


To: Bond Review Participants
From: Carlos Mello, CEO 
Date: August 14, 2025
Re: June 30, 2025 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, May 1, 2023, May 30, 2024 and May 1, 2025, we are enclosing the following financial and operating data quarterly reports as of June 30, 2025, for your review:

- June 30, 2025 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").
- June 30, 2025 Asset Coverage Ratio
- June 30, 2025 2024 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- June 30, 2025 Loan Characteristics Report
- June 30, 2025 Delinquency Analysis
- June 30, 2025 New Loans by Repayment Type
- June 30, 2025 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- June 30, 2025 Cumulative Default Schedule – Static Pool (by year of origination)
- June 30, 2025 Loan Origination Graphs and Charts
- June 30, 2025 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 6/30/2025

	Total		Restricted		Unrestricted
Assets					
Cash and Cash Equivalents	\$ 47,941,745.30	\$	46,476,625.61	\$	1,465,119.69
Accounts Receivable	\$ 27,501.08	\$	33,199.42	\$	-
Interest on Ed Loans Rec	\$ 2,491,613.23	\$	2,491,613.23	\$	-
Notes Receivable	\$ 88,785,565.15	\$	88,785,565.15	\$	-
Less: Reserve fo Losses on Notes	\$ (1,868,533.00)	\$	(1,868,533.00)	\$	-
Other Investments	\$ 370,842.00	\$	-	\$	365,143.66
Prepaid Expense	\$ 16,550.84	\$	16,550.84	\$	-
Prepaid Bond Insurance	\$ 353,355.20	\$	353,355.20	\$	-
Due To/From Other Bond Issues	\$ -	\$	(87,444.65)	\$	87,444.65
Total Assets	\$ 138,118,639.80	\$	136,200,931.80	\$	1,917,708.00
Liabilities and Fund Balance					
Liabilities					
Accounts Payable	\$ 42,724.44	\$	16,852.09	\$	25,872.35
Accrued Liabilities	\$ 156,211.59	\$	5,721.43	\$	150,490.16
Accrued Interest Bonds Payable	\$ 473,303.28	\$	473,303.28	\$	-
Accred Arbitrage-Purpose	\$ 3,473,318.56	\$	3,473,318.56	\$	-
Accrued Arbitrage - Non Purpose	\$ 80,527.87	\$	80,527.87	\$	-
Due From Other Funds					
Bonds Payable	\$ 125,125,000.00	\$	125,125,000.00	\$	-
Premium on Bonds (net)	\$ 3,084,589.19	\$	3,084,589.19	\$	-
Deferred Loss on Refunding (Net)	\$ (697,717.38)	\$	(697,717.38)	\$	-
Total Liabilities	\$ 131,737,957.55	\$	131,561,595.04	\$	176,362.51
Fund Balance					
Retained Fund Balance	\$ 6,380,682.25	\$	4,639,336.76	\$	1,741,345.49
Total Fund Balance	\$ 6,380,682.25	\$	4,639,336.76	\$	1,741,345.49
Total Liabilities and Fund Balance	\$ 138,118,639.80	\$	136,200,931.80	\$	1,917,708.00

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2025

	Actual Month 6/30/2025	Budget Month 6/30/2025	Variance Month	YTD Actual 6/30/2025	YTD Budget 6/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 439,717.98	\$ 446,000.00	\$ (6,282.02)	\$ 5,115,036.68	\$ 5,136,000.00	\$ (20,963.32)	\$ 5,136,000.00
Investment Income	\$ 71,834.58	\$ 49,300.00	\$ 22,534.58	\$ 1,087,205.00	\$ 659,000.00	\$ 428,205.00	\$ 659,000.00
Guarantee Fee Income							
Other Income	\$ 1,673.63	\$ 1,260.00	\$ 413.63	\$ 18,057.84	\$ 15,760.00	\$ 2,297.84	\$ 15,760.00
Total Revenue	\$ 513,226.19	\$ 496,560.00	\$ 16,666.19	\$ 6,220,299.52	\$ 5,810,760.00	\$ 409,539.52	\$ 5,810,760.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 44,975.88	\$ 55,264.66	\$ 10,288.78	\$ 557,628.81	\$ 667,446.21	\$ 109,817.40	\$ 667,446.21
Marketing	\$ 2,116.12	\$ 7,132.26	\$ 5,016.14	\$ 41,236.77	\$ 58,439.30	\$ 17,202.53	\$ 58,439.30
Contributions, Sponsorships, & Dues	\$ 17.50	\$ 132.26	\$ 114.76	\$ 2,307.29	\$ 1,809.25	\$ (498.04)	\$ 1,809.25
Loan Servicing	\$ 20,333.51	\$ 21,000.00	\$ 666.49	\$ 410,598.72	\$ 429,000.00	\$ 18,401.28	\$ 429,000.00
Depreciation	\$ 1,074.59	\$ 1,384.84	\$ 310.25	\$ 14,618.11	\$ 17,193.80	\$ 2,575.69	\$ 17,193.80
Travel & Meals	\$ 195.17	\$ -	\$ (195.17)	\$ 4,879.68	\$ 4,065.32	\$ (814.36)	\$ 4,065.32
Professional Fees	\$ 36,738.07	\$ 52,360.39	\$ 15,622.32	\$ 190,534.37	\$ 117,714.26	\$ (72,820.11)	\$ 117,714.26
Bond Administration Expense	\$ 14,227.19	\$ 8,750.00	\$ (5,477.19)	\$ 142,195.00	\$ 112,000.00	\$ (30,195.00)	\$ 112,000.00
Arbitrage Expense	\$ (807,036.84)	\$ 43,000.00	\$ 850,036.84	\$ (353,286.84)	\$ 518,000.00	\$ 871,286.84	\$ 518,000.00
Bond Financing Expense	\$ 443,649.01	\$ 304,250.00	\$ (136,898.03)	\$ 4,420,821.20	\$ 4,056,000.00	\$ (364,821.20)	\$ 4,056,000.00
Other Operating Expenses	\$ 11,092.52	\$ 18,928.14	\$ 7,835.62	\$ 98,404.05	\$ 110,420.64	\$ 12,016.59	\$ 110,420.64
Total Operating Expenses	\$ (232,617.28)	\$ 512,202.55	\$ 747,320.81	\$ 5,529,937.16	\$ 6,092,088.78	\$ 562,151.62	\$ 6,092,088.78
Non-Operating Expenses							
Legal Expense-projects	\$ (832.87)	\$ 77.00	\$ 909.87	\$ (404.56)	\$ 935.00	\$ 1,339.56	\$ 935.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 24,000.00	\$ 24,000.00	\$ -	\$ 24,000.00
FAME Admin Expense							
Total Non-Operating Expenses	\$ 1,167.13	\$ 2,077.00	\$ 909.87	\$ 23,595.44	\$ 24,935.00	\$ 1,339.56	\$ 24,935.00
Total Expenses	\$ (231,450.15)	\$ 514,279.55	\$ 748,230.68	\$ 5,553,532.60	\$ 6,117,023.78	\$ 563,491.18	\$ 6,117,023.78
Change in Net Position	\$ 744,676.34	\$ (17,719.55)	\$ 764,896.87	\$ 666,766.92	\$ (306,263.78)	\$ 973,030.70	\$ (306,263.78)

Finance Authority of Maine
Maine Loan Program-Restricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2025

	Actual Month 6/30/2025	Budget Month 6/30/2025	Variance Month	YTD Actual 6/30/2025	YTD Budget 6/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 439,717.98	\$ 446,000.00	\$ (6,282.02)	\$ 5,115,036.68	\$ 5,136,000.00	\$ (20,963.32)	\$ 5,136,000.00
Investment Income	\$ 66,874.93	\$ 46,100.00	\$ 20,774.93	\$ 1,012,279.62	\$ 620,600.00	\$ 391,679.62	\$ 620,600.00
Guarantee Fee Income							
Other Income	\$ 1,464.65	\$ -	\$ 1,464.65	\$ 17,751.75	\$ -	\$ 17,751.75	\$ -
Total Revenue	\$ 508,057.56	\$ 492,100.00	\$ 15,957.56	\$ 6,145,068.05	\$ 5,756,600.00	\$ 388,468.05	\$ 5,756,600.00
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 20,333.51	\$ 21,000.00	\$ 666.49	\$ 410,598.72	\$ 429,000.00	\$ 18,401.28	\$ 429,000.00
Depreciation							
Travel & Meals							
Professional Fees	\$ -	\$ -	\$ -	\$ 27,000.00	\$ -	\$ (27,000.00)	\$ -
Bond Administration Expense	\$ 14,227.19	\$ 8,750.00	\$ (5,477.19)	\$ 142,195.00	\$ 112,000.00	\$ (30,195.00)	\$ 112,000.00
Arbitrage Expense	\$ (807,036.84)	\$ 43,000.00	\$ 850,036.84	\$ (353,286.84)	\$ 518,000.00	\$ 871,286.84	\$ 518,000.00
Bond Financing Expense	\$ 443,649.01	\$ 304,250.00	\$ (136,898.03)	\$ 4,420,821.20	\$ 4,056,000.00	\$ (364,821.20)	\$ 4,056,000.00
Other Operating Expenses							
Total Operating Expenses	\$ (328,827.13)	\$ 377,000.00	\$ 708,328.11	\$ 4,647,328.08	\$ 5,115,000.00	\$ 467,671.92	\$ 5,115,000.00
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ -	\$ (2,000.00)	\$ 24,000.00	\$ -	\$ (24,000.00)	\$ -
FAME Admin Expense	\$ 78,138.00	\$ 75,500.00	\$ (2,638.00)	\$ 914,224.00	\$ 890,000.00	\$ (24,224.00)	\$ 890,000.00
Total Non-Operating Expenses	\$ 80,138.00	\$ 75,500.00	\$ (4,638.00)	\$ 938,224.00	\$ 890,000.00	\$ (48,224.00)	\$ 890,000.00
Total Expenses	\$ (248,689.13)	\$ 452,500.00	\$ 703,690.11	\$ 5,585,552.08	\$ 6,005,000.00	\$ 419,447.92	\$ 6,005,000.00
Change in Net Position	\$ 756,746.69	\$ 39,600.00	\$ 719,647.67	\$ 559,515.97	\$ (248,400.00)	\$ 807,915.97	\$ (248,400.00)

Finance Authority of Maine
Maine Loan Program-Unrestricted
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to June 30, 2025

	Actual Month 6/30/2025	Budget Month 6/30/2025	Variance Month	YTD Actual 6/30/2025	YTD Budget 6/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 4,959.65	\$ 3,200.00	\$ 1,759.65	\$ 74,925.38	\$ 38,400.00	\$ 36,525.38	\$ 38,400.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 208.98	\$ 1,260.00	\$ (1,051.02)	\$ 306.09	\$ 15,760.00	\$ (15,453.91)	\$ 15,760.00
Total Revenue	\$ 5,168.63	\$ 4,460.00	\$ 708.63	\$ 75,231.47	\$ 54,160.00	\$ 21,071.47	\$ 54,160.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 44,975.88	\$ 55,264.66	\$ 10,288.78	\$ 557,628.81	\$ 667,446.21	\$ 109,817.40	\$ 667,446.21
Marketing	\$ 2,116.12	\$ 7,132.26	\$ 5,016.14	\$ 41,236.77	\$ 58,439.30	\$ 17,202.53	\$ 58,439.30
Contributions, Sponsorships, & Dues	\$ 17.50	\$ 132.26	\$ 114.76	\$ 2,307.29	\$ 1,809.25	\$ (498.04)	\$ 1,809.25
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,074.59	\$ 1,384.84	\$ 310.25	\$ 14,618.11	\$ 17,193.80	\$ 2,575.69	\$ 17,193.80
Travel & Meals	\$ 195.17	\$ -	\$ (195.17)	\$ 4,879.68	\$ 4,065.32	\$ (814.36)	\$ 4,065.32
Professional Fees	\$ 36,738.07	\$ 52,360.39	\$ 15,622.32	\$ 163,534.37	\$ 117,714.26	\$ (45,820.11)	\$ 117,714.26
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 11,092.52	\$ 18,928.14	\$ 7,835.62	\$ 98,404.05	\$ 110,420.64	\$ 12,016.59	\$ 110,420.64
Total Operating Expenses	\$ 96,209.85	\$ 135,202.55	\$ 38,992.70	\$ 882,609.08	\$ 977,088.78	\$ 94,479.70	\$ 977,088.78
Non-Operating Expenses							
Legal Expense-projects	\$ (832.87)	\$ 77.00	\$ 909.87	\$ (404.56)	\$ 935.00	\$ 1,339.56	\$ 935.00
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ -	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00
FAME Admin Expense	\$ (78,138.00)	\$ (75,500.00)	\$ 2,638.00	\$ (914,224.00)	\$ (890,000.00)	\$ 24,224.00	\$ (890,000.00)
Total Non-Operating Expenses	\$ (78,970.87)	\$ (73,423.00)	\$ 5,547.87	\$ (914,628.56)	\$ (865,065.00)	\$ 49,563.56	\$ (865,065.00)
Total Expenses	\$ 17,238.98	\$ 61,779.55	\$ 44,540.57	\$ (32,019.48)	\$ 112,023.78	\$ 144,043.26	\$ 112,023.78
Change in Net Position	\$ (12,070.35)	\$ (57,319.55)	\$ 45,249.20	\$ 107,250.95	\$ (57,863.78)	\$ 165,114.73	\$ (57,863.78)

Finance Authority of Maine
RESTRICTED NET ASSETS
ASSET COVERAGE RATIO
6/30/2025

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$31,737,359.69
RETIREMENT ACCOUNT	\$7,448.79
PRINCIPAL ACCOUNT	\$3,793,333.40
INTEREST ACCOUNT	\$473,303.27
CAPITALIZED INTEREST ACCOUNT	1,696,700.00
CAPITAL RESERVE ACCOUNT	
REVENUE ACCOUNT	\$4,846,341.03
GUARANTEE FEE ACCOUNT	\$3,243,785.73
RECYCLING ACCOUNT	678,353.70
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(3,553,846.43)
STUDENT LOAN RECEIVABLE	\$88,785,565.15
PREPAID EXPENSE	\$16,550.84
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$2,491,613.23
GUARANTEE FEES RECEIVABLE	-
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TOTAL ASSETS	134,216,508.40
BONDS ISSUED AND OUTSTANDING	\$125,125,000.00
ACCOUNTS PAYABLE	16,852.09
ACCRUED INTEREST PAYABLE	\$473,303.28
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TOTAL LIABILITIES	125,615,155.37
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BASE CASE SCHEDULE OF NET ASSETS	8,601,353.03
	<hr/> <hr/>
PARITY RATIO	1.068

