2023

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
< 30%	558	53%	450	60%	81%	108	34%	19%
30-39%	219	20%	184	25%	84%	35	11%	16%
40-44%	72	8%	61	8%	85%	11	3%	15%
45-50%	72	7%	53	7%	74%	19	6%	26%
> 50%	150	12%	3	0%	2%	147	46%	98%
	1,071	100%	751	100%	70%	320	100%	30%

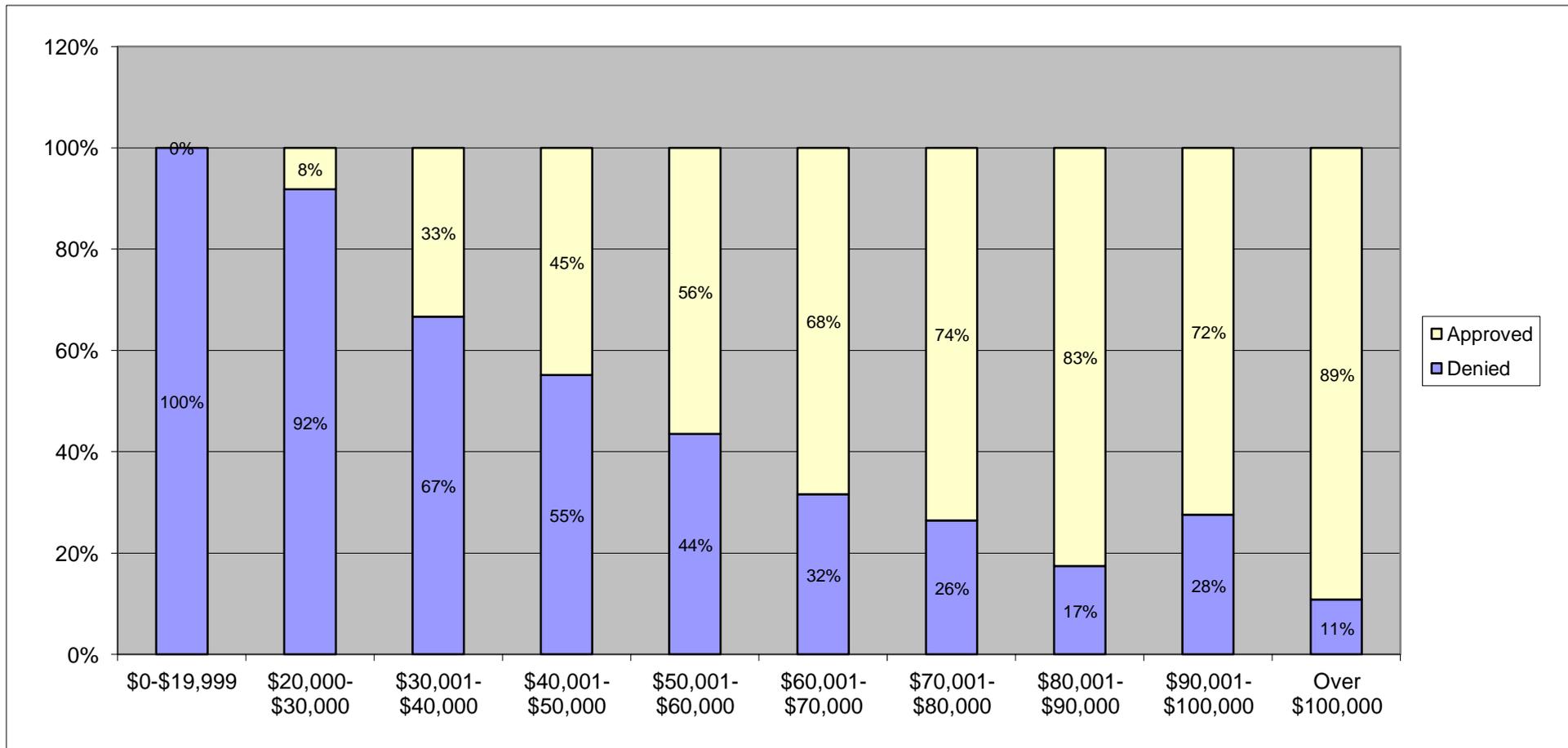


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

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

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	41	4%	-	0%	41	100%
