

To: Bond Review Participants
From: Carlos Mello, CEO 
Date: November 13, 2025
Re: Sep 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 Sep 30, 2025, for your review:

- Sep 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").
- Sep 30, 2025 Asset Coverage Ratio
- Sep 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
- Sep 30, 2025 Loan Characteristics Report
- Sep 30, 2025 Delinquency Analysis
- Sep 30, 2025 New Loans by Repayment Type
- Sep 30, 2025 Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- Sep 30, 2025 Cumulative Default Schedule – Static Pool (by year of origination)
- Sep 30, 2025 Loan Origination Graphs and Charts
- Sep 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 9/30/2025

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 45,087,484.40	\$ 43,650,664.15	\$ 1,436,820.25
Accounts Receivable	\$ 25,035.08	\$ 25,290.56	\$ 23.09
Interest on Ed Loans Rec	\$ 2,720,003.04	\$ 2,720,003.04	\$ -
Notes Receivable	\$ 92,703,208.97	\$ 92,703,208.97	\$ -
Less: Reserve fo Losses on Notes	\$ (1,786,431.81)	\$ (1,786,431.81)	\$ -
Other Investments	\$ 370,842.00	\$ -	\$ 370,842.00
Prepaid Expense	\$ 11,239.58	\$ 11,239.58	\$ -
Prepaid Bond Insurance	\$ 346,288.43	\$ 346,288.43	\$ -
Due To/From Other Bond Issues	\$ -	\$ (81,723.22)	\$ 81,723.22
Total Assets	\$ 139,477,669.69	\$ 137,588,539.70	\$ 1,889,408.56
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 25,875.60	\$ 17,417.91	\$ 8,457.69
Accrued Liabilities	\$ 120,272.22	\$ -	\$ 120,550.79
Accrued Interest Bonds Payable	\$ 1,893,213.12	\$ 1,893,213.12	\$ -
Accred Arbitrage-Purpose	\$ 3,554,693.56	\$ 3,554,693.56	\$ -
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)	\$ 2,955,370.97	\$ 2,955,370.97	\$ -
Deferred Loss on Refunding (Net)	\$ (660,539.37)	\$ (660,539.37)	\$ -
Deferred Change in Hedge Value (Net)	\$ (12,158.00)	\$ -	\$ (12,158.00)
Total Liabilities	\$ 133,082,255.97	\$ 132,965,684.06	\$ 116,850.48
Fund Balance			
Retained Fund Balance	\$ 6,395,413.72	\$ 4,622,855.64	\$ 1,772,558.08
Total Fund Balance	\$ 6,395,413.72	\$ 4,622,855.64	\$ 1,772,558.08
Total Liabilities and Fund Balance	\$ 139,477,669.69	\$ 137,588,539.70	\$ 1,889,408.56

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

	Actual Month 9/30/2025	Budget Month 9/30/2025	Variance Month	YTD Actual 9/30/2025	YTD Budget 9/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 455,182.25	\$ 463,800.00	\$ (8,617.75)	\$ 1,351,778.36	\$ 1,375,925.00	\$ (24,146.64)	\$ 5,700,000.00
Investment Income	\$ 169,562.70	\$ 130,975.00	\$ 38,587.70	\$ 496,810.84	\$ 427,025.00	\$ 69,785.84	\$ 1,451,400.00
Guarantee Fee Income							
Other Income	\$ 1,470.43	\$ 1,500.00	\$ (29.57)	\$ 4,260.67	\$ 4,500.00	\$ (239.33)	\$ 18,000.00
Total Revenue	\$ 626,215.38	\$ 596,275.00	\$ 29,940.38	\$ 1,852,849.87	\$ 1,807,450.00	\$ 45,399.87	\$ 7,169,400.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,955.76	\$ 57,128.50	\$ 19,172.74	\$ 154,679.64	\$ 173,782.50	\$ 19,102.86	\$ 711,589.40
Marketing	\$ 9,484.94	\$ 5,199.75	\$ (4,285.19)	\$ 22,656.46	\$ 14,439.45	\$ (8,217.01)	\$ 57,757.80
Contributions, Sponsorships, & Dues	\$ 146.37	\$ 195.76	\$ 49.39	\$ 545.23	\$ 499.39	\$ (45.84)	\$ 1,925.63
Loan Servicing	\$ 48,363.22	\$ 38,150.00	\$ (10,213.22)	\$ 91,289.59	\$ 114,250.00	\$ 22,960.41	\$ 457,000.00
Depreciation	\$ 1,149.03	\$ 1,317.59	\$ 168.56	\$ 3,389.07	\$ 4,032.67	\$ 643.60	\$ 15,571.38
Travel & Meals	\$ 324.67	\$ 1,046.69	\$ 722.02	\$ 928.83	\$ 1,613.98	\$ 685.15	\$ 6,503.86
Professional Fees	\$ 4,298.89	\$ 23,240.55	\$ 18,941.66	\$ 46,841.36	\$ 60,053.75	\$ 13,212.39	\$ 257,502.80
Bond Adminstration Expense	\$ 14,553.10	\$ 14,625.00	\$ 71.90	\$ 44,286.80	\$ 43,575.00	\$ (711.80)	\$ 174,500.00
Arbitrage Expense	\$ 27,125.00	\$ 27,100.00	\$ (25.00)	\$ 81,375.00	\$ 81,300.00	\$ (75.00)	\$ 325,500.00
Bond Financing Expense	\$ 442,623.21	\$ 440,100.00	\$ (2,523.21)	\$ 1,327,869.63	\$ 1,320,400.00	\$ (7,469.63)	\$ 5,145,000.00
Other Operating Expenses	\$ 7,770.55	\$ 11,980.26	\$ 4,209.71	\$ 24,108.80	\$ 33,674.39	\$ 9,565.59	\$ 144,519.77
Total Operating Expenses	\$ 593,794.74	\$ 620,084.10	\$ 26,289.36	\$ 1,797,970.41	\$ 1,847,621.13	\$ 49,650.72	\$ 7,297,370.64
Non-Operating Expenses							
Legal Expense-projects	\$ 1,388.03	\$ 1,000.00	\$ (388.03)	\$ 1,940.31	\$ 1,000.00	\$ (940.31)	\$ 3,000.00
Reclassification							
Provision for Losses on Notes	\$ 2,001.18	\$ 2,000.00	\$ (1.18)	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 24,000.00
FAME Admin Expense							
Total Non-Operating Expenses	\$ 3,389.21	\$ 3,000.00	\$ (389.21)	\$ 7,940.31	\$ 7,000.00	\$ (940.31)	\$ 27,000.00
Total Expenses	\$ 597,183.95	\$ 623,084.10	\$ 25,900.15	\$ 1,805,910.72	\$ 1,854,621.13	\$ 48,710.41	\$ 7,324,370.64
Change in Net Position	\$ 29,031.43	\$ (26,809.10)	\$ 55,840.53	\$ 46,939.15	\$ (47,171.13)	\$ 94,110.28	\$ (154,970.64)