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 6/30/2025

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	125,125,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Bonds Refunded	-
Ending Principal Balance (\$)	125,125,000
Actual Days in Period	91
Weighted Average Rate	3.218%

Cumulative:

Beginning Principal Balance (\$)	31,280,000
Bonds Issued (\$)	138,390,000
Principal Paid (\$)	-
Bonds Refunded	(44,545,000)
Ending Principal Balance (\$)	125,125,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)	90,628,353	
Beginning Balance	4,108	
Loans Added	(2,077,065)	
Loans Repaid	223,801	
Capitalized Interest	-	
Defaulted Loans	6,369	
Adjustments	88,785,565	5.71%
Ending Balance		

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	138,795,511
Beginning Balance	182,667,139
Loans Added	(247,112,311)
Loans Repaid	25,170,711
Capitalized Interest	(9,862,869)
Defaulted Loans	(872,617)
Adjustments	88,785,565
Ending Balance	

Loans by Program Type

	\$	%
Traditional Loans	88,785,565	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	79,527,884	89.57%
2-Year	8,477,447	9.55%
Technical/Proprietary	88,165	0.10%
Graduate	273,707	0.31%
Other	418,363	0.47%
	88,785,565	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 3,243,786

Loans by Status

	\$	%
In School	-	0.00%
Grace	4,543,540	5.12%
Deferment	3,474,761	3.91%
Forbearance	292,711	0.33%
Interest Repayment	3,619,981	4.08%
Prinipal & Interest Repayment	76,822,223	86.53%
Bankruptcy	-	0.00%
In Claim Status	32,349	0.04%
All Loans	88,785,565	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 \$	366,526	166,934	120,129	142,083	31,829	-	827,501
% of Loans in Repayment	0.45%	0.21%	0.15%	0.18%	0.04%	0.00%	1.02%
% of Total Loans	0.41%	0.19%	0.14%	0.16%	0.04%	0.00%	0.93%

Credit Support

	\$	%
Reserve Funds - (1)	1,580,600	1.26%
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

1.48%

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.

0.851%

Loan Default Percentage

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

3.02%

Underwriting Metrics (7/01/23 - 6/30/24) Loans Approved

FICO Score Distribution	# Bwr	\$ AMT	% of Pool
<630	-	-	0%
630-639	-	-	0%
640-649	-	-	0%
650-659	7	121,205	1%
660-669	11	156,219	1%
670-679	16	182,320	1%
680-689	24	467,855	3%
690-699	21	353,677	2%
700-709	33	389,216	3%
710-719	30	449,645	3%
720-729	44	672,877	5%
730-739	48	710,091	5%
740-749	50	807,004	5%
750-759	58	957,175	6%
760-769	65	1,021,260	7%
770-779	64	1,136,155	8%
780-789	67	1,064,597	7%
790-799	72	1,268,143	9%
800-809	68	1,283,222	9%
810-819	74	1,053,366	7%
820-829	55	823,901	6%
>830	113	2,007,967	0%
Total	920	14,925,895	86%

Average 772

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	617	9,920,302	66%
30-39%	183	2,698,301	18%
40-44%	78	1,458,996	10%
45-50%	42	802,851	5%
>50%	-	45,445	0%
TOTAL	920	14,925,895	100%

Average 25.2%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 6/30/2025

Certificate/Note/Bond Status

	2014
Beginning Principal Balance (\$)	1,020,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	1,020,000
Actual Days in Period	91
Weighted Average Rate	3.840%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(8,980,000)
Ending Principal Balance (\$)	1,020,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,653,677	
Loans Added	-	
Loans Repaid	(117,944)	
Capitalized Interest	44,704	
Defaulted Loans	-	
Adjustments	357	
Transferred between bonds		
Ending Balance	2,580,794	6.84%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(8,808,796)
Capitalized Interest	966,012
Defaulted Loans	(171,018)
Adjustments	(19,646)
Ending Balance	2,580,794

Loans by Program Type

	\$	%
Traditional Loans	2,580,794	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,317,557	89.80%
2-Year	232,107	8.99%
Tecincial/Proprietary	9,378	0.36%
Graduate	21,753	0.84%
Other	-	0.00%
	2,580,794	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 193,154

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	193,880	7.51%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	2,386,915	92.49%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	2,580,794	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	-	-	-	-	14,517	-	14,517
Delinquent \$	-	-	-	-	14,517	-	14,517
% of Loans in Repayment	0.00%	0.00%	0.00%	0.00%	0.61%	0.00%	0.61%
% of Total Loans	0.00%	0.00%	0.00%	0.00%	0.56%	0.00%	0.56%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	9.80%
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 6/30/2025

Certificate/Note/Bond Status

	2017
Beginning Principal Balance (\$)	6,645,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	6,645,000
Actual Days in Period	91
Weighted Average Rate	4.218%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(3,355,000)
Ending Principal Balance (\$)	6,645,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)	4,139,745	
Beginning Balance	-	
Loans Added	(126,799)	
Loans Repaid	14,387	
Capitalized Interest	-	
Defaulted Loans	1,349	
Adjustments		
Transferred between bonds		
Ending Balance	4,028,682	6.31%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	10,080,145
Loans Added	(6,832,155)
Loans Repaid	866,992
Capitalized Interest	(102,892)
Defaulted Loans	16,592
Adjustments	
Transferred between bonds	
Ending Balance	4,028,682

Loans by Program Type

	\$	%
Traditional Loans	4,028,682	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%	
4-Year	3,539,152	87.85%	
2-Year	427,842	10.62%	
Tecincial/Proprietary	4,821	0.12%	
Graduate	46,951	1.17%	
Other	9,916	0.25%	
	4,028,682	100.00%	(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In School	-	0.00%
Grace	2,766	0.07%
Deferment	312,142	7.75%
Forbearance	47,167	1.17%
Interest Repayment	3,207	0.08%
Principal & Interest Repayment	3,663,399	90.93%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,028,682	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 \$	13,041	6,482	3,434	-	-		22,957
% of Loans in Repayment	0.35%	0.17%	0.09%	0.00%	0.00%	0.00%	0.62%
% of Total Loans	0.32%	0.16%	0.09%	0.00%	0.00%	0.00%	0.57%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.50%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 6/30/2025

Certificate/Note/Bond Status

	2018
Beginning Principal Balance (\$)	3,500,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	3,500,000
Actual Days in Period	91
Weighted Average Rate	4.508%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(6,500,000)
Ending Principal Balance (\$)	3,500,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)	4,468,953	
Beginning Balance	-	
Loans Added	(146,854)	
Loans Repaid	25,701	
Capitalized Interest	-	
Defaulted Loans	120	
Adjustments		
Transferred between bonds		
Ending Balance	4,347,920	6.85%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	10,229,200
Loans Added	(6,670,794)
Loans Repaid	882,060
Capitalized Interest	(112,948)
Defaulted Loans	20,402
Adjustments	
Transferred between bonds	
Ending Balance	4,347,920

Loans by Program Type

	\$	%
Traditional Loans	4,347,920	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,781,095	86.96%
2-Year	538,699	12.39%
Tecincal/Proprietary	2,025	0.05%
Graduate	24,215	0.56%
Other	1,886	0.04%
	4,347,920	100.00%

0.20

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$	-
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Loans by Status

	\$	%
In School	-	0.00%
Grace	42,434	0.98%
Deferment	356,174	8.19%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	3,949,313	90.83%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,347,920	100.00%

0

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans	-	-	13,648	32,731	-	-	46,379
Delinquent \$	0.00%	0.00%	0.35%	0.83%	0.00%	0.00%	1.17%
% of Loans in Repayment	0.00%	0.00%	0.31%	0.75%	0.00%	0.00%	1.07%
% of Total Loans							

Credit Support

	\$	%
Reserve Funds - (1)	100,000	2.86%
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 6/30/2025

Certificate/Note/Bond Status

	2019
Beginning Principal Balance (\$)	19,150,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,150,000
Actual Days in Period	91
Weighted Average Rate	4.326%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(23,250,000)
Ending Principal Balance (\$)	19,150,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	24,478,709	
Loans Added	-	
Loans Repaid	(957,710)	
Capitalized Interest	52,079	
Defaulted Loans	-	
Adjustments	3,757	
Transferred between bonds		
Ending Balance	23,576,835	4.82%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	25,542,487
Loans Repaid	(40,709,177)
Capitalized Interest	2,496,220
Defaulted Loans	(1,058,382)
Adjustments	11,577
Transferred between bonds	37,294,110
Ending Balance	23,576,835

Loans by Program Type

	\$	%
Traditional Loans	23,576,835	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	21,129,350	89.62%
2-Year	1,990,180	8.44%
Tecinical/Proprietary	71,941	0.31%
Graduate	105,555	0.45%
Other	279,809	1.19%
	23,576,836	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 2,626,467

Loans by Status

	\$	%
In School	-	0.00%
Grace	416,292	1.77%
Deferment	1,347,389	5.71%
Forbearance	102,700	0.44%
Interest Repayment	351,218	1.49%
Principal & Interest Repayment	21,356,146	90.58%
Bankruptcy	-	0.00%
In Claim Status	3,092	0.01%
All Loans	23,576,836	100.00%

0

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	125,855	84,085	103,047	40,013	17,312	-	370,314
% of Loans in Repayment	0.58%	0.39%	0.47%	0.18%	0.08%	0.00%	1.70%
% of Total Loans	0.53%	0.36%	0.44%	0.17%	0.07%	0.00%	1.57%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	2.21%
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 6/30/2025

Certificate/Note/Bond Status

	2021
Beginning Principal Balance (\$)	16,685,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	16,685,000
Actual Days in Period	91
Weighted Average Rate	3.625%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	(2,460,000)
Ending Principal Balance (\$)	16,685,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	16,792,368	
Loans Added	-	
Loans Repaid	(500,973)	
Capitalized Interest	36,365	
Defaulted Loans	-	
Adjustments	1,356	
Transferred between bonds	-	
Ending Balance	16,329,116	4.14%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,942,419
Loans Repaid	(6,011,493)
Capitalized Interest	406,072
Defaulted Loans	(98,510)
Adjustments	(5,199)
Transferred between bonds	3,095,825
Ending Balance	16,329,116

Loans by Program Type

	\$	%
Traditional Loans	16,329,116	100.00%
Consolidations		0.00%

Loans by School Type

	\$	%
4-Year	14,374,624	88.03%
2-Year	1,877,178	11.50%
Tecincial/Proprietary	-	0.00%
Graduate	27,562	0.17%
Other	49,752	0.30%
	16,329,116	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 229,622

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,068,804	6.55%
Deferment	729,230	4.47%
Forbearance	57,693	0.35%
Interest Repayment	1,375,349	8.42%
Principal & Interest Repayment	13,082,041	80.11%
Bankruptcy	-	0.00%
In Claim Status	15,999	0.10%
All Loans	16,329,116	100.00%

(0)

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	168,679	21,353	-	18,550	-	-	208,582
% of Loans in Repayment	1.16%	0.15%	0.00%	0.13%	0.00%	0.00%	1.44%
% of Total Loans	1.03%	0.13%	0.00%	0.11%	0.00%	0.00%	1.28%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.15%
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 6/30/2025

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	4.508%

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	21,156,634	
Loans Added	-	
Loans Repaid	(478,810)	
Capitalized Interest	43,804	
Defaulted Loans	-	
Adjustments	(569)	
Transferred between bonds	-	
Ending Balance	20,721,058	6.48%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	21,624,228
Loans Repaid	(3,013,942)
Capitalized Interest	229,133
Defaulted Loans	(78,310)
Adjustments	(7,809)
Transferred between bonds	1,967,758
Ending Balance	20,721,058

Loans by Program Type

	\$	%
Traditional Loans	20,721,058	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	18,608,730	89.81%
2-Year	2,024,303	9.77%
Tecincial/Proprietary	-	0.00%
Graduate	47,671	0.23%
Other	40,355	0.19%
	20,721,058	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 194,543

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,601,586	7.73%
Deferment	463,415	2.24%
Forbearance	53,854	0.26%
Interest Repayment	1,071,249	5.17%
Principal & Interest Repayment	17,517,696	84.54%
Bankruptcy	-	0.00%
In Claim Status	13,259	0.06%
All Loans	20,721,058	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 \$	35,610	-	-	47,121	-	-	82,731
% of Loans in Repayment	0.19%	0.00%	0.00%	0.25%	0.00%	0.00%	0.44%
% of Total Loans	0.17%	0.00%	0.00%	0.23%	0.00%	0.00%	0.40%

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.

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2024
Reporting period: Quarter Ending 6/30/2025

Certificate/Note/Bond Status

	2024
Beginning Principal Balance (\$)	19,670,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,670,000
Actual Days in Period	91
Weighted Average Rate	4.495%

Cumulative:

Beginning Principal Balance (\$)	-
Bonds Issued (\$)	19,670,000
Principal Paid (\$)	-
Ending Principal Balance (\$)	19,670,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	16,938,267	
Loans Added	-	
Loans Repaid	252,025	
Capitalized Interest	6,762	
Defaulted Loans	-	
Adjustments	(3)	
Transferred between bonds	-	
Ending Balance	17,197,051	6.48%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	17,444,407
Loans Repaid	(277,379)
Capitalized Interest	31,315
Defaulted Loans	-
Adjustments	(1,292)
Transferred between bonds	-
Ending Balance	17,197,051

Loans by Program Type

	\$	%
Traditional Loans	17,197,051	100.00%
Consolidations		0.00%

Loans by School Type

	\$	%
4-Year	15,773,269	91.72%
2-Year	1,387,138	8.07%
Tecinical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	36,645	0.21%
	17,197,051	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,411,659	8.21%
Deferment	72,532	0.42%
Forbearance	31,297	0.18%
Interest Repayment	814,850	4.74%
Principal & Interest Repayment	14,866,714	86.45%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	17,197,051	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 \$	23,342	55,013	-	3,667	-	-	82,022
% of Loans in Repayment	0.15%	0.35%	0.00%	0.02%	0.00%	0.00%	0.52%
% of Total Loans	0.14%	0.32%	0.00%	0.02%	0.00%	0.00%	0.48%

Credit Support

	\$	%
Reserve Funds - (1)	196,700	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.