\$20,000-\$30,000	61	6%	5	8%	56	92%
\$30,001-\$40,000	48	5%	16	33%	32	67%
\$40,001-\$50,000	49	5%	22	45%	27	55%
\$50,001-\$60,000	62	6%	35	56%	27	44%
\$60,001-\$70,000	76	7%	52	68%	24	32%
\$70,001-\$80,000	106	10%	78	74%	28	26%
\$80,001-\$90,000	86	8%	71	83%	15	17%
\$90,001-\$100,000	69	6%	50	72%	19	28%
Over \$100,000	473	44%	422	89%	51	11%
	1,071	100%	751	70%	320	30%

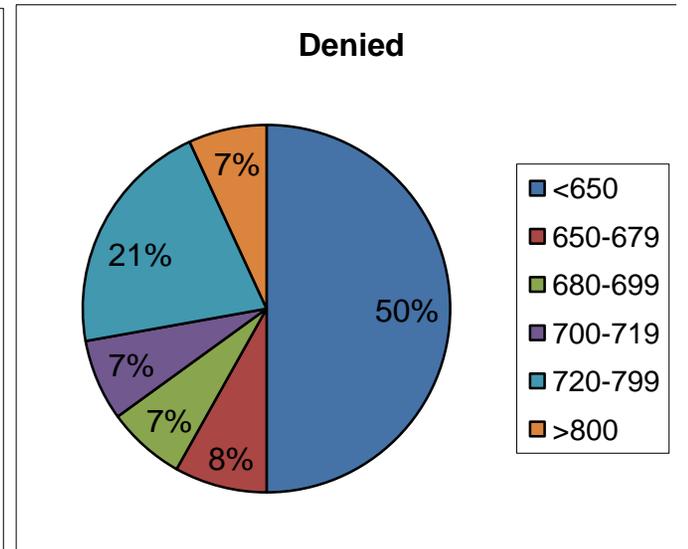
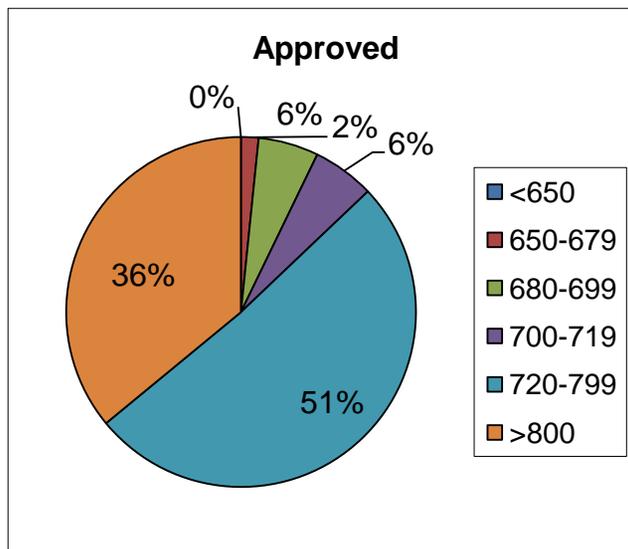
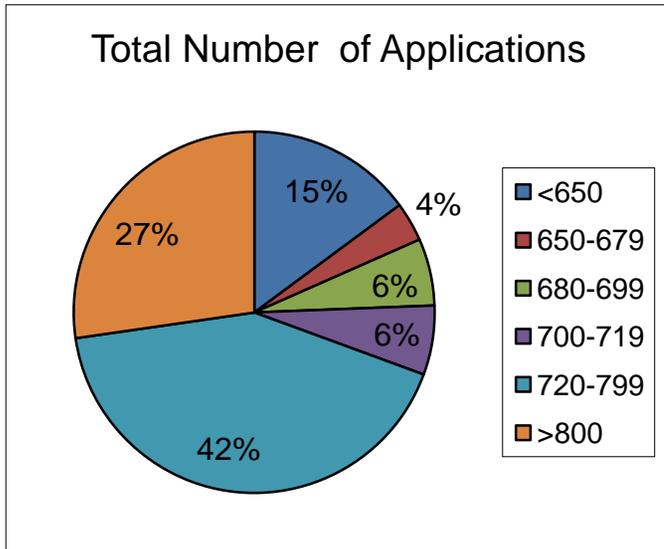