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

	Actual Month 9/30/2025	Budget Month 9/30/2025	Variance Month	YTD Actual 9/30/2025	YTD Budget 9/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$455,182.25	\$463,800.00	(\$8,617.75)	\$1,351,778.36	\$1,375,925.00	\$ (24,146.64)	\$ 5,700,000.00
Investment Income	\$164,760.23	\$124,600.00	\$40,160.23	\$481,885.10	\$407,900.00	\$ 73,985.10	\$ 1,374,900.00
Guarantee Fee Income							
Other Income	\$1,368.15	\$ -	\$1,368.15	\$4,158.39	\$ -	\$ 4,158.39	\$ -
Total Revenue	\$ 621,310.63	\$ 588,400.00	\$ 32,910.63	\$ 1,837,821.85	\$ 1,783,825.00	\$ 53,996.85	\$ 7,074,900.00
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 48,363.22	\$ 38,150.00	\$ (10,213.22)	\$ 91,289.59	\$ 114,250.00	\$ 22,960.41	\$ 457,000.00
Depreciation							
Travel & Meals							
Professional Fees	\$ -	\$ -	\$ -	\$ 31,500.00	\$ -	\$ (31,500.00)	\$ 33,000.00
Bond Administration Expense	\$ 14,553.10	\$ 14,625.00	\$ 71.90	\$ 44,286.80	\$ 43,575.00	\$ (711.80)	\$ 174,500.00
Arbitrage Expense	\$ 27,125.00	\$ 27,100.00	\$ (25.00)	\$ 81,375.00	\$ 81,300.00	\$ (75.00)	\$ 325,500.00
Bond Financing Expense	\$ 442,623.21	\$ 440,100.00	\$ (2,523.21)	\$ 1,327,869.63	\$ 1,320,400.00	\$ (7,469.63)	\$ 5,145,000.00
Other Operating Expenses							
Total Operating Expenses	\$ 532,664.53	\$ 519,975.00	\$ (12,689.53)	\$ 1,576,321.02	\$ 1,559,525.00	\$ (16,796.02)	\$ 6,135,000.00
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification							
Provision for Losses on Notes	\$ 2,001.18	\$ 2,000.00	\$ (1.18)	\$ 6,000.00	\$ 6,000.00	\$ -	\$ 24,000.00
FAME Admin Expense	\$ 78,103.00	\$ 81,300.00	\$ 3,197.00	\$ 232,573.00	\$ 237,000.00	\$ 4,427.00	\$ 983,400.00
Total Non-Operating Expenses	\$ 80,104.18	\$ 83,300.00	\$ 3,195.82	\$ 238,573.00	\$ 243,000.00	\$ 4,427.00	\$ 1,007,400.00
Total Expenses	\$ 612,768.71	\$ 603,275.00	\$ (9,493.71)	\$ 1,814,894.02	\$ 1,802,525.00	\$ (12,369.02)	\$ 7,142,400.00
Change in Net Position							
	\$ 8,541.92	\$ (14,875.00)	\$ 23,416.92	\$ 22,927.83	\$ (18,700.00)	\$ 41,627.83	\$ (67,500.00)

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

	Actual Month 9/30/2025	Budget Month 9/30/2025	Variance Month	YTD Actual 9/30/2025	YTD Budget 9/30/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Investment Income	\$ 4,802.47	\$ 6,375.00	\$ (1,572.53)	\$ 14,925.74	\$ 19,125.00	\$ (4,199.26)	\$ 76,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ 102.28	\$ 1,500.00	\$ (1,397.72)	\$ 102.28	\$ 4,500.00	\$ (4,397.72)	\$ 18,000.00
Total Revenue	\$ 4,904.75	\$ 7,875.00	\$ (2,970.25)	\$ 15,028.02	\$ 23,625.00	\$ (8,596.98)	\$ 94,500.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 37,955.76	\$ 57,128.50	\$ 19,172.74	\$ 154,679.64	\$ 173,782.50	\$ 19,102.86	\$ 711,589.40
Marketing	\$ 9,484.94	\$ 5,199.75	\$ (4,285.19)	\$ 22,656.46	\$ 14,439.45	\$ (8,217.01)	\$ 57,757.80
Contributions, Sponsorships, & Dues	\$ 146.37	\$ 195.76	\$ 49.39	\$ 545.23	\$ 499.39	\$ (45.84)	\$ 1,925.63
Loan Servicing	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,149.03	\$ 1,317.59	\$ 168.56	\$ 3,389.07	\$ 4,032.67	\$ 643.60	\$ 15,571.38
Travel & Meals	\$ 324.67	\$ 1,046.69	\$ 722.02	\$ 928.83	\$ 1,613.98	\$ 685.15	\$ 6,503.86
Professional Fees	\$ 4,298.89	\$ 23,240.55	\$ 18,941.66	\$ 15,341.36	\$ 60,053.75	\$ 44,712.39	\$ 224,502.80
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 7,770.55	\$ 11,980.26	\$ 4,209.71	\$ 24,108.80	\$ 33,674.39	\$ 9,565.59	\$ 144,519.77
Total Operating Expenses	\$ 61,130.21	\$ 100,109.10	\$ 38,978.89	\$ 221,649.39	\$ 288,096.13	\$ 66,446.74	\$ 1,162,370.64
Non-Operating Expenses							
Legal Expense-projects	\$ 1,388.03	\$ 1,000.00	\$ (388.03)	\$ 1,940.31	\$ 1,000.00	\$ (940.31)	\$ 3,000.00
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
FAME Admin Expense	\$ (78,103.00)	\$ (81,300.00)	\$ (3,197.00)	\$ (232,573.00)	\$ (237,000.00)	\$ (4,427.00)	\$ (983,400.00)
Total Non-Operating Expenses	\$ (76,714.97)	\$ (80,300.00)	\$ (3,585.03)	\$ (230,632.69)	\$ (236,000.00)	\$ (5,367.31)	\$ (980,400.00)
Total Expenses	\$ (15,584.76)	\$ 19,809.10	\$ 35,393.86	\$ (8,983.30)	\$ 52,096.13	\$ 61,079.43	\$ 181,970.64
Change in Net Position	\$ 20,489.51	\$ (11,934.10)	\$ 32,423.61	\$ 24,011.32	\$ (28,471.13)	\$ 52,482.45	\$ (87,470.64)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 9/30/2025

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$25,025,564.69
RETIREMENT ACCOUNT	\$7,448.79
PRINCIPAL ACCOUNT	\$5,228,333.42
INTEREST ACCOUNT	\$1,893,213.11
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	1,696,700.00
REVENUE ACCOUNT	\$5,860,598.45
GUARANTEE FEE ACCOUNT	\$3,260,451.99
RECYCLING ACCOUNT	678,353.70
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(3,635,221.43)
STUDENT LOAN RECEIVABLE	\$92,703,208.97
PREPAID EXPENSE	\$11,239.58
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$2,720,003.04
GUARANTEE FEES RECEIVABLE	-
<hr/>	
TOTAL ASSETS	135,449,894.31
<hr/>	
BONDS ISSUED AND OUTSTANDING	\$125,125,000.00
ACCOUNTS PAYABLE	17,417.91
ACCRUED INTEREST PAYABLE	\$1,893,213.12
<hr/>	
TOTAL LIABILITIES	127,035,631.03
<hr/>	
BASE CASE SCHEDULE OF NET ASSETS	8,414,263.28
<hr/>	
PARITY RATIO	1.066

Maine Educational Loan Program

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
 Reporting period: Quarter Ending 9/30/2025

Certificate/Note/Bond Status

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

Master Trust

125,125,000
-
-
-
125,125,000

Actual Days in Period
 Weighted Average Rate

92
3.218%

Student Loan Pool Data

Pool Size (\$)
 Beginning Balance
 Loans Added
 Loans Repaid
 Capitalized Interest
 Defaulted Loans
 Adjustments
 Ending Balance

Principal
 Plus
 Capitalized
 Interest

Weighted
 Average
 Interest
 Rate (%)

88,785,565
6,708,261
(2,734,228)
140,917
(194,550)
(2,756)
92,703,209

6.09%

Cumulative:

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

31,280,000
138,390,000
-
(44,545,000)
125,125,000

Loans by Program Type

	\$	%
Traditional Loans	92,703,209	100.00%
Consolidations	-	0.00%

Cumulative:

Pool Size (\$)
 Beginning Balance
 Loans Added
 Loans Repaid
 Capitalized Interest
 Defaulted Loans
 Adjustments
 Ending Balance

138,795,511
189,375,400
(249,846,539)
25,311,628
(10,057,419)
(875,373)
92,703,209

Loans by School Type

	\$	%
4-Year	83,654,996	90.24%
2-Year	8,339,310	9.00%
Technical/Proprietary	81,825	0.09%
Graduate	189,354	0.20%
Other	437,724	0.47%
	92,703,209	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 3,260,452