Maine Educational Loan Program

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2025

Reporting period: Quarter Ending 6/30/2025

Certificate/Note/Bond Status

	2025
Beginning Principal Balance (\$)	31,280,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	31,280,000
Actual Days in Period	91
Weighted Average Rate	5.066%

Cumulative:

Beginning Principal Balance (\$)	31,280,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Principal Balance (\$)	31,280,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)	-	
Beginning Balance	-	
Loans Added	4,108	
Loans Repaid	-	
Capitalized Interest	-	
Defaulted Loans	-	
Adjustments	-	
Transferred between bonds	-	
Ending Balance	4,108	6.48%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	-
Loans Added	4,108
Loans Repaid	-
Capitalized Interest	-
Defaulted Loans	-
Adjustments	-
Transferred between bonds	-
Ending Balance	4,108

Loans by Program Type

	\$	%
Traditional Loans	4,108	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	4,108	100.00%
2-Year	-	0.00%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	-	0.00%
	4,108	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	4,108	100.00%
Principal & Interest Repayment	-	0.00%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,108	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

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

Credit Support

	\$	%
Reserve Funds - (1)	196,700	0.63%
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-															
Reporting period: Quarter Ending 6/30/2025															
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	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				-	5.000%	5.000%	June 1 and December 1	12/1/2023
MELA 14A-1 CUSIP: 560-40P-DB1	YES	750,000	750,000	190,000	560,000	-	Exempt NON-AMT	642	3,945	3,303	-	3.500%	3.500%	June 1 and December 1	12/1/2024
MELA 14A-1 CUSIP: 560-40P-DC9	YES	750,000	750,000		565,000	185,000	Exempt NON-AMT	656	6,686	6,803	540	3.500%	3.500%	June 1 and December 1	12/1/2025
MELA 14A-1 CUSIP: 560-40P-DD7	YES	715,000	715,000		540,000	175,000	Exempt NON-AMT	672	6,657	6,782	547	3.750%	3.750%	June 1 and December 1	12/1/2026
MELA 14A-1 CUSIP: 560-40P-DE5	YES	540,000	540,000		410,000	130,000	Exempt NON-AMT	531	5,109	5,234	406	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000		415,000	135,000	Exempt NON-AMT	600	5,632	5,782	450	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000		435,000	125,000	Exempt NON-AMT	567	5,233	5,383	417	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000		445,000	135,000	Exempt NON-AMT	583	5,657	5,790	450	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000		465,000	135,000	Exempt NON-AMT	583	5,657	5,790	450	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 2014																
Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	2,450,000	3,835,000	1,020,000	Exempt	4,834	44,576	44,867	3,259	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-																
Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
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	-	-	-	-	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	15,208	(0)	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	37,000	37,000	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	37,000	37,000	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	27,563	27,563	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	27,563	27,563	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	24,000	24,000	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	22,000	22,000	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	23,000	23,000	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	22,688	22,688	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	28,875	28,875	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	30,600	30,600	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 2017																
Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	2,880,000	-	6,645,000	Exempt	26,399	298,538	295,496	23,357	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-															
Reporting period: Quarter Ending 6/30/2025															
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
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					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	15,000	-	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	36,000	36,000	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	37,500	37,500	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	37,500	37,500	3,125	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		580,000	170,000	Exempt NON-AMT	642	6,687	6,542	496	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		555,000	160,000	Exempt NON-AMT	619	6,278	6,414	483	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		460,000	140,000	Exempt NON-AMT	563	5,677	5,802	438	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		415,000	135,000	Exempt NON-AMT	550	5,748	5,848	450	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		440,000	135,000	Exempt NON-AMT	550	5,748	5,848	450	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		415,000	135,000	Exempt NON-AMT	567	5,872	5,989	450	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		535,000	165,000	Exempt NON-AMT	700	7,127	7,277	550	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		295,000	105,000	Exempt NON-AMT	450	4,552	4,652	350	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		385,000	135,000	Exempt NON-AMT	567	5,872	5,989	450	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-															
Reporting period: Quarter Ending 6/30/2025															
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	2,370,000	4,080,000	3,500,000	Exempt	17,457	182,562	180,360	13,367	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- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
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	-			-	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	60,833	-	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	151,000	151,000	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	146,500	146,500	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	146,750	146,750	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	145,250	145,250	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	25,950	25,950	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	24,450	24,450	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	22,800	22,800	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	23,281	23,281	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	24,700	24,700	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	22,100	22,100	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	95,725	95,725	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- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	9,340,000	12,490,000	19,150,000	Exempt	81,209	901,506	889,340	69,042	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-															
Reporting period: Quarter Ending 6/30/2025															
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	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				-	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	22,083	-	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	54,000	54,000	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	59,250	59,250	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	64,000	64,000	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	64,000	64,000	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	66,000	66,000	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	63,500	63,500	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	20,294	20,294	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	21,488	21,488	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	22,681	22,681	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	23,750	23,750	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	23,500	23,500	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	24,675	24,675	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	24,413	24,413	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	23,650	23,650	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	20,350	20,350	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	15,950	15,950	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	13,369	13,369	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-															
Reporting period: Quarter Ending 6/30/2025															
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	2,460,000	-	16,685,000	Exempt	54,822	631,369	626,952	50,406	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- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 23A-1 56042T CV8	YES	1,000,000	1,000,000			1,000,000	Exempt AMT	4,167	50,000	50,000	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	70,000	70,000	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	83,000	83,000	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	83,500	83,500	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	86,000	86,000	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	83,500	83,500	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	59,250	59,250	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	63,200	63,200	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	58,600	58,600	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	58,400	58,400	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	61,200	61,200	5,100	4.250%		June 1 and December 1	12/1/2037	
MELA 23A-1 56042T DGO	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100	61,200	61,200	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	63,000	63,000	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	64,800	64,800	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	64,800	64,800	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	64,800	64,800	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	65,250	65,250	5,438	4.500%		June 1 and December 1	12/1/2043	
MELA 23A-1 56042T DNS	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	7,050	84,600	84,600	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- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 23A-1 CUSIP: Various	YES	27,175,000	27,175,000	-	-	27,175,000	Exempt	102,092	1,225,100	1,225,100	102,092	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2024A- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 24A-1 56042T DP0	YES	710,000	710,000			710,000	Exempt AMT	3,106	37,275	37,275	3,106	5.250%		June 1 and December 1	12/1/2028	
MELA 24A-1 56042T DQ8	YES	975,000	975,000			975,000	Exempt AMT	4,266	51,188	51,188	4,266	5.250%		June 1 and December 1	12/1/2029	
MELA 24A-1 56042T DR6	YES	1,150,000	1,150,000			1,150,000	Exempt AMT	5,031	60,375	60,375	5,031	5.250%		June 1 and December 1	12/1/2030	
MELA 24A-1 56042T DS4	YES	1,165,000	1,165,000			1,165,000	Exempt AMT	5,097	61,163	61,163	5,097	5.250%		June 1 and December 1	12/1/2031	
MELA 24A-1 56042T DT2	YES	1,195,000	1,195,000			1,195,000	Exempt AMT	5,228	62,738	62,738	5,228	5.250%		June 1 and December 1	12/1/2032	
MELA 24A-1 56042T DU9	YES	1,165,000	1,165,000			1,165,000	Exempt AMT	5,097	61,163	61,163	5,097	5.250%		June 1 and December 1	12/1/2033	
MELA 24A-1 56042T DV7	YES	1,230,000	1,230,000			1,230,000	Exempt AMT	4,100	49,200	49,200	4,100	4.000%		June 1 and December 1	12/1/2034	
MELA 24A-1 56042T DW5	YES	1,230,000	1,230,000			1,230,000	Exempt AMT	4,228	50,738	50,738	4,228	4.125%		June 1 and December 1	12/1/2035	
MELA 24A-1 56042T DX3	YES	1,070,000	1,070,000			1,070,000	Exempt AMT	3,790	45,475	45,475	3,790	4.250%		June 1 and December 1	12/1/2036	
MELA 24A-1 56042T DY1	YES	1,070,000	1,070,000			1,070,000	Exempt AMT	3,901	46,813	46,813	3,901	4.375%		June 1 and December 1	12/1/2037	
MELA 24A-1 56042T DZ8	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	3,975	47,700	47,700	3,975	4.500%		June 1 and December 1	12/1/2038	
MELA 24A-1 56042T EA2	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	3,975	47,700	47,700	3,975	4.500%		June 1 and December 1	12/1/2039	
MELA 24A-1 56042T EB0	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,085	49,025	49,025	4,085	4.625%		June 1 and December 1	12/1/2040	
MELA 24A-1 56042T EC8	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,196	50,350	50,350	4,196	4.750%		June 1 and December 1	12/1/2041	
MELA 24A-1 56042T ED6	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,196	50,350	50,350	4,196	4.750%		June 1 and December 1	12/1/2042	
MELA 24A-1 56042T EE4	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,306	51,675	51,675	4,306	4.875%		June 1 and December 1	12/1/2043	
MELA 24A-1 56042T EF1	YES	1,135,000	1,135,000			1,135,000	Exempt AMT	4,611	55,331	55,331	4,611	4.875%		June 1 and December 1	12/1/2044	
MELA 24A-1 56042T EG9	YES	1,215,000	1,215,000			1,215,000	Exempt AMT	5,063	60,750	60,750	5,063	5.000%		June 1 and December 1	12/1/2045	
TOTAL																
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: Quarter Ending 6/30/2025																
MELA 24A-1 CUSIP: Various	YES	19,670,000	19,670,000	-	-	19,670,000	Exempt	78,251	939,006	939,006	78,251	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2025A- Reporting period: Quarter Ending 6/30/2025																
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 6/30/2024	INTEREST PAID 7/1/24-6/30/25	INTEREST ACCRUED 7/1/24-6/30/25	Accrued Interest Balance 6/30/2025	INTEREST RATE	AVERAGE RATE FOR PERIOD	INTEREST PAYMENT DATE	MATURITY DATE	
MELA 25A-1 56042T EH7	YES	1,600,000	1,600,000			1,600,000	Exempt AMT	-	-	6,667	6,667	5.000%		June 1 and December 1	12/1/2031	
MELA 25A-1 56042T EJ3	YES	1,770,000	1,770,000			1,770,000	Exempt AMT	-	-	7,375	7,375	5.000%		June 1 and December 1	12/1/2032	
MELA 25A-1 56042T EK0	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	-	-	7,833	7,833	5.000%		June 1 and December 1	12/1/2033	
MELA 25A-1 56042T EL8	YES	2,030,000	2,030,000			2,030,000	Exempt AMT	-	-	8,458	8,458	5.000%		June 1 and December 1	12/1/2034	
MELA 25A-1 56042T EM6	YES	2,100,000	2,100,000			2,100,000	Exempt AMT	-	-	8,313	8,313	4.750%		June 1 and December 1	12/1/2035	
MELA 25A-1 56042T EN4	YES	2,100,000	2,100,000			2,100,000	Exempt AMT	-	-	8,313	8,313	4.750%		June 1 and December 1	12/1/2036	
MELA 25A-1 56042T EP9	YES	1,900,000	1,900,000			1,900,000	Exempt AMT	-	-	7,917	7,917	5.000%		June 1 and December 1	12/1/2037	
MELA 25A-1 56042T EQ7	YES	1,900,000	1,900,000			1,900,000	Exempt AMT	-	-	7,917	7,917	5.000%		June 1 and December 1	12/1/2038	
MELA 25A-1 56042T ER5	YES	1,840,000	1,840,000			1,840,000	Exempt AMT	-	-	7,667	7,667	5.000%		June 1 and December 1	12/1/2039	
MELA 25A-1 56042T ES3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	-	-	7,132	7,132	5.125%		June 1 and December 1	12/1/2040	
MELA 25A-1 56042T ET1	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	-	-	7,132	7,132	5.125%		June 1 and December 1	12/1/2041	
MELA 25A-1 56042T EU8	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	-	-	7,306	7,306	5.250%		June 1 and December 1	12/1/2042	
MELA 25A-1 56042T EV6	YES	1,700,000	1,700,000			1,700,000	Exempt AMT	-	-	7,438	7,438	5.250%		June 1 and December 1	12/1/2043	
MELA 25A-1 56042T EW4	YES	1,750,000	1,750,000			1,750,000	Exempt AMT	-	-	7,656	7,656	5.250%		June 1 and December 1	12/1/2044	
MELA 25A-1 56042T EX2	YES	1,790,000	1,790,000			1,790,000	Exempt AMT	-	-	7,831	7,831	5.250%		June 1 and December 1	12/1/2045	
MELA 25A-1 56042T EY0	YES	1,910,000	1,910,000			1,910,000	Exempt AMT	-	-	8,356	8,356	5.250%		June 1 and December 1	12/1/2046	
MELA 25A-1 56042T EZ7	YES	2,000,000	2,000,000			2,000,000	Exempt AMT	-	-	8,750	8,750	5.250%		June 1 and December 1	12/1/2047	
TOTAL																
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: 0																
MELA 25A-1 CUSIP: Various	YES	31,280,000	31,280,000	-	-	31,280,000	Exempt	-	-	132,060	132,060	Various	Various	June 1 and December 1	Various	
		182,355,000	171,655,000	21,210,000	25,320,000	125,125,000		388,343	4,261,165	4,348,411	471,834					