MAINE LOAN

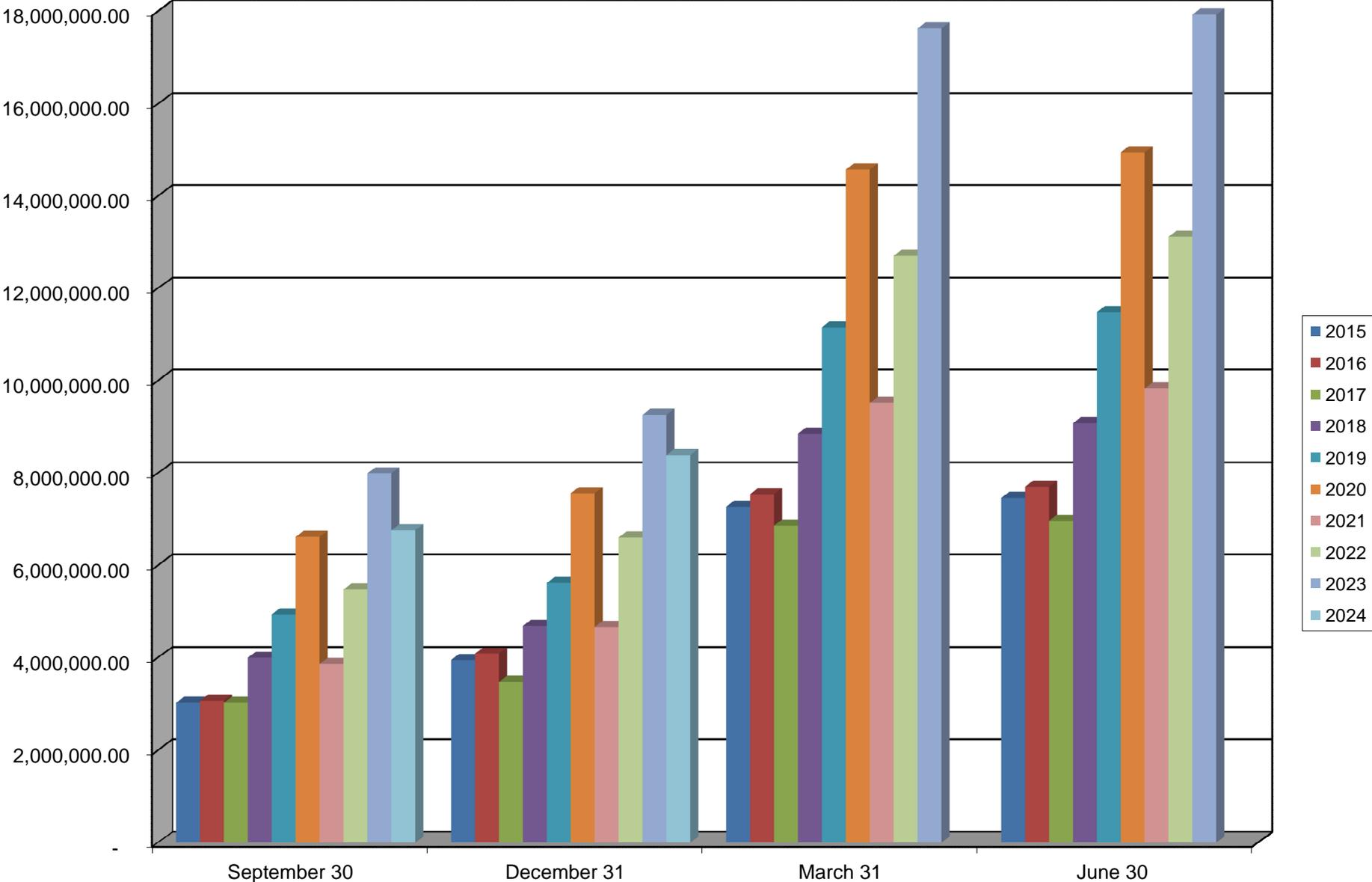
APPROVALS AND DENIALS BY FICO SCORES

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

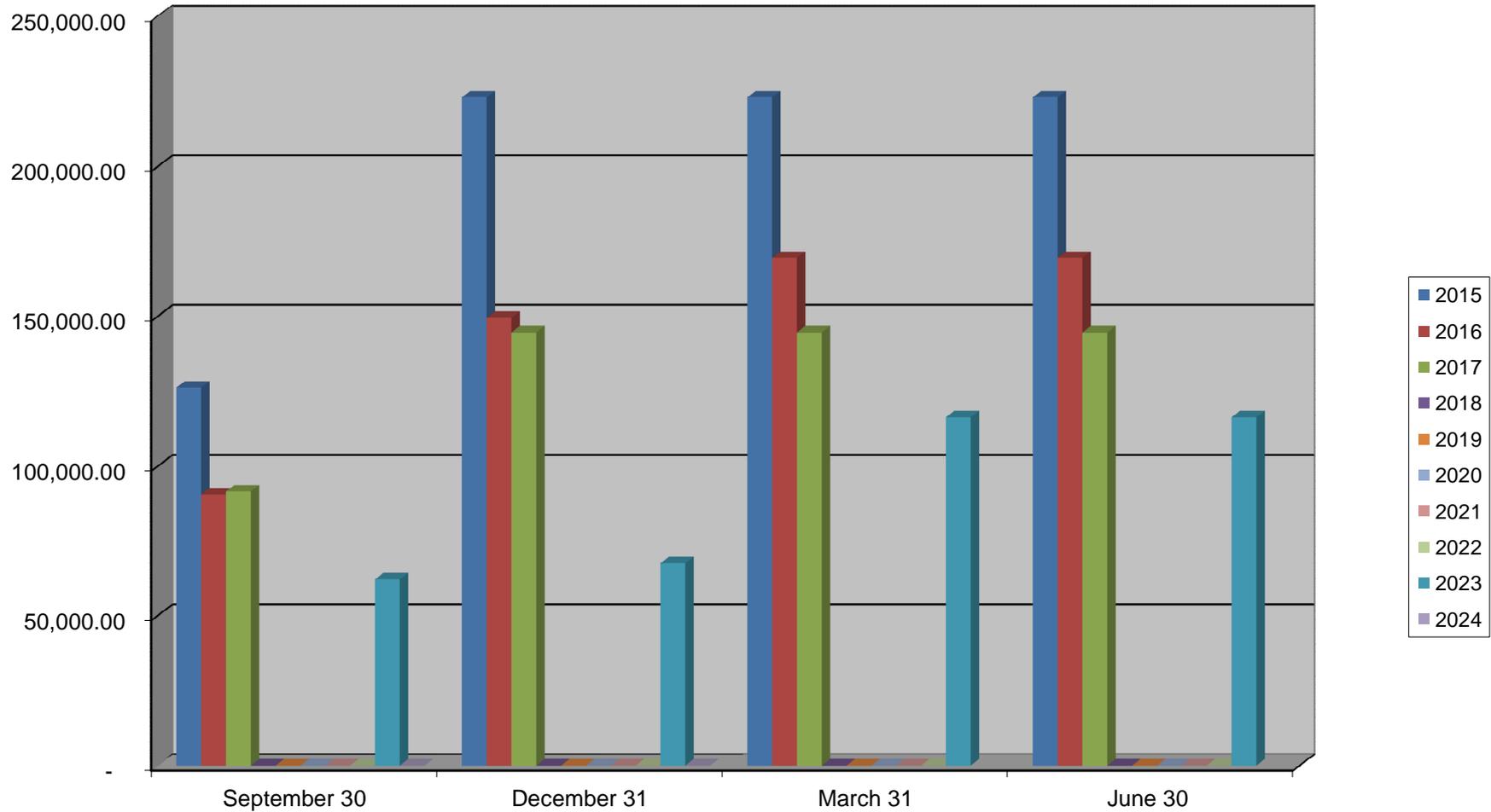
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Range		Denied	% of Total	
				Approved	Denied		Approved	Denied
<650	160	15%	-	0%	0%	160	50%	100%
650-679	38	4%	12	2%	32%	26	8%	68%
680-699	64	6%	42	6%	66%	22	7%	34%
700-719	66	6%	43	6%	65%	23	7%	35%
720-799	451	42%	384	51%	85%	67	21%	15%
>800	292	27%	270	36%	92%	22	7%	8%
	1,071	100%	751	100%	70%	320	100%	30%