Loans by Status

	\$	%
In School	3,074,794	3.32%
Grace	5,413,858	5.84%
Deferment	3,591,272	3.87%
Forbearance	161,587	0.17%
Interest Repayment	6,207,279	6.70%
Prinipal & Interest Repayment	74,178,446	80.02%
Bankruptcy	-	0.00%
In Claim Status	75,973	0.08%
All Loans	92,703,209	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

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

31-60 61-90 91-120 121-150 151-180 181+ TOTAL

146,475	305,851	190,520	58,698	78,376	18,950	798,870
0.18%	0.38%	0.24%	0.07%	0.10%	0.02%	0.99%
0.16%	0.33%	0.21%	0.06%	0.08%	0.02%	0.86%

Credit Support

	\$	%
Reserve Funds - (1)	1,696,700	1.36%
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

2.96%

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	2	41,000	0%
660-669	7	144,859	1%
670-679	8	235,902	2%
680-689	13	280,663	3%
690-699	9	186,153	2%
700-709	14	305,115	3%
710-719	23	520,186	5%
720-729	21	504,773	5%
730-739	35	796,233	7%
740-749	35	790,052	7%
750-759	32	665,327	6%
760-769	30	710,576	7%
770-779	43	872,523	8%
780-789	34	939,773	9%
790-799	33	678,880	6%
800-809	39	684,707	6%
810-819	33	604,046	6%
820-829	35	614,852	6%
>830	66	1,360,739	0%
Total	512	10,936,359	88%

Average

773

DTI Distribution	# Bwr	\$ AMT	% of Total Amt
<30%	332	6,835,783	63%
30-39%	115	2,153,074	20%
40-44%	48	1,344,456	12%
45-50%	16	531,081	5%
>50%	1	71,965	1%
TOTAL	512	10,936,359	100%

Average 26.0%

Maine Educational Loan Program

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 9/30/2025

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	92
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	2,580,794	
Loans Added	-	
Loans Repaid	(185,629)	
Capitalized Interest	(6,498)	
Defaulted Loans	-	
Adjustments	106	
Transferred between bonds		
Ending Balance	2,388,773	6.82%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	10,614,242
Loans Added	(8,994,425)
Loans Repaid	959,514
Capitalized Interest	(171,018)
Defaulted Loans	(19,540)
Adjustments	(19,540)
Ending Balance	2,388,773

Loans by Program Type

	\$	%
Traditional Loans	2,388,773	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	2,154,894	90.21%
2-Year	217,221	9.09%
Technical/Proprietary	9,215	0.39%
Graduate	7,444	0.31%
Other	-	0.00%
	2,388,773	100.00%
		-

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 193,567

Loans by Status

	\$	%
In School	-	0.00%
Grace	-	0.00%
Deferment	151,899	6.36%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	2,222,362	93.03%
Bankruptcy	-	0.00%
In Claim Status	14,512	0.61%
All Loans	2,388,773	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 \$	30,108	23,553	-	-	14,512	-	68,174
% of Loans in Repayment	1.35%	1.06%	0.00%	0.00%	0.65%	0.00%	3.07%
% of Total Loans	1.26%	0.99%	0.00%	0.00%	0.61%	0.00%	2.85%

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 9/30/2025

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	92
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 (\$)	4,028,682	
Beginning Balance	-	
Loans Added	(200,296)	
Loans Repaid	15,829	
Capitalized Interest	-	
Defaulted Loans	1	
Adjustments	1	
Transferred between bonds	3,844,215	6.32%
Ending Balance	3,844,215	6.32%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	10,080,145
Loans Added	(7,032,452)
Loans Repaid	(7,032,452)
Capitalized Interest	882,821
Defaulted Loans	(102,892)
Adjustments	16,593
Transferred between bonds	3,844,215
Ending Balance	3,844,215

Loans by Program Type

	\$	%
Traditional Loans	3,844,215	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,394,368	88.30%
2-Year	412,319	10.73%
Technical/Proprietary	4,821	0.13%
Graduate	23,073	0.60%
Other	9,633	0.25%
	3,844,215	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	326,812	8.50%
Forbearance	-	0.00%
Interest Repayment	3,182	0.08%
Principal & Interest Repayment	3,511,456	91.34%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,844,215	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	-	2,455	22,956	-	-	-	25,410
Delinquent \$	0.00%	0.07%	0.65%	0.00%	0.00%	0.00%	0.72%
% of Loans in Repayment	0.00%	0.06%	0.60%	0.00%	0.00%	0.00%	0.66%

Credit Support

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

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 9/30/2025

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	92
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 (\$)	4,347,920	
Beginning Balance	-	
Loans Added	(286,547)	
Loans Repaid	13,104	
Capitalized Interest	(14,560)	
Defaulted Loans	(165)	
Adjustments	4,059,753	6.84%
Transferred between bonds		
Ending Balance		

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	10,229,200
Loans Added	(6,957,341)
Loans Repaid	895,164
Capitalized Interest	(127,508)
Defaulted Loans	20,238
Adjustments	4,059,753
Transferred between bonds	
Ending Balance	

Loans by Program Type

	\$	%
Traditional Loans	4,059,753	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	3,554,528	87.56%
2-Year	495,885	12.21%
Technical/Proprietary	2,025	0.05%
Graduate	5,404	0.13%
Other	1,911	0.05%
	4,059,753	100.00%
		0.20

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	-	0.00%
Grace	35,678	0.88%
Deferment	375,579	9.25%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Principal & Interest Repayment	3,648,496	89.87%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	4,059,753	100.00%
(Loans in repayment includes all delinquent)		0

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	15,652	16,422	39,916	5,911	-	-	77,900
% of Loans in Repayment	0.43%	0.45%	1.09%	0.16%	0.00%	0.00%	2.14%
% of Total Loans	0.39%	0.40%	0.98%	0.15%	0.00%	0.00%	1.92%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	2.86%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program

Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 9/30/2025

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	92
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	23,576,835	
Loans Added	-	
Loans Repaid	(854,230)	
Capitalized Interest	54,089	
Defaulted Loans	(68,293)	
Adjustments	116	
Transferred between bonds		
Ending Balance	22,708,517	5.92%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	25,542,487
Loans Added	(41,563,407)
Loans Repaid	2,550,309
Capitalized Interest	(1,126,675)
Defaulted Loans	11,693
Adjustments	37,294,110
Transferred between bonds	
Ending Balance	22,708,517

Loans by Program Type

	\$	%
Traditional Loans	22,708,517	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	20,348,016	89.61%
2-Year	1,916,578	8.44%
Technical/Proprietary	65,764	0.29%
Graduate	105,766	0.47%
Other	272,393	1.20%
	22,708,517	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 2,675,616

Loans by Status

	\$	%
In School	-	0.00%
Grace	473,389	2.08%
Deferment	1,193,483	5.26%
Forbearance	67,169	0.30%
Interest Repayment	396,723	1.75%
Principal & Interest Repayment	20,549,053	90.49%
Bankruptcy	-	0.00%
In Claim Status	28,700	0.13%
All Loans	22,708,517	100.00%
(Loans in repayment includes all delinquent)		0

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	75,136	199,162	91,415	52,787	26,512	2,187	447,200
% of Loans in Repayment	0.36%	0.95%	0.44%	0.25%	0.13%	0.01%	2.13%
% of Total Loans	0.33%	0.88%	0.40%	0.23%	0.12%	0.01%	1.97%

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 9/30/2025

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	92
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	16,329,116	
Loans Added	-	
Loans Repaid	(371,562)	
Capitalized Interest	32,985	
Defaulted Loans	(64,492)	
Adjustments	68	
Transferred between bonds	-	
Ending Balance	15,926,114	4.14%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	18,942,419
Loans Added	(6,383,055)
Loans Repaid	439,058
Capitalized Interest	(163,002)
Defaulted Loans	(5,131)
Adjustments	3,095,825
Transferred between bonds	15,926,114
Ending Balance	15,926,114