MELA
DELINQUENCY ANALYSIS

	07/31/24		08/31/24		09/30/24		10/31/24		11/30/24		12/31/24		01/31/25	
Loan Balance	\$ 81,478,320		\$ 83,964,013		\$ 86,799,668		\$ 86,650,493		\$ 86,169,387		\$ 85,949,973		\$ 91,154,187	
Repayment	\$ 64,430,898	79.1%	\$ 65,497,960	78.0%	\$ 66,717,452	76.9%	\$ 68,372,456	78.9%	\$ 69,220,921	80.3%	\$ 68,446,641	79.6%	\$ 71,074,434	78.0%
Problem Loans:														
In Claim Status	\$ 79,402		\$ 228,472		\$ 72,822		\$ 20,640		\$ 13,322		\$ 149,668		\$ 97,513	
Uninsured					\$ 15,544		\$ 15,544		\$ 15,354		\$ 15,122			
Bankruptcy					\$ 134,910		\$ 262,636		\$ 333,565		\$ 427,423		\$ 139,630	
Forbearance	\$ 33,470		\$ 134,910		\$ 134,910		\$ 262,636		\$ 333,565		\$ 427,423		\$ 139,630	
Delinquent Loans														
31-60 days	\$ 271,976		\$ 469,617		\$ 359,704		\$ 242,905		\$ 348,123		\$ 355,340		\$ 654,605	
61-90 days	\$ 102,075		\$ 68,905		\$ 218,906		\$ 185,926		\$ 120,849		\$ 245,472		\$ 258,599	
> 90 days	\$ 370,403		\$ 154,531		\$ 140,361		\$ 278,837		\$ 402,880		\$ 231,880		\$ 146,475	
Subtotal Delinquent Loans	\$ 744,454		\$ 693,053		\$ 718,972		\$ 707,669		\$ 871,851		\$ 832,692		\$ 1,059,679	
% of Repayment														
Total Problem Loans	\$ 857,327	1.05%	\$ 1,056,435	1.26%	\$ 942,248	1.09%	\$ 1,006,488	1.16%	\$ 1,234,092	1.43%	\$ 1,424,905	1.66%	\$ 1,296,822	1.42%
% of Repayment		1.331%		1.613%		1.412%		1.472%		1.783%		2.082%		1.825%

**MELA
DELINQUENCY ANALYSIS**

	02/28/25			03/31/25			04/30/25			05/31/25			06/30/25		
FIRSTMARK															
Loan Balance	\$	91,308,943		\$	90,628,355		\$	89,941,026		\$	89,300,014		\$	88,785,656	
Repayment	\$	71,330,633	78.1%	\$	70,572,052	77.9%	\$	69,940,146	77.8%	\$	69,354,257	77.7%	\$	69,452,271	78.2%
Problem Loans:															
In Claim Status	\$	113,729		\$	16,791		\$	11,846		\$	3,180		\$	32,349	
Uninsured															
Bankruptcy															
Forbearance	\$	139,630		\$	388,884		\$	452,192		\$	495,438		\$	292,711	
Delinquent Loans															
31-60 days	\$	338,793		\$	323,149		\$	264,700		\$	278,921		\$	366,526	
61-90 days	\$	335,758		\$	240,817		\$	218,822		\$	82,676		\$	166,934	
> 90 days	\$	159,174		\$	243,416		\$	69,908,815		\$	344,142		\$	294,041	
Subtotal Delinquent Loans	\$	833,725		\$	807,382		\$	70,392,338		\$	705,738		\$	827,501	
% of Repayment															
Total Problem Loans	\$	1,087,084	1.19%	\$	1,213,058	1.34%	\$	70,856,375	78.78%	\$	1,204,357	1.35%	\$	1,152,562	1.30%
% of Repayment			1.524%			1.719%			101.310%			1.737%			1.660%

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 6/30/2025

Portfolio Summary

Total Current Balance	\$88,785,565
Total Loans	7,258
Wtd Avg Borrower Rate	6.02
Wtd Avg Remaining Term	146.84
Wtd Avg Interim Months	47.05
Total Accounts	3,599
Avg Balance per Borrower	\$24,670
Avg Balance per Loan	\$12,233

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$87,818,938	98.91%	7,160	98.65%	6.01	147.29	47.54
MELA Private Consolidation Loan	\$165,489	0.19%	11	0.15%	7.77	115.13	0.00
The Maine Medical Loan	\$801,138	0.90%	87	1.20%	6.48	103.75	2.38
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$13,637,193	15.36%	889	12.25%	7.18	179.34	23.20
School Interest Paid	\$9,513,196	10.71%	582	8.02%	5.94	178.40	22.85
Grace Interest Accrued	\$4,543,540	5.12%	302	4.16%	6.74	178.68	2.88
Grace Interest Paid	\$3,615,873	4.07%	226	3.11%	5.13	178.37	3.33
Post Grad Deferred-Interest Accrued	\$3,301,017	3.72%	279	3.84%	6.17	155.30	23.07
Post Grad Deferred-Interest Paid	\$173,743	0.20%	19	0.26%	5.78	137.85	17.21
Forebearance	\$292,711	0.33%	13	0.18%	6.27	174.66	0.84
Repayment	\$53,708,292	60.49%	4,948	68.17%	5.73	127.54	65.89
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$461,683	0.52%	305	4.20%	6.81	16.36	0.15
25 to 36	\$705,344	0.79%	227	3.13%	6.57	29.85	0.58
37 to 48	\$1,115,235	1.26%	249	3.43%	6.20	41.73	0.58
49 to 60	\$1,604,234	1.81%	287	3.95%	5.65	53.25	0.89
61 to 72	\$1,450,793	1.63%	224	3.09%	5.99	65.43	0.57
73 to 84	\$2,238,588	2.52%	286	3.94%	4.69	77.12	0.86
85 to 96	\$4,527,552	5.10%	408	5.62%	4.35	88.69	0.67
97 to 108	\$4,594,377	5.17%	426	5.87%	6.26	100.79	1.83
109 to 120	\$6,689,364	7.53%	553	7.62%	6.36	112.99	0.66
121 to 132	\$2,876,710	3.24%	270	3.72%	6.43	126.16	2.37
133 to 144	\$4,532,423	5.10%	380	5.24%	6.35	138.69	1.27
145 to 156	\$7,221,515	8.13%	560	7.72%	5.87	149.54	1.39
157 to 168	\$9,111,086	10.26%	577	7.95%	5.33	162.06	2.01
169 to 180	\$41,656,660	46.92%	2,506	34.53%	6.30	178.61	98.78
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$29,154,247	32.84%	2,192	30.20%	4.13	149.95	92.96
5.25% to 6.00%	\$10,747,899	12.11%	882	12.15%	5.86	129.70	2.92
6.01% to 7.75%	\$35,757,625	40.27%	3,339	46.00%	6.89	137.51	6.45
7.76% to 8.00%	\$13,055,074	14.70%	843	11.61%	7.99	179.55	92.28
8.51% to 8.75%	\$70,720	0.08%	2	0.03%	8.75	149.36	0.00
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$8,477,447	9.55%	882	12.15%	6.09	144.18	419.53
4-Year	\$79,527,884	89.57%	6,305	86.87%	6.01	147.34	7.72
Graduate	\$273,707	0.31%	27	0.37%	6.67	140.94	14.00
Vocational/Proprietary	\$88,165	0.10%	14	0.19%	6.53	60.04	2.24
Other/Unknown	\$418,363	0.47%	30	0.41%	6.97	127.53	5.34
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$268)	0.00%	12	0.17%	6.25	86.50	0.00
\$0 to \$499	\$19,767	0.02%	81	1.12%	6.56	21.05	0.71
\$500 to \$999	\$86,169	0.10%	116	1.60%	6.32	35.43	4.19
\$1,000 to \$1,999	\$422,259	0.48%	274	3.78%	6.26	49.25	3.75
\$2,000 to \$2,999	\$865,069	0.97%	350	4.82%	6.15	60.35	2.36
\$3,000 to \$3,999	\$1,343,176	1.51%	381	5.25%	6.10	82.46	3.59
\$4,000 to \$5,999	\$4,480,122	5.05%	894	12.32%	6.12	113.42	4.60
\$6,000 to \$7,999	\$5,901,485	6.65%	847	11.67%	6.16	132.21	8.01
\$8,000 to \$9,999	\$7,068,719	7.96%	785	10.82%	5.98	137.62	5.71
\$10,000 to \$14,999	\$17,310,216	19.50%	1,406	19.37%	6.02	144.78	122.07
\$15,000 to \$19,999	\$14,663,451	16.52%	850	11.71%	6.05	155.45	109.40
\$20,000 to \$24,999	\$11,633,477	13.10%	520	7.16%	6.01	155.56	8.30
\$25,000 to \$29,999	\$9,300,057	10.47%	342	4.71%	5.91	159.22	9.59
\$30,000 to \$34,999	\$5,959,443	6.71%	185	2.55%	5.93	160.56	8.36
\$35,000 to \$39,999	\$3,298,472	3.72%	88	1.21%	5.72	158.50	10.78
\$40,000 to \$49,999	\$3,339,699	3.76%	76	1.05%	6.54	159.99	10.54
\$50,000 to \$59,999	\$1,729,068	1.95%	32	0.44%	5.78	160.76	15.13
\$60,000 to \$69,999	\$641,071	0.72%	10	0.14%	5.35	143.62	3.46
\$70,000 to \$79,999	\$446,814	0.50%	6	0.08%	6.61	176.72	14.04
\$80,000 to \$89,999	\$80,110	0.09%	1	0.01%	6.99	180.00	3.39
\$90,000 to \$99,999	\$90,000	0.10%	1	0.01%	4.79	180.00	15.42
\$100,000 to \$149,999	\$107,190	0.12%	1	0.01%	4.79	178.00	0.00
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$263)	0.00%	8	0.11%	6.32	87.32	0.00

\$0 to \$499	\$6,473	0.01%	31	0.43%	6.50	24.46	1.73
\$500 to \$999	\$30,802	0.03%	47	0.65%	6.56	35.60	1.36
\$1,000 to \$1,999	\$145,114	0.16%	104	1.43%	6.41	53.66	4.51
\$2,000 to \$2,999	\$319,407	0.36%	149	2.05%	6.48	57.50	1.31
\$3,000 to \$3,999	\$478,318	0.54%	155	2.14%	6.31	68.83	3.50
\$4,000 to \$5,999	\$1,328,246	1.50%	308	4.24%	6.30	98.51	4.09
\$6,000 to \$7,999	\$1,785,628	2.01%	320	4.41%	6.16	117.41	6.67
\$8,000 to \$9,999	\$1,941,460	2.19%	282	3.89%	6.03	122.83	5.58
\$10,000 to \$14,999	\$6,153,594	6.93%	775	10.68%	6.26	125.47	7.69
\$15,000 to \$19,999	\$6,673,144	7.52%	683	9.41%	6.03	136.76	8.12
\$20,000 to \$24,999	\$7,215,210	8.13%	654	9.01%	6.22	138.46	7.15
\$25,000 to \$29,999	\$5,925,545	6.67%	508	7.00%	6.00	146.30	10.28
\$30,000 to \$34,999	\$5,811,172	6.55%	473	6.52%	6.19	144.52	7.25
\$35,000 to \$39,999	\$5,109,295	5.75%	375	5.17%	5.91	148.64	9.27
\$40,000 to \$49,999	\$9,229,203	10.39%	631	8.69%	6.04	153.36	8.44
\$50,000 to \$59,999	\$8,815,262	9.93%	533	7.34%	5.96	156.34	403.58
\$60,000 to \$69,999	\$6,473,524	7.29%	365	5.03%	5.91	160.14	7.04
\$70,000 to \$79,999	\$4,946,269	5.57%	240	3.31%	5.88	156.31	6.74
\$80,000 to \$89,999	\$3,825,368	4.31%	169	2.33%	6.01	158.96	13.12
\$90,000 to \$99,999	\$3,794,340	4.27%	172	2.37%	5.82	164.47	6.28
\$100,000 to \$149,999	\$6,880,016	7.75%	232	3.20%	5.77	159.28	5.67
\$150,000 or more	\$1,898,439	2.14%	44	0.61%	6.10	166.73	7.87
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALASKA	\$3,795	0.00%	1	0.01%	6.89	36.00	0.00
ARIZONA	\$131,427	0.15%	14	0.19%	6.97	116.64	2.25
ARKANSAS	\$89,605	0.10%	3	0.04%	5.12	160.00	0.00
CALIFORNIA	\$221,349	0.25%	27	0.37%	6.26	99.21	9.79
COLORADO	\$166,511	0.19%	13	0.18%	5.86	133.84	4.61
CONNECTICUT	\$827,198	0.93%	69	0.95%	5.71	143.71	10.01
DELAWARE	\$100,562	0.11%	4	0.06%	5.30	139.89	0.00
DISTRICT OF COLUMBIA	\$160,617	0.18%	22	0.30%	6.88	117.03	0.61
FLORIDA	\$540,483	0.61%	45	0.62%	6.30	151.69	9.56
GEORGIA	\$197,393	0.22%	14	0.19%	5.80	133.13	0.00
HAWAII	\$25,774	0.03%	4	0.06%	6.17	140.45	0.00
IDAHO	\$11,347	0.01%	2	0.03%	7.60	66.12	0.00
ILLINOIS	\$89,581	0.10%	11	0.15%	6.01	111.08	6.07
INDIANA	\$5,841	0.01%	1	0.01%	6.89	47.00	0.00
IOWA	\$12,100	0.01%	1	0.01%	7.14	110.00	0.00
KANSAS	\$4,272	0.00%	3	0.04%	6.65	17.95	0.00
KENTUCKY	\$17,619	0.02%	6	0.08%	7.44	43.94	0.00
LOUISIANA	\$47,818	0.05%	3	0.04%	5.11	165.88	0.00
MAINE	\$76,364,408	86.01%	6,235	85.91%	6.01	148.34	53.83
MARYLAND	\$138,160	0.16%	13	0.18%	6.62	128.90	0.00