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 December 31, 2023**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	352	\$6,370,163.36	\$18,097.06	8.06%
MED LOAN	7	\$90,112.09	\$12,873.16	4.18%
CONSOLIDATION	1	\$80,553.76	\$80,553.76	8.98%
TOTAL PORTFOLIO	360	\$6,540,829.21	\$18,168.97	8.02%

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	\$55,751.63	\$115,506.20	\$23,948.04	\$45,558.39	\$40,471.96	\$65,864.20	\$44,086.58	\$79,102.70
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$333.50	\$800.40	\$166.50	\$399.60	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$56,085.13	\$116,306.60	\$24,114.54	\$45,957.99	\$40,471.96	\$65,864.20	\$44,086.58	\$79,102.70

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	\$0.00	\$2,531.25	\$0.00	\$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	\$0.00	\$2,531.25	\$0.00	\$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 December 31, 2023**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	135	\$2,927,225.66	\$21,683.15	8.28%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	135	\$2,927,225.66	\$21,683.15	8.28%

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	\$31,630.28	\$63,897.80	\$9,500.00	\$9,500.00	\$24,505.70	\$27,964.29
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	\$31,630.28	\$63,897.80	\$9,500.00	\$9,500.00	\$24,505.70	\$27,964.29

*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	1	\$963.00	22	\$287,038.23	13	140,433.66	27	\$396,390.65
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	1	\$963.00	22	\$287,038.23	13	\$140,433.66	27	\$396,390.65

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	189	\$2,933,915.86	\$15,523.36	7.86%
MED LOAN	7	\$90,112.09	\$12,873.16	4.18%
CONSOLIDATION	1	\$80,553.76	\$80,553.76	8.98%
TOTAL D&P PORTFOLIO	197	\$3,104,581.71	\$15,759.30	7.78%

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	\$16,489.39	\$31,962.47	22,270.23	\$39,795.27	\$30,971.96	\$51,523.89	\$19,580.88	\$42,677.00
MED LOAN	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CONSOLIDATION	\$333.50	\$800.40	\$166.50	\$399.60	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$16,822.89	\$32,762.87	\$22,436.73	\$40,194.87	\$30,971.96	\$51,523.89	\$19,580.88	\$42,677.00

**Fees include regular pmts & settled

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2023 - JUNE 30, 2024
THROUGH December 31, 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	4	\$206,829.47	22	\$402,878.13
MED LOAN	0	\$0.00	0	\$0.00
CONSOLIDATION	0	\$0.00	0	\$0.00
TOTAL ASSIGNED	4	\$206,829.47	22	\$402,878.13

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	28	\$509,021.84	\$18,179.35	8.35%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	28	\$509,021.84	\$18,179.35	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	\$7,631.96	\$17,114.68	\$1,677.81	\$4,919.37	\$0.00	\$4,840.31	\$0.00	\$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	\$7,631.96	\$17,114.68	\$1,677.81	\$4,919.37	\$0.00	\$4,840.31	\$0.00	\$8,461.41

**Fees include regular pmts & settled