Loans by Program Type

	\$	%
Traditional Loans	15,926,114	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	14,158,737	88.90%
2-Year	1,700,179	10.68%
Technical/Proprietary	-	0.00%
Graduate	18,050	0.11%
Other	49,148	0.31%
	15,926,114	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 221,526

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,167,886	7.33%
Deferment	788,313	4.95%
Forbearance	61,910	0.39%
Interest Repayment	1,644,268	10.32%
Principal & Interest Repayment	12,247,739	76.90%
Bankruptcy	-	0.00%
In Claim Status	15,999	0.10%
All Loans	15,926,114	100.00%
(Loans in repayment includes all delinquent)		(0)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans	7,361	15,272	7,535	-	37,352	-	67,520
Delinquent \$	0.05%	0.11%	0.05%	0.00%	0.27%	0.00%	0.48%
% of Loans in Repayment	0.05%	0.10%	0.05%	0.00%	0.23%	0.00%	0.42%

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 9/30/2025

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	92
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	20,721,058	
Loans Added	-	
Loans Repaid	(582,987)	
Capitalized Interest	27,733	
Defaulted Loans	(47,204)	
Adjustments	(2,359)	
Transferred between bonds	-	
Ending Balance	20,116,241	6.47%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	21,624,228
Loans Added	(3,596,929)
Loans Repaid	256,866
Capitalized Interest	(125,515)
Defaulted Loans	(10,168)
Adjustments	1,967,758
Transferred between bonds	20,116,241
Ending Balance	20,116,241

Loans by Program Type

	\$	%
Traditional Loans	20,116,241	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	18,184,978	90.40%
2-Year	1,866,250	9.28%
Technical/Proprietary	-	0.00%
Graduate	29,618	0.15%
Other	35,395	0.18%
	20,116,241	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ 169,743

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,931,228	9.60%
Deferment	612,140	3.04%
Forbearance	19,038	0.09%
Interest Repayment	1,391,287	6.92%
Principal & Interest Repayment	16,149,453	80.28%
Bankruptcy	-	0.00%
In Claim Status	13,095	0.07%
All Loans	20,116,241	100.00%
(Loans in repayment includes all delinquent)		

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	18,218	40,847	8,659	-	-	13,095	80,820
% of Loans in Repayment	0.10%	0.23%	0.05%	0.00%	0.00%	0.07%	0.46%
% of Total Loans	0.09%	0.20%	0.04%	0.00%	0.00%	0.07%	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 9/30/2025

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	92
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	17,197,051	
Loans Added	291,062	
Loans Repaid	(229,384)	
Capitalized Interest	3,674	
Defaulted Loans	-	
Adjustments	(520)	
Transferred between bonds	-	
Ending Balance	17,261,884	6.47%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	17,735,469
Loans Added	(506,763)
Loans Repaid	34,989
Capitalized Interest	-
Defaulted Loans	(1,812)
Adjustments	-
Transferred between bonds	-
Ending Balance	17,261,884

Loans by Program Type

	\$	%
Traditional Loans	17,261,884	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	15,836,964	91.75%
2-Year	1,388,695	8.04%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	36,224	0.21%
	17,261,884	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$ -

Loans by Status

	\$	%
In School	-	0.00%
Grace	1,788,801	10.36%
Deferment	143,046	0.83%
Forbearance	13,470	0.08%
Interest Repayment	1,082,209	6.27%
Principal & Interest Repayment	14,230,690	82.44%
Bankruptcy	-	0.00%
In Claim Status	3,667	0.02%
All Loans	17,261,884	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	-	8,140	20,040	-	-	3,667	31,846
Delinquent \$	0.00%	0.05%	0.13%	0.00%	0.00%	0.02%	0.21%
% of Loans in Repayment	0.00%	0.05%	0.12%	0.00%	0.00%	0.02%	0.18%

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 9/30/2025

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	92
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	4,108	
Loans Added	6,417,199	
Loans Repaid	(23,591)	
Capitalized Interest	-	
Defaulted Loans	-	
Adjustments	(3)	
Transferred between bonds	-	
Ending Balance	6,397,713	6.47%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	6,421,307
Loans Added	(23,591)
Loans Repaid	-
Capitalized Interest	-
Defaulted Loans	-
Adjustments	(3)
Transferred between bonds	-
Ending Balance	6,397,713

Loans by Program Type

	\$	%
Traditional Loans	6,397,713	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	6,022,511	94.14%
2-Year	342,183	5.35%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	33,019	0.52%
	6,397,713	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period:

\$	-
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Loans by Status

	\$	%
In School	3,074,794	48.06%
Grace	14,110	0.22%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	1,689,611	26.41%
Principal & Interest Repayment	1,619,197	25.31%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	6,397,713	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 \$	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
% 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)	312,800	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 Authority Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A- Quarter Ending 9/30/2025																
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEM.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2025	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					-	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	540		1,619	2,158	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	547		1,641	2,188	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	406		1,219	1,625	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	450		1,350	1,800	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	417		1,250	1,667	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	450		1,350	1,800	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	450		1,350	1,800	4.000%	4.000%	June 1 and December 1	12/1/2031	