MASSACHUSETTS	\$3,113,542	3.51%	228	3.14%	6.06	140.57	6.39
MICHIGAN	\$203,400	0.23%	14	0.19%	5.98	142.46	9.68
MINNESOTA	\$52,993	0.06%	9	0.12%	6.29	105.24	0.00
MISSISSIPPI	\$9,000	0.01%	1	0.01%	4.79	180.00	18.28
MISSOURI	\$53,522	0.06%	6	0.08%	5.36	112.26	0.00
MONTANA	\$10,224	0.01%	2	0.03%	6.36	36.00	0.00
NEVADA	\$30,162	0.03%	3	0.04%	6.74	133.47	2.37
NEW HAMPSHIRE	\$1,869,942	2.11%	154	2.12%	6.00	143.21	4.60
NEW JERSEY	\$400,686	0.45%	25	0.34%	6.27	135.69	8.82
NEW MEXICO	\$67,346	0.08%	7	0.10%	6.23	92.87	12.66
NEW YORK	\$691,475	0.78%	60	0.83%	6.27	137.81	4.84
NORTH CAROLINA	\$587,194	0.66%	37	0.51%	6.09	146.19	1.33
OHIO	\$160,404	0.18%	10	0.14%	6.69	130.09	9.27
OKLAHOMA	\$11,600	0.01%	1	0.01%	4.79	180.00	2.96
OREGON	\$124,354	0.14%	8	0.11%	6.17	148.35	0.76
PENNSYLVANIA	\$461,678	0.52%	48	0.66%	6.21	136.60	6.56
RHODE ISLAND	\$437,063	0.49%	34	0.47%	6.17	137.95	0.12
SOUTH CAROLINA	\$72,323	0.08%	7	0.10%	6.03	105.99	6.59
TENNESSEE	\$200,841	0.23%	16	0.22%	6.59	144.02	4.98
TEXAS	\$322,525	0.36%	30	0.41%	6.38	132.15	2.80
UTAH	\$8,417	0.01%	1	0.01%	4.24	50.00	0.00
VERMONT	\$169,038	0.19%	17	0.23%	4.79	122.53	0.85
VIRGINIA	\$162,564	0.18%	18	0.25%	6.51	118.14	3.53
WASHINGTON	\$222,922	0.25%	20	0.28%	6.26	135.56	9.68
WISCONSIN	\$33,349	0.04%	4	0.06%	4.14	117.30	0.00
WYOMING	\$12,383	0.01%	2	0.03%	7.14	37.00	0.00
FOREIGN COUNTRY	\$140,755	0.16%	5	0.07%	7.13	143.13	0.00
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 3.00%/3.25%/3.50% Bond Rate + 3.25/3.5%	\$550,632	0.62%	73	1.01%	6.42	90.90	0.00
Bond Rate + 3.25/3.5% No BB Available	\$2,917,374	3.29%	394	5.43%	7.03	72.15	0.97
Bond Rate + 3.25/3.5% No BB Available	\$503,799	0.57%	87	1.20%	7.14	82.67	0.75
Fixed Rate Under 4%	\$13,319,434	15.00%	901	12.41%	3.32	146.38	5.33
Fixed Rate 4% to 4.99%	\$12,133,366	13.67%	990	13.64%	4.68	153.42	216.69
Fixed Rate 5% to 5.99%	\$14,377,362	16.19%	1,177	16.22%	5.70	135.28	2.63
Fixed Rate 6% to 6.99%	\$19,965,293	22.49%	1,645	22.66%	6.58	148.67	7.39
Fixed Rate 7% to 7.99%	\$24,947,585	28.10%	1,989	27.40%	7.70	160.33	51.64
Fixed Rate 8% to 8.75%	\$70,720	0.08%	2	0.03%	8.75	149.36	0.00
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$34,857,252	39.26%	2,306	31.77%	6.46	176.05	119.83
0 to 12 months	\$11,849,287	13.35%	835	11.50%	5.77	153.46	0.00

13 to 24 months	\$10,453,176	11.77%	727	10.02%	5.34	145.32	0.00
25 to 36 months	\$9,113,678	10.26%	725	9.99%	4.72	130.24	0.00
37 to 48 months	\$5,316,438	5.99%	494	6.81%	5.48	127.14	0.00
49 to 60 months	\$3,936,480	4.43%	370	5.10%	6.22	128.18	0.00
61 to 72 months	\$3,605,443	4.06%	385	5.30%	6.26	107.22	0.00
73 to 84 months	\$2,282,169	2.57%	299	4.12%	6.37	100.47	0.00
85 to 96 months	\$1,509,570	1.70%	212	2.92%	6.77	93.79	0.00
More than 96 months	\$5,862,072	6.60%	905	12.47%	7.05	74.72	0.00
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$10,210,821	11.50%	898	12.37%	6.28	142.09	11.59
Below 600	\$263,835	0.30%	27	0.37%	7.01	83.08	2.79
600 to 620	\$521,502	0.59%	42	0.58%	6.30	147.13	7.49
621 to 640	\$1,671,631	1.88%	125	1.72%	6.75	154.82	13.60
641 to 660	\$11,071,402	12.47%	876	12.07%	6.52	162.53	12.31
661 to 680	\$17,961,774	20.23%	1,594	21.96%	6.00	143.08	6.47
681 to 700	\$16,654,488	18.76%	1,348	18.57%	5.93	142.68	4.86
701 to 720	\$9,483,975	10.68%	740	10.20%	5.99	147.34	7.28
721 to 740	\$9,241,249	10.41%	730	10.06%	5.82	148.26	5.57
741 to 760	\$6,092,712	6.86%	470	6.48%	5.69	148.12	580.17
761 to 780	\$3,628,989	4.09%	263	3.62%	5.45	146.16	9.11
781 to 800	\$1,276,061	1.44%	94	1.30%	5.26	140.01	4.42
801 to 820	\$707,126	0.80%	51	0.70%	5.31	147.41	5.56
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$1,486,009	1.67%	177	2.44%	6.56	113.51	2.52
600 to 620	\$9,429	0.01%	2	0.03%	5.01	40.12	0.00
621 to 640	\$76,257	0.09%	7	0.10%	6.41	127.46	0.00
641 to 660	\$457,506	0.52%	41	0.56%	6.17	132.47	6.30
661 to 680	\$1,455,391	1.64%	125	1.72%	6.32	140.73	9.15
681 to 700	\$3,214,766	3.62%	277	3.82%	6.35	141.59	7.05
701 to 720	\$5,180,102	5.83%	443	6.10%	6.14	145.99	8.56
721 to 740	\$8,427,748	9.49%	669	9.22%	6.12	145.24	6.26
741 to 760	\$9,511,138	10.71%	816	11.24%	5.93	143.55	9.00
761 to 780	\$14,913,755	16.80%	1,224	16.86%	5.96	146.65	240.17
781 to 800	\$18,525,425	20.87%	1,549	21.34%	5.85	146.35	7.32
801 to 820	\$15,695,984	17.68%	1,276	17.58%	5.94	150.04	8.93
Over 820	\$9,832,054	11.07%	652	8.98%	6.26	156.51	9.56
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
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Not Available	\$134,927	0.15%	26	0.36%	7.01	75.83	0.73
600 to 620	\$9,429	0.01%	2	0.03%	5.01	40.12	0.00
621 to 640	\$52,126	0.06%	4	0.06%	6.25	141.74	0.00
641 to 660	\$322,877	0.36%	34	0.47%	6.40	125.88	4.82
661 to 680	\$1,220,568	1.37%	111	1.53%	6.31	142.09	10.60
681 to 700	\$3,041,588	3.43%	265	3.65%	6.39	143.69	7.52
701 to 720	\$5,240,368	5.90%	447	6.16%	6.29	145.45	8.05
721 to 740	\$8,858,591	9.98%	717	9.88%	6.13	143.74	6.45
741 to 760	\$9,942,206	11.20%	867	11.95%	5.95	141.82	8.67
761 to 780	\$15,210,558	17.13%	1,255	17.29%	5.96	145.60	235.31
781 to 800	\$18,738,331	21.11%	1,567	21.59%	5.84	146.03	7.32
801 to 820	\$16,181,943	18.23%	1,311	18.06%	5.93	150.33	8.87
Over 820	\$9,832,054	11.07%	652	8.98%	6.26	156.51	9.56
Totals	\$88,785,565	100.00%	7,258	100.00%	6.02	146.84	47.05

2024 - 2025 School Year Loan Breakdown

By Loan Repayment Option

June 30, 2025

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	153	26.5%	2,236,669.00	25.3%
Interest Only	200	34.7%	3,337,935.00	37.7%
Deferment	224	38.8%	3,283,105.00	37.1%
Total	577		8,857,709.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	131	38.2%	2,272,823.00	37.5%
Interest Only	89	25.9%	1,577,602.00	26.0%
Deferment	123	35.9%	2,217,761.00	36.5%
Total	343		6,068,186.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	284	30.9%	4,509,492.00	30.2%
Interest Only	289	31.4%	4,915,537.00	32.9%
Deferment	347	37.7%	5,500,866.00	36.9%
Total	920		14,925,895.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	131	46.1%	2,272,823.00	50.4%
Repeat Borrowers	153	53.9%	2,236,669.00	49.6%
Total	284		4,509,492.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	89	30.8%	1,577,602.00	32.1%
Repeat Borrowers	200	69.2%	3,337,935.00	67.9%
Total	289		4,915,537.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	123	35.4%	2,217,761.00	40.3%
Repeat Borrowers	224	64.6%	3,283,105.00	59.7%
Total	347		5,500,866.00	

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

6/30/2025		1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total	Number																	
Origin	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	\$8,044,838
Default Year																		
1998	Defaulted \$\$\$	\$0	\$0	\$21,964	\$0	\$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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$0	\$0	\$21,964	\$0	\$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%	0.00%
1999	Defaulted \$\$\$	\$4,939	\$2,121	\$0	\$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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$4,939	\$2,121	\$0	\$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%	0.00%
2000	Defaulted \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$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%	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
	%	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%	0.00%
	Claims/Recov \$\$\$	\$6,273	\$3,013	\$4,561	\$859	\$0	\$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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	-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%	0.00%
2004	Defaulted \$\$\$	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	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%	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
	%	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%	0.00%
	Net Defaults \$\$\$	-\$11,245	\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-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%	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
	%	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%	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	\$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%	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
	%	-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%	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
	%	0.00%	0.00%	0.07%	1.08%	0.80%	0.38%	0.52%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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
	%	0.20%	0.13%	0.26%	0.25%	0.10%	0.01%	0.01%	0.00%	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
	%	-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%	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
	%	0.52%	0.22%	0.12%	0.33%	0.49%	0.15%	0.13%	1.18%	1.10%	0.50%	0.00%	0.40%	0.00%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	-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%	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
	%	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%	0.00%
	Claims/Recov \$\$\$	\$1,875	\$1,312	\$5,828	\$24,675	\$4,039	\$3,543	\$5,318	\$4,991	\$23,478	\$1,601	\$4,793	\$1,215	\$150	\$0	\$0	\$0	\$0
	%	0.05%	0.02%	0.06%	0.26%	0.04%	0.06%	0.10%	0.07%	0.19%	0.01%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$1,875	-\$1,312	\$6,201	-\$11,786	\$825	\$20,005	\$32,447	\$49,868	\$110,194	\$91,006	\$105,319	\$37,395	\$40,552	\$6,562	\$0	\$0	\$0
	%	-0.05%	-0.02%	0.06%	-0.12%	0.01%	0.34%	0.63%	0.69%	0.88%	0.51%	0.44%	0.12%	0.12%	0.03%	0.00%	0.00%	0.00%
2010	Defaulted \$\$\$	\$0	\$14,393	\$12,643	\$15,961	\$37,184	\$15,815	\$45,339	\$53,113	\$172,456	\$254,948	\$313,173	\$233,475	\$86,393</				