TOTAL Maine Educational Loan Authority: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Quarter Ending 9/30/2025																
BOND SERIES	BOND INDENTURE	ORIGINAL ISSUE AMOUNT	BEGINNING BALANCE PER MATURITY	PRINCIPAL PAID AS SCHEDULED	PRINCIPAL PAID AS EARLY REDEM.	ENDING BALANCE PER MATURITY	TAX STATUS	Accrued Interest Balance 6/30/2025	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	3,259	-	9,778	13,038	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A- Reporting period: Quarter Ending 9/30/2025																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>	
MELA 17A-1 CUSIP: 560-42T-AA6	YES	420,000	-	-	-	-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2020		
MELA 17A-1 CUSIP: 560-42T-AB4	YES	715,000	710,000	710,000	-	-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2021		
MELA 17A-1 CUSIP: 560-42T-AC2	YES	720,000	715,000	715,000	-	-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2022		
MELA 17A-1 CUSIP: 560-42T-AD0	YES	730,000	725,000	725,000	-	-	Exempt NON-AMT	-	-	-	-	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	-	-	-	-	5.000%	June 1 and December 1	12/1/2024		
MELA 17A-1 CUSIP: 560-42T-AF5	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%	June 1 and December 1	12/1/2025		
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	-	9,250	12,333	5.000%	June 1 and December 1	12/1/2026		
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%	June 1 and December 1	12/1/2027		
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	-	6,891	9,188	3.750%	June 1 and December 1	12/1/2028		
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	-	6,000	8,000	4.000%	June 1 and December 1	12/1/2029		
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	-	5,500	7,333	4.000%	June 1 and December 1	12/1/2030		
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	-	5,750	7,667	4.000%	June 1 and December 1	12/1/2031		
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	-	5,672	7,563	4.125%	June 1 and December 1	12/1/2032		
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	-	7,219	9,625	4.125%	June 1 and December 1	12/1/2033		
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	-	7,650	10,200	4.250%	June 1 and December 1	12/1/2034		
TOTAL																
Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017 Reporting period: Quarter Ending 9/30/2025																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>	
MELA 17A-1 CUSIP: Various	YES	10,000,000	9,525,000	2,880,000	-	6,645,000	Exempt	23,357	-	70,072	93,429	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEM.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 18A-1 CUSIP: 560-42T-AR9	YES	390,000	390,000	390,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2021
MELA 18A-1 CUSIP: 560-42T-AS7	YES	550,000	550,000	550,000		-	Exempt NON-AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2022
MELA 18A-1 CUSIP: 560-42T-AT5	YES	710,000	710,000	710,000		-	Exempt NON-AMT					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					5.000%		June 1 and December 1	12/1/2024
MELA 18A-1 CUSIP: 560-42T-AV0	YES	720,000	720,000			720,000	Exempt NON-AMT	3,000		9,000	12,000	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125		9,375	12,500	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125		9,375	12,500	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		580,000	170,000	Exempt NON-AMT	496		1,488	1,983	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	483		1,450	1,933	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	438		1,313	1,750	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	450		1,350	1,800	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	450		1,350	1,800	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	450		1,350	1,800	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	550		1,650	2,200	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	350		1,050	1,400	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	450		1,350	1,800	4.000%		June 1 and December 1	12/1/2036
TOTAL															
Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEM.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	2,370,000	4,080,000	3,500,000	Exempt	13,367	-	40,100	53,467	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A- Reporting period: Quarter Ending 9/30/2025																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>	
MELA 19A-1 CUSIP: 560-42T-BH0	YES	1,420,000	-			-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2020		
MELA 19A-1 CUSIP: 560-42T-AS7	YES	1,605,000	1,605,000	1,605,000		-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2021		
MELA 19A-1 CUSIP: 560-42T-AT5	YES	2,270,000	2,270,000	2,270,000		-	Exempt NON-AMT	-	-	-	-	5.000%	June 1 and December 1	12/1/2022		
MELA 19A-1 CUSIP: 560-42T-AU2	YES	2,545,000	2,545,000	2,545,000		-	Exempt NON-AMT	-	-	-	-	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	-	-	-	-	5.000%	June 1 and December 1	12/1/2024		
MELA 19A-1 CUSIP: 560-42T-AW8	YES	3,020,000	3,020,000			3,020,000	Exempt NON-AMT	12,583		37,750	50,333	5.000%	June 1 and December 1	12/1/2025		
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000			2,930,000	Exempt NON-AMT	12,208		36,625	48,833	5.000%	June 1 and December 1	12/1/2026		
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229		36,688	48,917	5.000%	June 1 and December 1	12/1/2027		
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104		36,313	48,417	5.000%	June 1 and December 1	12/1/2028		
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,163		6,488	8,650	3.000%	June 1 and December 1	12/1/2029		
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,038		6,113	8,150	3.000%	June 1 and December 1	12/1/2030		
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,900		5,700	7,600	3.000%	June 1 and December 1	12/1/2031		
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,940		5,820	7,760	3.125%	June 1 and December 1	12/1/2032		
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,058		6,175	8,233	3.250%	June 1 and December 1	12/1/2033		
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,842		5,525	7,367	3.250%	June 1 and December 1	12/1/2034		
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,977		23,931	31,908	3.500%	June 1 and December 1	12/1/1939		
TOTAL																
Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A- Reporting period: Quarter Ending 9/30/2025																
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>	
MELA 19A-1 CUSIP: Various	YES	42,400,000	40,980,000	9,340,000	12,490,000	19,150,000	Exempt	69,042	-	207,127	276,169	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 21A-1 CUSIP: 560-42T-B20	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			-	5.000%			June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000			1,080,000	Exempt AMT	4,500		13,500	18,000	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000			1,185,000	Exempt AMT	4,938		14,813	19,750	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333		16,000	21,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000			1,280,000	Exempt AMT	5,333		16,000	21,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000			1,320,000	Exempt AMT	5,500		16,500	22,000	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000			1,270,000	Exempt AMT	5,292		15,875	21,167	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000			955,000	Exempt AMT	1,691		5,073	6,765	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000			955,000	Exempt AMT	1,791		5,372	7,163	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CL0	YES	955,000	955,000			955,000	Exempt AMT	1,890		5,670	7,560	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000			950,000	Exempt AMT	1,979		5,938	7,917	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000			940,000	Exempt AMT	1,958		5,875	7,833	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000			940,000	Exempt AMT	2,056		6,169	8,225	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000			930,000	Exempt AMT	2,034		6,103	8,138	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000			860,000	Exempt AMT	1,971		5,913	7,883	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000			740,000	Exempt AMT	1,696		5,088	6,783	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000			580,000	Exempt AMT	1,329		3,988	5,317	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000			465,000	Exempt AMT	1,114		3,342	4,456	2.875%		June 1 and December 1	12/1/2041
TOTAL															
Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 21A-1 CUSIP: Various	YES	19,145,000	19,145,000	2,460,000	-	16,685,000	Exempt	50,406	-	151,217	201,623	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 23A-1 56042T CV8	YES	1,000,000	1,000,000			1,000,000	Exempt AMT	4,167		12,500	16,667	5.000%		June 1 and December 1	12/1/2027
MELA 23A-1 56042T CW6	YES	1,400,000	1,400,000			1,400,000	Exempt AMT	5,833		17,500	23,333	5.000%		June 1 and December 1	12/1/2028
MELA 23A-1 56042T CX4	YES	1,660,000	1,660,000			1,660,000	Exempt AMT	6,917		20,750	27,667	5.000%		June 1 and December 1	12/1/2029
MELA 23A-1 56042T CY2	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958		20,875	27,833	5.000%		June 1 and December 1	12/1/2030
MELA 23A-1 56042T CZ9	YES	1,720,000	1,720,000			1,720,000	Exempt AMT	7,167		21,500	28,667	5.000%		June 1 and December 1	12/1/2031
MELA 23A-1 56042T DA3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958		20,875	27,833	5.000%		June 1 and December 1	12/1/2032
MELA 23A-1 56042T DB1	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	4,938		14,813	19,750	3.750%		June 1 and December 1	12/1/2033
MELA 23A-1 56042T DC9	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	5,267		15,800	21,067	4.000%		June 1 and December 1	12/1/2034
MELA 23A-1 56042T DD7	YES	1,465,000	1,465,000			1,465,000	Exempt AMT	4,883		14,650	19,533	4.000%		June 1 and December 1	12/1/2035
MELA 23A-1 56042T DE5	YES	1,460,000	1,460,000			1,460,000	Exempt AMT	4,867		14,600	19,467	4.000%		June 1 and December 1	12/1/2036
MELA 23A-1 56042T DF2	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100		15,300	20,400	4.250%		June 1 and December 1	12/1/2037
MELA 23A-1 56042T DG0	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100		15,300	20,400	4.250%		June 1 and December 1	12/1/2038
MELA 23A-1 56042T DH8	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,250		15,750	21,000	4.375%		June 1 and December 1	12/1/2039
MELA 23A-1 56042T DJ4	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2040
MELA 23A-1 56042T DK1	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2041
MELA 23A-1 56042T DL9	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400		16,200	21,600	4.500%		June 1 and December 1	12/1/2042
MELA 23A-1 56042T DM7	YES	1,450,000	1,450,000			1,450,000	Exempt AMT	5,438		16,313	21,750	4.500%		June 1 and December 1	12/1/2043
MELA 23A-1 56042T DNS	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	7,050		21,150	28,200	4.500%		June 1 and December 1	12/1/2039
TOTAL															
Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A- Reporting period: Quarter Ending 9/30/2025															
<u>BOND SERIES</u>	<u>BOND INDENTURE</u>	<u>ORIGINAL ISSUE AMOUNT</u>	<u>BEGINNING BALANCE PER Maturity</u>	<u>PRINCIPAL PAID AS SCHEDULED</u>	<u>PRINCIPAL PAID AS EARLY REDEMP.</u>	<u>ENDING BALANCE PER Maturity</u>	<u>TAX STATUS</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	<u>Accrued Interest Balance 6/30/2025</u>	<u>INTEREST RATE</u>	<u>AVERAGE RATE FOR PERIOD</u>	<u>INTEREST PAYMENT DATE</u>	<u>Maturity Date</u>
MELA 23A-1 CUSIP: Various	YES	27,175,000	27,175,000	-	-	27,175,000	Exempt	102,092	-	306,275	408,367	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2024A- Reporting period: Quarter Ending 9/30/2025															
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 6/30/2025	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		9,319	12,425	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		12,797	17,063	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		15,094	20,125	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		15,291	20,388	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		15,684	20,913	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		15,291	20,388	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		12,300	16,400	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		12,684	16,913	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		11,369	15,158	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		11,703	15,604	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		11,925	15,900	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		11,925	15,900	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		12,256	16,342	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		12,588	16,783	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		12,588	16,783	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		12,919	17,225	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		13,833	18,444	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		15,188	20,250	5.000%		June 1 and December 1	12/1/2045
TOTAL Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: Quarter Ending 9/30/2025															
MELA 24A-1 CUSIP: Various	YES	19,670,000	19,670,000	-	-	19,670,000	Exempt	78,251	-	234,752	313,002	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authorit Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2025A- Reporting period: Quarter Ending 9/30/2025																
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 6/30/2025	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	7,111	-	20,000	27,111	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	7,867	-	22,125	29,992	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	8,356	-	23,500	31,856	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	9,022	-	25,375	34,397	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	8,867	-	24,938	33,804	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	8,867	-	24,938	33,804	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	8,444	-	23,750	32,194	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	8,444	-	23,750	32,194	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	8,178	-	23,000	31,178	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	7,608	-	21,397	29,005	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	7,608	-	21,397	29,005	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	7,793	-	21,919	29,712	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	7,933	-	22,313	30,246	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	8,167	-	22,969	31,135	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	8,353	-	23,494	31,847	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	8,913	-	25,069	33,982	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	9,333	-	26,250	35,583	5.250%		June 1 and December 1	12/1/2047	
TOTAL																
Issuer: Maine Educational Loan Authorit 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	140,864	-	396,181	537,046	Various	Various	June 1 and December 1	Various	

182,355,000 171,655,000 21,210,000 25,320,000 125,125,000 503,917 38,508 1,430,731 1,896,139

	10/31/24		11/30/24		12/31/24		01/31/25		02/28/25		03/31/25	
FIRSTMARK												
Loan Balance	\$ 86,650,493		\$ 86,169,387		\$ 85,949,973		\$ 91,154,187		\$ 91,308,943		\$ 90,628,355	
Repayment	\$ 68,372,456	78.9%	\$ 69,220,921	80.3%	\$ 68,446,641	79.6%	\$ 71,074,434	78.0%	\$ 71,330,633	78.1%	\$ 70,572,052	
Problem Loans:												
In Claim Status	\$ 20,640		\$ 13,322		\$ 149,668		\$ 97,513		\$ 113,729		\$ 16,791	
Uninsured	\$ 15,544		\$ 15,354		\$ 15,122							
Bankruptcy	\$ 262,636		\$ 333,565		\$ 427,423		\$ 139,630		\$ 139,630		\$ 388,884	
Forbearance												
Delinquent Loans												
31-60 days	\$ 242,905		\$ 348,123		\$ 355,340		\$ 654,605		\$ 338,793		\$ 323,149	
61-90 days	\$ 185,926		\$ 120,849		\$ 245,472		\$ 258,599		\$ 335,758		\$ 240,817	
> 90 days	\$ 278,837		\$ 402,880		\$ 231,880		\$ 146,475		\$ 159,174		\$ 243,416	
Subtotal Delinquent Loans	\$ 707,669		\$ 871,851		\$ 832,692		\$ 1,059,679		\$ 833,723		\$ 807,382	
% of Repayment												
Total Problem Loans	\$ 1,006,488	1.16%	\$ 1,234,092	1.43%	\$ 1,424,905	1.66%	\$ 1,296,822	1.42%	\$ 1,087,084	1.19%	\$ 1,213,058	1.34%
% of Repayment		1.472%		1.783%		2.082%		1.825%		1.524%		1.719%

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 9/30/2025

Portfolio Summary

Total Current Balance	\$92,703,209
Total Loans	7,653
Wtd Avg Borrower Rate	6.11
Wtd Avg Remaining Term	147.17
Wtd Avg Interim Months	49.30
Total Accounts	3,735
Avg Balance per Borrower	\$24,820
Avg Balance per Loan	\$12,113

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$91,771,841	99.00%	7,556	98.73%	6.10	147.60	49.78
MELA Private Consolidation Loan	\$160,027	0.17%	11	0.14%	7.78	113.99	0.00
The Maine Medical Loan	\$771,341	0.83%	86	1.12%	6.47	102.96	2.14
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$15,452,427	16.67%	1,083	14.15%	7.37	179.49	23.82
School Interest Paid	\$10,156,216	10.96%	681	8.90%	6.22	178.45	23.91
Grace Interest Accrued	\$5,413,858	5.84%	360	4.70%	6.81	178.80	0.53
Grace Interest Paid	\$4,525,202	4.88%	277	3.62%	5.13	178.60	0.71
Post Grad Deferred-Interest Accrued	\$3,408,834	3.68%	284	3.71%	6.11	157.73	18.08
Post Grad Deferred-Interest Paid	\$182,438	0.20%	18	0.24%	5.88	144.08	14.79
Forebearance	\$161,587	0.17%	9	0.12%	6.11	151.09	5.16
Repayment	\$53,402,647	57.61%	4,941	64.56%	5.73	125.33	72.80
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$464,026	0.50%	299	3.91%	6.55	16.83	0.12
25 to 36	\$818,328	0.88%	245	3.20%	6.30	31.03	0.85
37 to 48	\$1,194,022	1.29%	261	3.41%	5.85	43.46	0.75
49 to 60	\$1,379,698	1.49%	247	3.23%	5.83	54.06	0.67
61 to 72	\$1,841,882	1.99%	246	3.21%	4.91	67.39	0.73
73 to 84	\$3,348,800	3.61%	346	4.52%	3.93	80.92	0.94
85 to 96	\$4,087,733	4.41%	382	4.99%	5.83	91.28	1.71
97 to 108	\$5,210,682	5.62%	466	6.09%	6.29	103.54	1.01
109 to 120	\$5,821,902	6.28%	527	6.89%	6.38	114.44	0.41
121 to 132	\$2,843,254	3.07%	263	3.44%	6.45	124.86	2.17
133 to 144	\$4,990,913	5.38%	416	5.44%	6.28	137.63	0.83
145 to 156	\$6,679,409	7.21%	520	6.79%	5.85	148.22	1.29
157 to 168	\$8,849,024	9.55%	560	7.32%	5.32	160.16	1.98
169 to 180	\$45,173,536	48.73%	2,875	37.57%	6.45	178.44	99.88
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$28,464,697	30.71%	2,162	28.25%	4.13	148.91	94.18
5.25% to 6.00%	\$11,267,096	12.15%	928	12.13%	5.87	126.46	2.56
6.01% to 7.75%	\$36,947,969	39.86%	3,449	45.07%	6.88	138.17	16.01
7.76% to 8.00%	\$15,953,863	17.21%	1,112	14.53%	7.99	179.57	79.53
8.51% to 8.75%	\$69,584	0.08%	2	0.03%	8.75	147.04	0.00
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$8,339,310	9.00%	881	11.51%	6.17	144.63	426.23
4-Year	\$83,654,996	90.24%	6,701	87.56%	6.09	147.64	12.05
Graduate	\$189,354	0.20%	25	0.33%	6.51	132.83	18.47
Vocational/Proprietary	\$81,825	0.09%	14	0.18%	6.51	58.59	1.66
Other/Unknown	\$437,724	0.47%	32	0.42%	7.04	129.65	8.53
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3)	0.00%	4	0.05%	6.79	89.79	0.00
\$0 to \$499	\$20,487	0.02%	80	1.05%	6.45	31.07	2.10
\$500 to \$999	\$71,114	0.08%	97	1.27%	6.03	41.81	3.17
\$1,000 to \$1,999	\$473,505	0.51%	311	4.06%	6.26	47.42	3.22
\$2,000 to \$2,999	\$816,790	0.88%	329	4.30%	6.16	64.24	3.66
\$3,000 to \$3,999	\$1,384,198	1.49%	393	5.14%	6.17	85.97	257.67
\$4,000 to \$5,999	\$4,689,041	5.06%	938	12.26%	6.17	115.90	5.58
\$6,000 to \$7,999	\$6,319,032	6.82%	909	11.88%	6.26	134.50	7.22
\$8,000 to \$9,999	\$7,714,444	8.32%	858	11.21%	6.11	139.30	6.69
\$10,000 to \$14,999	\$19,161,335	20.67%	1,559	20.37%	6.17	146.52	112.41
\$15,000 to \$19,999	\$15,613,571	16.84%	906	11.84%	6.17	155.71	103.69
\$20,000 to \$24,999	\$12,124,158	13.08%	543	7.10%	6.04	154.30	8.16
\$25,000 to \$29,999	\$9,370,363	10.11%	345	4.51%	5.98	158.78	9.06
\$30,000 to \$34,999	\$5,569,757	6.01%	173	2.26%	6.02	159.93	7.39
\$35,000 to \$39,999	\$3,215,528	3.47%	86	1.12%	5.65	158.50	8.98
\$40,000 to \$49,999	\$3,346,943	3.61%	76	0.99%	6.49	156.96	9.55
\$50,000 to \$59,999	\$1,512,077	1.63%	28	0.37%	5.63	159.18	12.72
\$60,000 to \$69,999	\$577,806	0.62%	9	0.12%	5.43	149.36	1.49
\$70,000 to \$79,999	\$447,052	0.48%	6	0.08%	6.58	175.93	11.97
\$80,000 to \$89,999	\$80,110	0.09%	1	0.01%	6.99	180.00	0.00
\$90,000 to \$99,999	\$90,000	0.10%	1	0.01%	4.79	180.00	12.39
\$100,000 to \$149,999	\$105,901	0.11%	1	0.01%	4.79	175.00	0.00
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3)	0.00%	4	0.05%	6.79	89.79	0.00