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

	6/30/2025	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Net Defaults \$\$\$	\$-1,001	\$-2,523	\$-5,431	\$-16,079	\$-4,879	\$-33,991	\$-15,976	\$1,109	\$-1,671	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0	\$0	\$4,467
%	-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%	0.00%	0.06%
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	\$6,167	\$8,692
%	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%	0.11%	0.11%
Claims/Recov \$\$\$	\$2,063	\$2,688	\$13,395	\$13,598	\$2,502	\$3,597	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617	\$504	\$504
%	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%	0.01%	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	\$8,188	\$8,188
%	-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%	0.10%	0.10%
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	\$7,922	\$7,922
%	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%	0.10%	0.10%
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	\$168	\$168
%	0.05%	0.04%	0.02%	0.20%	0.04%	0.04%	0.27%	0.19%	0.24%	0.18%	0.09%	0.05%	0.03%	0.03%	0.00%	0.00%	0.00%	0.00%
Net Defaults \$\$\$	\$-2,063	\$-2,784	\$-2,070	\$-17,104	\$943	\$-2,616	\$-13,587	\$-13,837	\$-19,873	\$1,746	\$17,571	\$123,488	\$175,305	\$65,821	\$55,264	\$37,714	\$7,754	\$7,754
%	-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%	0.10%	0.10%
2016 Defaulted \$\$\$	\$0	\$4,233	\$11,617	\$11,834	\$12,368	\$0	\$0	\$6,664	\$24,868	\$56,880	\$85,201	\$201,312	\$118,741	\$59,947	\$35,001	\$9,044	\$22,673	\$22,673
%	0.00%	0.06%	0.12%	0.12%	0.19%	0.00%	0.00%	0.09%	0.20%	0.32%	0.36%	0.63%	0.35%	0.27%	0.27%	0.09%	0.28%	0.28%
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	\$838	\$838
%	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%	0.01%	0.01%
Net Defaults \$\$\$	\$-2,569	\$458	\$10,379	\$2,585	\$10,045	\$-10,437	\$-3,474	\$-10,221	\$2,511	\$22,381	\$151,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667	\$21,835	\$21,835
%	-0.07%	0.01%	0.11%	0.03%	0.16%	-0.18%	-0.07%	-0.14%	0.02%	0.12%	0.22%	0.56%	0.24%	0.16%	0.24%	0.01%	0.27%	0.27%
2017 Defaulted \$\$\$	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882	\$0	\$0
%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.10%	0.55%	0.17%	0.23%	0.13%	0.26%	0.52%	0.00%	0.00%
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	\$1,707	\$1,707
%	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%	0.02%	0.02%
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	\$-1,707	\$-1,707
%	-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%	-0.02%	-0.02%
2018 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$7,939	\$6,431	\$23,451	\$44,387	\$9,237	\$11,060	\$55,815	\$52,330	\$28,211	\$13,361	\$64,763	\$18,385	\$6,648	\$6,648
%	0.00%	0.00%	0.00%	0.00%	0.12%	0.11%	0.46%	0.62%	0.07%	0.06%	0.23%	0.16%	0.08%	0.06%	0.50%	0.18%	0.08%	0.08%
Claims/Recov \$\$\$	\$23,935	\$3,211	\$3,425	\$58,053	\$2,825	\$11,818	\$18,362	\$29,640	\$67,856	\$83,399	\$92,271	\$106,144	\$98,666	\$29,522	\$21,570	\$13,899	\$6,888	\$6,888
%	0.63%	0.05%	0.04%	0.61%	0.04%	0.20%	0.36%	0.41%	0.54%	0.39%	0.29%	0.33%	0.29%	0.13%	0.13%	0.09%	0.09%	0.09%
Net Defaults \$\$\$	\$-23,935	\$-3,211	\$-3,425	\$-58,053	\$5,114	\$-5,387	\$5,089	\$14,747	\$-58,619	\$-72,340	\$-36,456	\$-53,814	\$-70,455	\$-16,161	\$43,193	\$4,487	\$-240	\$-240
%	-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%	0.00%	0.00%
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$1,529	\$88,457	\$5,055	\$0	\$7,665	\$47,414	\$18,815	\$24,696	\$24,696
%	0.00%	0.00%	0.00%	0.00%	0.01%	0.27%	0.00%	0.00%	0.00%	0.01%	0.37%	0.02%	0.00%	0.03%	0.37%	0.18%	0.31%	0.31%
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	\$3,660	\$3,660
%	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%	0.05%	0.05%
Net Defaults \$\$\$	\$-1,941	\$-3,000	\$-1,952	\$-21,214	\$-5,338	\$-6,121	\$-11,229	\$-45,272	\$-92,042	\$-89,480	\$12,481	\$-91,667	\$-37,101	\$-9,167	\$25,965	\$11,095	\$21,037	\$21,037
%	-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%	0.26%	0.26%
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,500	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.03%	0.01%	0.01%	0.00%	0.00%	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	\$4,447	\$4,447
%	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%	0.06%	0.06%
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	\$-4,447	\$-4,447
%	-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%	-0.06%	-0.06%
2021 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,668	\$9,686	\$45,059	\$37,831	\$2,956	\$28,925	\$7,245	\$8,393	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.05%	0.19%	0.12%	0.01%	0.13%	0.08%	0.00%	0.00%	0.00%
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	\$7,347	\$7,347
%	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%	0.09%	0.09%
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	\$-7,347	\$-7,347
%	-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%	-0.09%	-0.09%
2022 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,658	\$19,760	\$0	\$43,347	\$1,134	\$5,622	\$5,679	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	0.16%	0.00%	0.14%	0.00%	0.03%	0.04%	0.00%	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	\$909	\$909
%	0.07%	0.03%	0.03%	0.06%	0.02%	0.12%	0.22%	0.13%	0.18%	0.23%	0.51%	0.28%	0.10%	0.10%	0.08%	0.04%	0.01%	0.01%
Net Defaults \$\$\$	\$-2,813	\$-2,157	\$-2,628	\$-5,726	\$-1,250	\$-7,265	\$-11,054	\$-9,486	\$-22,620	\$-41,320	\$-121,781	\$-45,076	\$-32,293	\$-15,831	\$-5,145	\$-3,831	\$-909	\$-909
%	-0.07%	-0.03%	-0.03%	-0.06%	-0.02%	-0.12%	-0.22%	-0.13%	-0.02%	-0.23%	-0.51%	-0.14%	-0.09%	-0.07%	-0.04%	-0.04%	-0.01%	-0.01%
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$96,065	\$66,478	\$97,088	\$82,979	\$2,531	\$0	\$0	\$0	\$0	\$0
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.77%	0.50%	0.41%	0.26%	0.01%	0.00%	0.00%	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	\$8,921	\$8,921
%	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%	0.08%	0.08%	0.03%	0.11%	0.11%
Net Defaults \$\$\$	\$-9,231	\$-3,375	\$-7,222	\$-4,757	\$-2,155	\$-12,168	\$-6,222	\$-26,934	\$-61,921	\$19,591	\$42,503	\$17,457	\$-25,546	\$-17,641	\$-10,736	\$-3,583	\$-8,921	\$-8,921
%	-0.24%	-0.05%	-0.08%	-0.05%	-0.03%	-0.20%	-0.12%	-0.37%	-0.50%	0.11%	0.18%	-0.05%	-0.08%	-0.08%	-0.08%	-0.03%	-0.11%	-0.11%
2024 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,868	\$11,840	\$21,783	\$37,173	\$9,573	\$0	\$22,160	\$22,160
%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.06%	0.17%	0.07%	0.00%	0.28%	0.28%
Claims/Recov \$\$\$	\$1,800	\$1,772	\$2,013	\$6,748	\$1,844	\$17,914	\$13,788	\$20,185	\$23,735	\$35,968	\$41,750	\$65,433	\$33,153	\$38,542	\$6,704	\$2,146	\$567	\$567
%	0.05%	0.03%	0.02%	0.07%	0.03%	0.20%	0.17%	0.28%	0.19%	0.20%	0.18%	0.						

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	6/30/2025	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total Origination	Number Dollar	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$13,410,593	\$12,053,947	\$11,755,070	\$15,845,139	\$17,106,778	\$15,834,652	\$7,985,728	\$369,672,442.52	\$334,944,294
Default Year																
1998	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$21,964 0.11% \$0 0.00% \$21,964 0.11%	
1999	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$7,060 0.02% \$0 0.00% \$7,060 0.02%	
2000	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$126,578 0.35% \$0 0.00% \$126,578 0.35%	
2001	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$70,596 0.17% \$14,706 0.03% \$55,890 0.13%	
2002	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$215,617 0.46% \$42,541 0.09% \$173,076 0.37%	
2003	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$29,903 0.05% \$85,184 0.16% -\$55,281 -0.10%	
2004	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$59,696 0.09% \$59,793 0.09% -\$97 0.00%	
2005	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$166,213 0.20% \$160,618 0.19% \$5,595 0.01%	
2006	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$289,114 0.27% \$70,698 0.07% \$218,416 0.20%	
2007	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$574,915 0.41% \$97,067 0.07% \$477,848 0.34%	
2008	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$337,319 0.19% \$192,217 0.11% \$145,102 0.08%	
2009	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$568,219 0.29% \$82,818 0.04% \$485,401 0.25%	
2010	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$1,265,983 0.60% \$143,524 0.07% \$1,122,460 0.53%	
2011	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$1,023,752 0.46% \$231,612 0.10% \$792,140 0.36%	
2012	Defaulted \$\$\$ % Claims/Recov \$\$\$ % Net Defaults \$\$\$ %	\$0 0.00% \$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00% \$0 0.00%												\$1,245,913 0.54% \$237,663 0.10% \$1,008,250 0.44%	
2013	Defaulted \$\$\$ % Claims/Recov \$\$\$ %	\$0 0.00% \$0 0.00%	\$0 0.00% \$0 0.00%												\$904,558 0.38% \$245,256 0.10%	

Finance Authority of Maine
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	6/30/2025	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total	Cumulative Loans in Repayment
Net Defaults \$\$\$		\$0	\$0												\$659,302	
%		0.00%	0.00%												0.28%	\$1,019,079
2014 Defaulted \$\$\$		\$0	\$0												0.42%	\$184,833
%		0.00%	0.00%												0.08%	\$834,246
Claims/Recov \$\$\$		\$0	\$0												0.34%	\$593,516
%		0.00%	0.00%												0.24%	\$174,666
Net Defaults \$\$\$		\$0	\$0												0.07%	\$418,849
%		0.00%	0.00%												0.17%	\$718,933
2015 Defaulted \$\$\$		\$7,177	\$0	\$0											0.28%	\$237,076
%		0.11%	0.00%	0.00%											0.09%	\$481,857
Claims/Recov \$\$\$		\$0	\$0	\$0											0.07%	\$418,849
%		0.00%	0.00%	0.00%											0.17%	\$718,933
Net Defaults \$\$\$		\$7,177	\$0	\$0											0.28%	\$237,076
%		0.11%	0.00%	0.00%											0.09%	\$481,857
2016 Defaulted \$\$\$		\$32,750	\$25,800	\$0	\$0										0.16%	\$622,218
%		0.51%	0.35%	0.00%	0.00%										0.23%	\$206,513
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0										-0.08%	\$408,262
%		0.00%	0.00%	0.00%	0.00%										0.15%	\$679,588
Net Defaults \$\$\$		\$32,750	\$25,800	\$0	\$0										0.25%	\$271,325
%		0.51%	0.35%	0.00%	0.00%										-0.10%	\$259,257
2017 Defaulted \$\$\$		\$0	\$0	\$5,012	\$2,412	\$0									0.09%	\$537,285
%		0.00%	0.00%	0.06%	0.03%	0.00%									0.19%	\$278,028
Claims/Recov \$\$\$		\$1,818	\$1,706	\$0	\$0	\$0									-0.10%	\$114,191
%		0.03%	0.02%	0.00%	0.00%	0.00%									0.04%	\$346,440
Net Defaults \$\$\$		-\$1,818	-\$1,706	\$5,012	\$2,412	\$0									0.12%	\$232,249
%		-0.03%	-0.02%	0.06%	0.03%	0.00%									-0.08%	\$225,178
2018 Defaulted \$\$\$		\$0	\$33,508	\$15,614	\$17,124	\$0	\$0								0.07%	\$279,124
%		0.00%	0.46%	0.20%	0.24%	0.00%	0.00%								0.09%	\$53,946
Claims/Recov \$\$\$		\$5,425	\$2,335	\$342	\$0	\$0	\$0								-0.02%	\$332,198
%		0.08%	0.03%	0.00%	0.00%	0.00%	0.00%								0.11%	\$402,408
Net Defaults \$\$\$		-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0								-0.05%	\$535,968
%		-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%								0.14%	\$98,470
2019 Defaulted \$\$\$		\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0							0.11%	\$137,498
%		0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%							0.04%	\$422,485
Claims/Recov \$\$\$		\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0							0.10%	\$68,061
%		0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%							0.02%	\$40,514
Net Defaults \$\$\$		-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0							0.08%	\$283,250
%		-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%							-0.07%	\$11,892,686
2020 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0						3.22%	\$6,163,478
%		0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%						3.55%	\$1,833%
Claims/Recov \$\$\$		\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0	\$0					1.67%	\$5,729,208
%		0.09%	0.14%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%					1.55%	1.71%
Net Defaults \$\$\$		-\$5,811	\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0							
%		-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%							
2021 Defaulted \$\$\$		\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0						
%		0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%						
Claims/Recov \$\$\$		\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0						
%		0.03%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%						
Net Defaults \$\$\$		-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0						
%		-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%						
2022 Defaulted \$\$\$		\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0					
%		0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%					
Claims/Recov \$\$\$		\$1,458	\$7,357	\$2,270	\$334	\$0	\$4,264	\$0	\$0	\$0	\$0					
%		0.02%	0.10%	0.03%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%					
Net Defaults \$\$\$		\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$0	\$0					
%		0.51%	-0.10%	-0.03%	0.00%	0.42%	0.15%	0.29%	0.18%	0.00%	0.00%					
2023 Defaulted \$\$\$		\$0	\$0	\$14,273	\$8,970	\$15,318	\$12,903	\$132,033	\$0	\$7,332	\$0	\$0				
%		0.00%	0.00%	0.18%	0.12%	0.19%	0.13%	0.98%	0.00%	0.06%	0.00%	0.00%				
Claims/Recov \$\$\$		\$5,762	\$8,239	\$3,135	\$1,668	\$1,759	\$556	\$278	\$0	\$0	\$0	\$0				
%		0.09%	0.11%	0.04%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%				
Net Defaults \$\$\$		-\$5,762	-\$8,239	\$11,138	\$7,302	\$13,559	\$12,347	\$131,755	\$0	\$7,332	\$0	\$0				
%		-0.09%	-0.11%	0.14%	0.10%	0.17%	0.12%	0.98%	0.00%	0.06%	0.00%	0.00%				
2024 Defaulted \$\$\$		\$28,091	\$18,259	\$55,599	\$5,751	\$0	\$31,675	\$57,677	\$19,835	\$12,618	\$75,421	\$9,160	\$0	\$0		
%		0.43%	0.25%	0.71%	0.08%	0.00%	0.32%	0.43%	0.16%	0.11%	0.48%	0.05%	0.00%	0.00%		
Claims/Recov \$\$\$		\$2,500	\$27,046	\$8,161	\$0	\$200	\$1,089	\$1,367	\$0	\$0	\$0	\$0	\$0	\$0		
%		0.04%	0.37%	0.10%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Net Defaults \$\$\$		\$25,591	-\$8,786	\$47,438	\$5,751	-\$200	\$30,585	\$56,310	\$19,835	\$12,618	\$75,421	\$9,160	\$0	\$0		
%		0.40%	-0.12%	0.61%	0.08%	0.00%	0.31%	0.42%	0.16%	0.11%	0.48%	0.05%	0.00%	0.00%		
2025 Defaulted \$\$\$		\$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%		
Claims/Recov \$\$\$		\$1,500	\$3,813	\$3,449	\$67	\$760	\$2,044	\$8,211	\$1,144	\$0	\$0	\$384	\$0	\$0		
%		0.02%	0.05%	0.04%	0.00%	0.01%	0.02%	0.06%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		
Net Defaults \$\$\$		-\$1,500	-\$3,813	-\$3,449	-\$67	-\$760	-\$2,044	-\$8,211	-\$1,144	\$0	\$0	-\$384	\$0	\$0		
%		-0.02%	-0.05%	-0.04%	0.00%	-0.01%	-0.02%	-0.06%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		
Total Defaulted \$\$\$		\$110,498	\$138,545	\$107,491	\$47,105	\$102,892	\$98,505	\$269,960	\$41,224	\$19,950	\$75,421	\$9,160	\$0	\$0	\$11,892,686	\$11,892,686
%		1.71%	1.89%	1.38%	0.65%	1.26%	0.98%	2.01%	0.34%	0.17%	0.48%	0.05%	0.00%	0.00%	3.22%	3.55%
Claims/Recov \$\$\$		\$42,394	\$65,833	\$21,596	\$13,277	\$2,719	\$7,953	\$9,855	\$1,144	\$0	\$0	\$384	\$0	\$0	\$6,163,478	\$6,163,478
as % of Defaults		38.37%	47.52%	20.09%	28.19%	8.07%	3.65%	2.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	\$1,833%	\$1,833%
Net Defaults \$\$\$		\$68,104	\$72,712	\$85,894	\$33,828	\$100,172	\$90,552	\$260,105	\$40,080	\$19,950	\$75,421	\$8,776	\$0	\$0	\$5,729,208	\$5,729,208
%		1.05%	0.99%	1.10%	0.47%	1.22%	0.91%	1.94%	0.33%	0.17%	0.48%	0.05%	0.00%	0.00%	1.55%	1.71%

FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2024 - JUNE 30, 2025
THROUGH JUNE 30, 2025

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/24-06/30/25 FAME Fiscal Year Through 6/30/25	07/01/23-06/30/24 FAME Fiscal Year Through 6/30/24	07/01/24-06/30/25 FAME Fiscal Year Through 6/30/25	07/01/23-06/30/24 FAME Fiscal Year Through 6/30/24	07/01/24-06/30/25 FAME Fiscal Year Through 6/30/25	07/01/23-06/30/24 FAME Fiscal Year Through 6/30/24
Applications Received	1,893	1,926	0	0	1,893	1,926
Applications Approved	920	932	0	0	920	932
Applications Denied	382	394	0	0	382	394
Applications Cancelled/Expired	476	462	0	0	476	462
Applications in Process	115	138	0	0	115	138
Approval Rate	71%	70%	0%	0%	71%	70%
Number of Disbursements	1,615	1,568	0	0	1,615	1,568
Dollar Amount of Disbursements	\$ 16,504,010	\$ 15,716,704	\$ -	\$ -	\$ 16,504,010	\$ 15,716,704
Year to Date Plan	\$ -	\$ 15,006,923	\$ -	\$ -	\$ -	\$ 15,006,923
Year to Date Variance	\$ 16,504,010	\$ 709,781	\$ -	\$ -	\$ 16,504,010	\$ 709,781
Average Disbursed Amount	\$ 10,219	\$ 10,023	\$ -	\$ -	\$ 10,219	\$ 10,023

FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2024 - JUNE 30, 2025
THROUGH JUNE 30, 2025

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN
MAINE MARITIME ACADEMY	62,971	1,738,408
UNIVERSITY OF MAINE	8,531	817,432
UNIVERSITY OF NEW ENGLAND	41,720	725,682
SAINT JOSEPH'S COLLEGE	13,639	881,033
HUSSON UNIVERSITY	-	396,830
UNIVERSITY OF SOUTHERN MAINE	-	580,533
MAINE COLLEGE OF ART	31,837	640,702
THOMAS COLLEGE	9,000	156,122
UNIVERSITY OF MAINE-FARMINGTON	-	26,000
UNIVERSITY OF MAINE-AUGUSTA	-	33,743
BATES COLLEGE	-	216,053
BOWDOIN COLLEGE	58,835	217,192
BEAL COLLEGE	-	33,485
MAINE COLLEGE OF HEALTH PROFESSIONS	15,786	57,304
COLBY COLLEGE	-	-
SOUTHERN MAINE COMMUNITY COLLEGE	-	185,320
THE LANDING SCHOOL	-	-
CENTRAL MAINE COMMUNITY COLLEGE	-	-
UNIVERSITY OF MAINE - FORT KENT	-	7,809
UNIVERSITY OF MAINE-PRESQUE ISLE	-	12,000
EASTERN MAINE COMMUNITY COLLEGE	-	-
UNITY COLLEGE	-	-
COLLEGE OF THE ATLANTIC	65,547	164,043
KENNEBEC VALLEY COMMUNITY COLLEGE	-	10,000
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-
YORK COUNTY COMMUNITY COLLEGE	-	24,661
OUT OF STATE SCHOOLS	177,580	9,579,658
Total	485,446	16,504,010

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 JUNE 30, 2025

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2025	\$7,985,728	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2024	\$15,834,652	0	\$0	0.00%	\$0.00	0	\$0	\$0	\$0	0.00%
2023	\$17,106,778	0	\$9,160	0.05%	\$0.00	0	\$0	\$384	\$8,776	0.05%
2022	\$15,845,139	1	\$75,421	0.48%	\$0.00	0	\$0	\$0	\$75,421	0.48%
2021	\$11,755,070	1	\$19,950	0.17%	\$0.00	0	\$0	\$0	\$19,950	0.17%
2020	\$12,053,947	2	\$41,224	0.34%	\$0.00	0	\$0	\$1,144	\$40,080	0.33%
2019	\$13,410,593	5	\$269,960	2.01%	\$0.00	0	\$0	\$9,855	\$260,105	1.94%
2018	\$10,004,711	5	\$98,505	0.98%	\$0.00	0	\$0	\$7,953	\$90,552	0.91%
2017	\$8,180,031	5	\$102,892	1.26%	\$0.00	0	\$0	\$2,719	\$100,172	1.22%
2016	\$7,239,071	5	\$47,105	0.65%	\$0.00	0	\$0	\$13,277	\$33,828	0.47%
2015	\$7,777,183	11	\$107,491	1.38%	\$0.00	0	\$0	\$21,596	\$85,894	1.10%
2014	\$7,320,330	9	\$138,545	1.89%	\$0.00	0	\$0	\$65,833	\$72,712	0.99%
2013	\$6,474,442	5	\$110,498	1.71%	\$0.00	0	\$0	\$42,394	\$68,104	1.05%
2012	\$8,044,838	10	\$97,259	1.21%	\$0.00	0	\$0	\$37,258	\$60,001	0.75%
2011	\$10,481,450	17	\$202,517	1.93%	\$0.00	0	\$0	\$85,912	\$116,605	1.11%
2010	\$12,983,344	19	\$311,279	2.40%	\$0.00	0	\$0	\$171,968	\$139,311	1.07%
2009	\$22,414,714	52	\$645,712	2.88%	\$0.00	0	\$0	\$261,596	\$384,116	1.71%
2008	\$34,048,382	90	\$1,271,793	3.74%	\$0.00	0	\$0	\$447,007	\$824,786	2.42%
2007	\$31,957,353	152	\$2,032,928	6.36%	\$0.00	0	\$0	\$869,893	\$1,163,036	3.64%
2006	\$23,762,942	151	\$1,843,918	7.76%	\$0.00	0	\$0	\$871,310	\$972,607	4.09%
2005	\$17,929,934	131	\$1,262,805	7.04%	\$0.00	0	\$0	\$705,720	\$557,086	3.11%
2004	\$12,506,502	113	\$1,092,972	8.74%	\$0.00	0	\$0	\$701,436	\$391,536	3.13%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$353,393	\$154,863	2.15%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$182,958	\$29,352	0.57%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$151,723	\$12,396	0.21%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$109,677	\$77,192	1.19%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$413,733	-\$30,752	-0.32%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$256,942	\$27,883	0.29%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$192,375	\$31,161	0.45%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$185,422	-\$37,566	-0.99%
TOTAL	\$369,672,443	1045	\$11,892,686	3.22%	\$0.00	0	\$0	\$6,163,478	\$5,729,208	1.55%

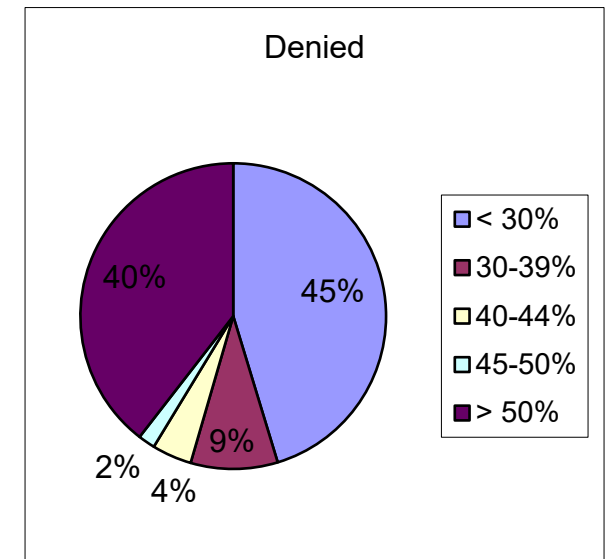
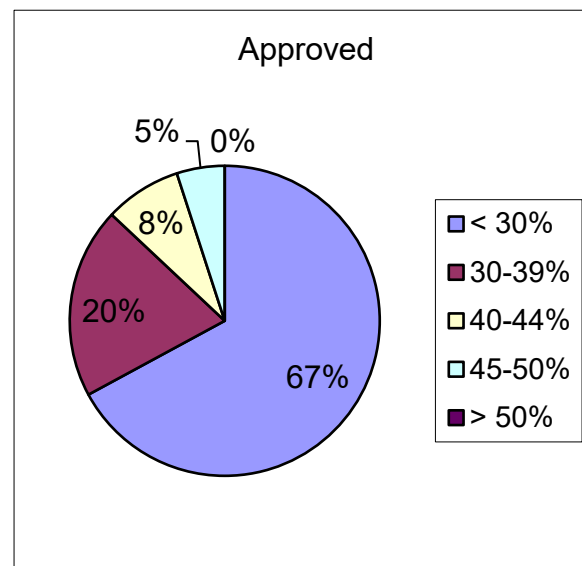
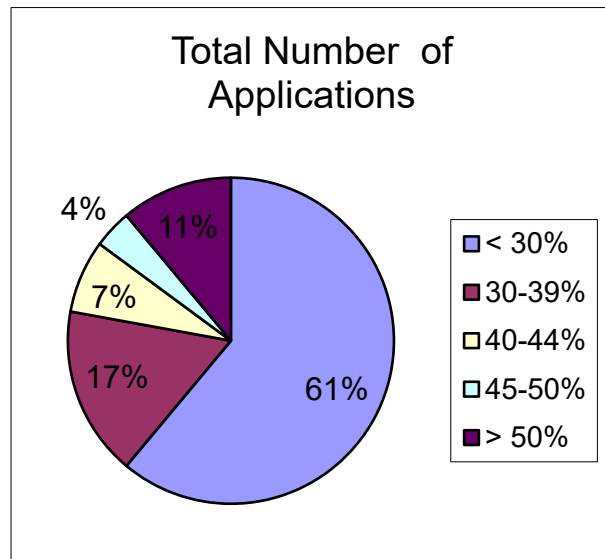
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2025

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved			Denied	
< 30%	790	61%	617	67%	78%	173	45%	22%
30-39%	218	17%	183	20%	84%	35	9%	16%
40-44%	94	7%	78	8%	83%	16	4%	17%
45-50%	49	4%	42	5%	86%	7	2%	14%
> 50%	151	11%	-	0%	0%	151	40%	100%
	1,302	100.00%	920	100%	71%	382	100%	29%

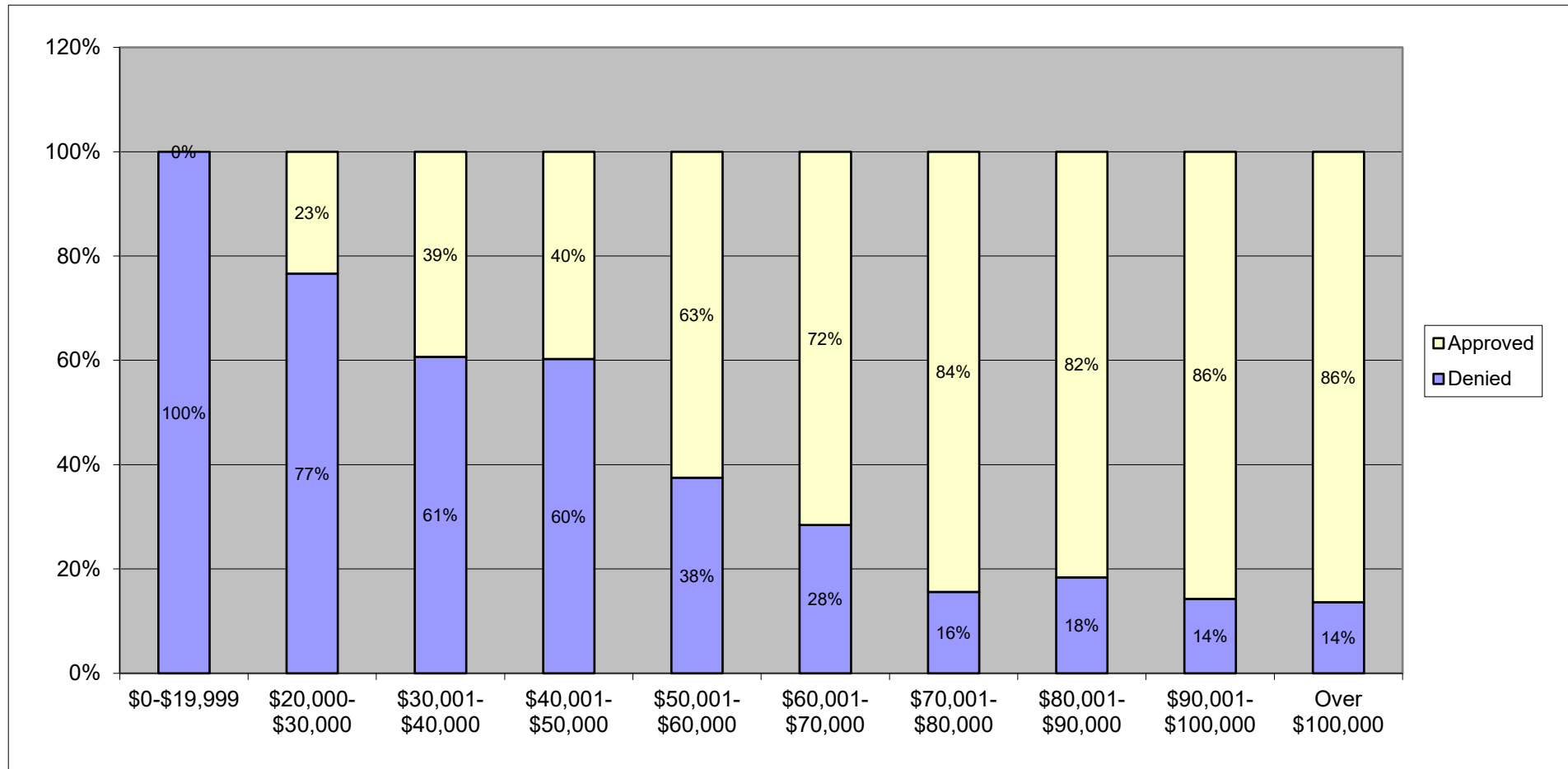


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2025

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	55	4%	-	0%	55	100%
\$20,000-\$30,000	77	6%	18	23%	59	77%
\$30,001-\$40,000	61	5%	24	39%	37	61%
\$40,001-\$50,000	83	6%	33	40%	50	60%
\$50,001-\$60,000	80	6%	50	63%	30	38%
\$60,001-\$70,000	95	7%	68	72%	27	28%
\$70,001-\$80,000	141	11%	119	84%	22	16%
\$80,001-\$90,000	98	8%	80	82%	18	18%
\$90,001-\$100,000	105	8%	90	86%	15	14%
Over \$100,000	507	39%	438	86%	69	14%
	1,302	100%	920	71%	382	29%