\$0 to \$499	\$8,106	0.01%	33	0.43%	6.73	33.92	1.22
\$500 to \$999	\$28,035	0.03%	42	0.55%	6.22	47.04	1.75
\$1,000 to \$1,999	\$174,621	0.19%	127	1.66%	6.46	47.00	3.37
\$2,000 to \$2,999	\$297,299	0.32%	131	1.71%	6.35	61.87	2.79
\$3,000 to \$3,999	\$443,352	0.48%	143	1.87%	6.42	76.36	795.65
\$4,000 to \$5,999	\$1,423,109	1.54%	329	4.30%	6.20	100.78	5.66
\$6,000 to \$7,999	\$1,828,234	1.97%	324	4.23%	6.31	119.68	7.51
\$8,000 to \$9,999	\$2,143,656	2.31%	313	4.09%	6.13	121.34	6.70
\$10,000 to \$14,999	\$6,511,595	7.02%	804	10.51%	6.33	129.38	9.69
\$15,000 to \$19,999	\$6,841,010	7.38%	694	9.07%	6.15	139.23	9.37
\$20,000 to \$24,999	\$7,302,942	7.88%	678	8.86%	6.23	135.81	7.60
\$25,000 to \$29,999	\$6,442,200	6.95%	554	7.24%	6.07	149.51	8.31
\$30,000 to \$34,999	\$5,571,488	6.01%	481	6.29%	6.27	141.25	7.02
\$35,000 to \$39,999	\$5,300,800	5.72%	396	5.17%	5.97	149.46	9.03
\$40,000 to \$49,999	\$9,737,953	10.50%	688	8.99%	6.14	153.45	8.76
\$50,000 to \$59,999	\$8,918,746	9.62%	566	7.40%	6.11	157.05	398.79
\$60,000 to \$69,999	\$7,355,169	7.93%	421	5.50%	5.98	159.10	8.13
\$70,000 to \$79,999	\$5,238,187	5.65%	259	3.38%	6.00	152.85	6.16
\$80,000 to \$89,999	\$3,402,158	3.67%	170	2.22%	5.94	154.88	10.85
\$90,000 to \$99,999	\$3,812,015	4.11%	175	2.29%	5.97	163.44	6.26
\$100,000 to \$149,999	\$8,110,458	8.75%	278	3.63%	5.96	162.13	6.25
\$150,000 or more	\$1,812,078	1.95%	43	0.56%	6.02	165.07	6.12
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALASKA	\$3,408	0.00%	1	0.01%	6.89	33.00	0.00
ARIZONA	\$129,296	0.14%	13	0.17%	6.98	115.05	1.06
ARKANSAS	\$81,723	0.09%	3	0.04%	5.06	157.00	0.00
CALIFORNIA	\$193,274	0.21%	25	0.33%	6.25	93.23	0.18
COLORADO	\$162,543	0.18%	12	0.16%	5.87	132.41	4.20
CONNECTICUT	\$818,177	0.88%	69	0.90%	5.71	143.13	6.38
DELAWARE	\$98,107	0.11%	4	0.05%	5.16	137.11	0.00
DISTRICT OF COLUMBIA	\$114,912	0.12%	18	0.24%	6.97	109.84	0.76
FLORIDA	\$515,851	0.56%	44	0.57%	6.38	150.79	8.56
GEORGIA	\$194,576	0.21%	14	0.18%	5.93	131.71	9.51
HAWAII	\$25,343	0.03%	4	0.05%	6.17	137.66	0.00
IDAHO	\$10,591	0.01%	2	0.03%	7.62	65.52	0.00
ILLINOIS	\$86,918	0.09%	11	0.14%	6.01	109.27	5.59
INDIANA	\$5,512	0.01%	1	0.01%	6.89	44.00	0.00
IOWA	\$11,947	0.01%	1	0.01%	7.14	107.00	0.00
KANSAS	\$3,192	0.00%	2	0.03%	6.69	16.31	0.00
KENTUCKY	\$11,270	0.01%	5	0.07%	7.53	45.33	0.00
LOUISIANA	\$47,183	0.05%	3	0.04%	5.11	162.90	0.00
MAINE	\$80,389,945	86.72%	6,643	86.80%	6.10	148.68	56.15
MARYLAND	\$135,361	0.15%	13	0.17%	6.62	126.34	0.00