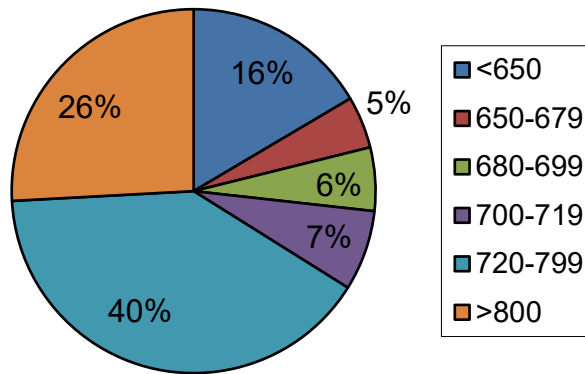
MAINE LOAN

APPROVALS AND DENIALS BY FICO SCORES

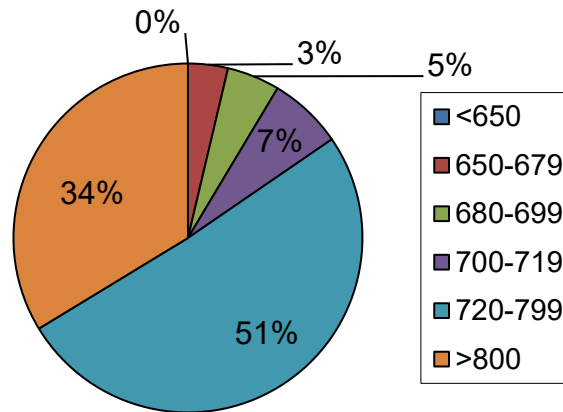
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF JUNE 30, 2025

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved			Denied	
<650	214	16%	-	0%	0%	214	56%	100%
650-679	60	5%	34	3%	57%	26	7%	43%
680-699	73	6%	45	5%	62%	28	7%	38%
700-719	93	7%	63	7%	68%	30	8%	32%
720-799	528	40%	468	51%	89%	60	16%	11%
>800	334	26%	310	34%	93%	24	6%	7%
	1,302	100%	920	100%	71%	382	100%	29%

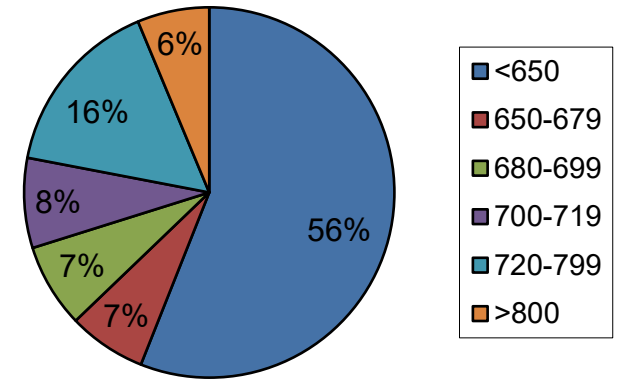
Total Number of Applications



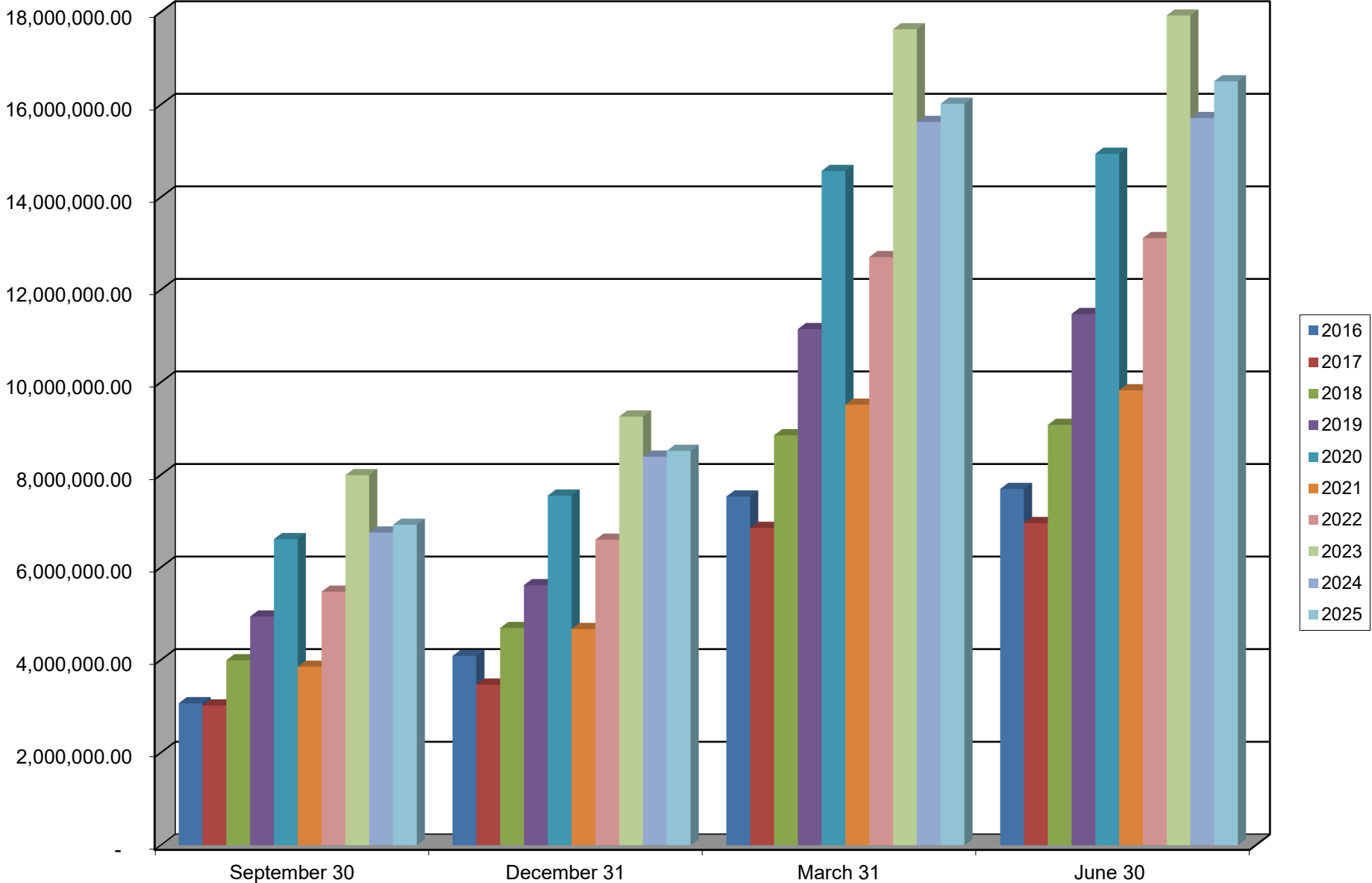
Approved



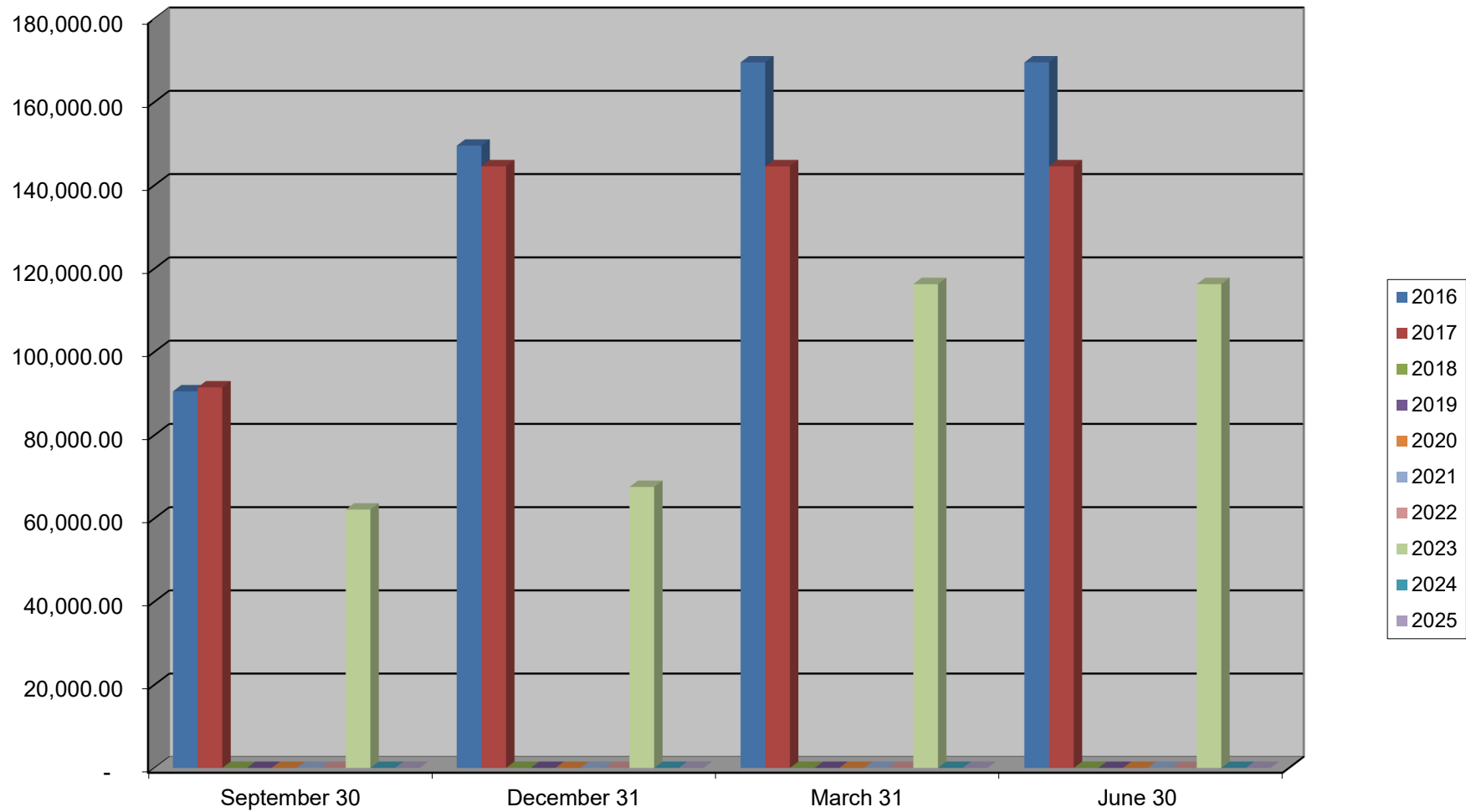
Denied



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, 2024 - JUNE 30, 2025
THROUGH JUNE 30, 2025

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	321	\$5,689,146.33	\$17,723.20	7.23%
MED LOAN	12	\$159,569.71	\$13,297.48	6.57%
CONSOLIDATION	1	\$68,863.11	\$68,863.11	7.23%
TOTAL PORTFOLIO	334	\$5,917,579.15	\$17,717.30	7.21%

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	\$99,714.19	\$319,455.67	21,140.83	\$57,624.45	\$62,535.98	\$70,653.85	\$70,225.08	\$438,980.25
MED LOAN	\$2,401.20	\$3,268.29	\$1,198.80	\$1,631.71	\$0.00	\$0.00	\$0.00	\$62,964.52
CONSOLIDATION	\$1,254.00	\$6,165.18	\$626.00	\$3,109.42	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$103,369.39	\$328,889.14	\$22,965.63	\$62,365.58	\$62,535.98	\$70,653.85	\$70,225.08	\$501,944.77

TOTAL NEW ASSIGNMENTS TO COLLECTION AGENCIES IN 2024-2025

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED
MAINE LOAN	0	\$0.00	21	\$265,957.74
MED LOAN	0	\$0.00	4	\$80,636.14
CONSOLIDATION	0	\$0.00	0	\$0.00
TOTAL ASSIGNED	0	\$0.00	25	\$346,593.88

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	3	\$58,497.76	8	\$108,771.54	0	\$1,961.77	4	\$68,380.94
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	3	\$58,497.76	8	\$108,771.54	0	\$1,961.77	4	\$68,380.94

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2024 - JUNE 30, 2025
THROUGH JUNE 30, 2025**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	123	\$2,542,992.45	\$20,674.74	7.13%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	123	\$2,542,992.45	\$20,674.74	7.13%

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	44,214.27	\$157,414.93	\$46,500.00	\$50,100.00	\$34,028.27	\$298,580.73
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	\$44,214.27	\$157,414.93	\$46,500.00	\$50,100.00	\$34,028.27	\$298,580.73

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	188	\$2,972,299.60	\$15,810.10	6.93%
MED LOAN	12	\$159,569.71	\$13,297.48	6.13%
CONSOLIDATION	1	\$68,863.11	\$68,863.11	7.14%
TOTAL D&P PORTFOLIO	201	\$3,200,732.42	\$15,924.04	6.89%

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	\$51,861.00	\$140,963.37	20,643.25	\$53,354.62	\$16,035.98	\$20,553.85	\$36,196.81	\$140,283.90
MED LOAN	\$2,401.20	\$3,268.29	\$1,198.80	\$1,631.71	\$0.00	\$0.00	\$0.00	\$62,964.52
CONSOLIDATION	\$1,254.00	\$6,165.18	\$626.00	\$3,109.42	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$55,516.20	\$150,396.84	\$22,468.05	\$58,095.75	\$16,035.98	\$20,553.85	\$36,196.81	\$203,248.42

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	10	\$173,854.28	\$17,385.43	7.32%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	10	\$173,854.28	\$17,385.43	7.32%

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	\$3,638.92	\$21,077.37	\$497.58	\$4,269.83	\$0.00	\$0.00	\$0.00	\$115.62
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	\$3,638.92	\$21,077.37	\$497.58	\$4,269.83	\$0.00	\$0.00	\$0.00	\$115.62

**Fees include regular pmts & settled