MASSACHUSETTS	\$3,125,831	3.37%	227	2.97%	6.13	141.34	7.11
MICHIGAN	\$218,969	0.24%	17	0.22%	6.14	142.07	7.19
MINNESOTA	\$49,632	0.05%	9	0.12%	6.30	104.17	0.00
MISSISSIPPI	\$9,000	0.01%	1	0.01%	4.79	180.00	15.25
MISSOURI	\$51,079	0.06%	6	0.08%	5.33	111.21	0.00
MONTANA	\$9,445	0.01%	2	0.03%	6.36	33.00	0.00
NEVADA	\$27,910	0.03%	3	0.04%	6.75	129.55	1.34
NEW HAMPSHIRE	\$1,968,562	2.12%	158	2.06%	6.05	142.17	4.16
NEW JERSEY	\$396,448	0.43%	25	0.33%	6.29	133.85	0.00
NEW MEXICO	\$65,110	0.07%	7	0.09%	6.20	93.60	11.29
NEW YORK	\$787,449	0.85%	63	0.82%	6.22	139.77	3.45
NORTH CAROLINA	\$564,044	0.61%	37	0.48%	6.11	144.39	1.15
OHIO	\$157,052	0.17%	10	0.13%	6.70	130.05	7.61
OKLAHOMA	\$11,600	0.01%	1	0.01%	4.79	180.00	0.00
OREGON	\$122,131	0.13%	8	0.10%	6.17	146.69	0.00
PENNSYLVANIA	\$322,571	0.35%	36	0.47%	5.81	124.53	8.63
RHODE ISLAND	\$398,581	0.43%	35	0.46%	6.19	133.69	0.01
SOUTH CAROLINA	\$70,310	0.08%	7	0.09%	6.02	104.02	5.98
TENNESSEE	\$197,817	0.21%	16	0.21%	6.59	142.82	4.04
TEXAS	\$303,117	0.33%	28	0.37%	6.34	133.55	2.57
UTAH	\$7,604	0.01%	1	0.01%	4.24	47.00	0.00
VERMONT	\$197,190	0.21%	19	0.25%	5.36	130.68	3.83
VIRGINIA	\$212,646	0.23%	21	0.27%	6.15	136.50	2.15
WASHINGTON	\$208,076	0.22%	17	0.22%	6.20	134.45	0.00
WISCONSIN	\$31,763	0.03%	4	0.05%	4.11	116.58	0.00
WYOMING	\$11,464	0.01%	2	0.03%	7.14	34.00	0.00
FOREIGN COUNTRY	\$138,680	0.15%	5	0.07%	7.13	140.33	0.00
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Borrower Rate Schema	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
3 Month T-bill + 3.25/3.5%	\$524,537	0.57%	72	0.94%	6.42	89.88	0.00
Bond Rate + 3.25/3.5%	\$2,706,950	2.92%	372	4.86%	7.03	71.19	1.14
Bond Rate + 3.25/3.5% No BB	\$467,007	0.50%	81	1.06%	7.14	82.14	0.63
Fixed Rate Under 4%	\$13,023,255	14.05%	892	11.66%	3.32	145.17	4.31
Fixed Rate 4% to 4.99%	\$11,789,919	12.72%	966	12.62%	4.68	153.00	221.86
Fixed Rate 5% to 5.99%	\$14,841,311	16.01%	1,226	16.02%	5.72	131.96	2.37
Fixed Rate 6% to 6.99%	\$21,169,546	22.84%	1,734	22.66%	6.58	147.61	7.06
Fixed Rate 7% to 7.99%	\$28,111,101	30.32%	2,308	30.16%	7.72	162.83	60.84
Fixed Rate 8% to 8.75%	\$69,584	0.08%	2	0.03%	8.75	147.04	0.00
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Seasoning	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Interim	\$37,648,264	40.61%	2,632	34.39%	6.63	176.36	121.39
0 to 12 months	\$12,490,339	13.47%	892	11.66%	5.78	158.67	0.00

13 to 24 months	\$10,651,707	11.49%	743	9.71%	5.38	143.04	0.00
25 to 36 months	\$7,892,473	8.51%	643	8.40%	5.57	131.53	0.00
37 to 48 months	\$6,795,294	7.33%	573	7.49%	4.86	117.86	0.00
49 to 60 months	\$4,166,761	4.49%	391	5.11%	5.63	118.86	0.00
61 to 72 months	\$3,105,163	3.35%	324	4.23%	6.36	110.06	0.00
73 to 84 months	\$2,815,138	3.04%	334	4.36%	6.32	101.48	0.00
85 to 96 months	\$1,323,137	1.43%	202	2.64%	6.37	81.57	0.00
More than 96 months	\$5,814,934	6.27%	919	12.01%	7.02	73.76	0.00
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Borrower FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$9,639,216	10.40%	893	11.67%	6.26	142.19	11.40
Below 600	\$246,489	0.27%	25	0.33%	7.02	82.63	1.89
600 to 620	\$465,819	0.50%	41	0.54%	6.30	147.28	4.74
621 to 640	\$1,463,684	1.58%	123	1.61%	6.65	150.08	11.37
641 to 660	\$11,166,215	12.05%	895	11.69%	6.69	161.53	45.15
661 to 680	\$19,097,297	20.60%	1,708	22.32%	6.09	144.08	6.74
681 to 700	\$17,751,442	19.15%	1,427	18.65%	6.03	144.34	5.91
701 to 720	\$10,485,738	11.31%	823	10.75%	6.10	146.94	8.16
721 to 740	\$9,904,509	10.68%	781	10.21%	5.89	148.72	5.68
741 to 760	\$6,363,326	6.86%	489	6.39%	5.81	148.57	554.66
761 to 780	\$4,071,555	4.39%	296	3.87%	5.61	145.86	5.28
781 to 800	\$1,339,324	1.44%	100	1.31%	5.46	142.08	4.98
801 to 820	\$708,596	0.76%	52	0.68%	5.35	146.08	5.14
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Co-Signer FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Not Available	\$1,437,124	1.55%	174	2.27%	6.60	111.92	2.72
600 to 620	\$8,514	0.01%	2	0.03%	4.94	38.07	0.00
621 to 640	\$76,727	0.08%	6	0.08%	6.35	126.61	0.00
641 to 660	\$481,258	0.52%	45	0.59%	6.29	135.02	7.81
661 to 680	\$1,482,283	1.60%	132	1.72%	6.39	142.85	8.79
681 to 700	\$3,266,436	3.52%	286	3.74%	6.42	141.42	8.62
701 to 720	\$5,141,557	5.55%	449	5.87%	6.18	146.83	75.77
721 to 740	\$8,517,030	9.19%	682	8.91%	6.17	145.70	6.94
741 to 760	\$9,823,482	10.60%	854	11.16%	6.04	144.10	9.32
761 to 780	\$14,970,944	16.15%	1,256	16.41%	5.99	145.86	239.48
781 to 800	\$19,125,245	20.63%	1,571	20.53%	5.95	146.73	7.48
801 to 820	\$16,442,760	17.74%	1,355	17.71%	6.04	150.56	7.82
Over 820	\$11,929,849	12.87%	841	10.99%	6.39	155.65	10.39
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

Max FICO	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
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Not Available	\$124,274	0.13%	24	0.31%	7.05	74.85	0.00
600 to 620	\$8,514	0.01%	2	0.03%	4.94	38.07	0.00
621 to 640	\$53,800	0.06%	3	0.04%	6.19	140.49	0.00
641 to 660	\$308,773	0.33%	34	0.44%	6.37	123.86	4.34
661 to 680	\$1,257,294	1.36%	119	1.55%	6.40	145.16	10.26
681 to 700	\$2,974,353	3.21%	265	3.46%	6.42	143.46	8.72
701 to 720	\$5,177,228	5.58%	452	5.91%	6.34	145.51	75.10
721 to 740	\$8,981,485	9.69%	736	9.62%	6.18	144.39	7.09
741 to 760	\$10,224,207	11.03%	901	11.77%	6.05	142.32	8.96
761 to 780	\$15,387,837	16.60%	1,296	16.93%	6.01	145.00	233.05
781 to 800	\$19,346,550	20.87%	1,590	20.78%	5.94	146.43	7.46
801 to 820	\$16,929,044	18.26%	1,390	18.16%	6.02	150.77	7.77
Over 820	\$11,929,849	12.87%	841	10.99%	6.39	155.65	10.39
Totals	\$92,703,209	100.00%	7,653	100.00%	6.11	147.17	49.30

2024 - 2025 School Year Loan Breakdown

By Loan Repayment Option
September 30, 2025

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	82	25.1%	1,952,778.00	29.0%
Interest Only	107	32.7%	2,208,580.00	32.8%
Deferment	138	42.2%	2,578,997.00	38.3%
Total	327		6,740,355.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	48	36.9%	1,108,701.00	36.2%
Repeat Borrowers	82	63.1%	1,952,778.00	63.8%
Total	130		3,061,479.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	48	25.9%	1,108,701.00	26.4%
Interest Only	58	31.4%	1,164,767.00	27.8%
Deferment	79	42.7%	1,922,536.00	45.8%
Total	185		4,196,004.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	58	35.2%	1,164,767.00	34.5%
Repeat Borrowers	107	64.8%	2,208,580.00	65.5%
Total	165		3,373,347.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	130	25.4%	3,061,479.00	28.0%
Interest Only	165	32.2%	3,373,347.00	30.8%
Deferment	217	42.4%	4,501,533.00	41.2%
Total	512		10,936,359.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	79	36.4%	1,922,536.00	42.7%
Repeat Borrowers	138	63.6%	2,578,997.00	57.3%
Total	217		4,501,533.00	

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

	9/30/2025	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Total	Number																	
Origination	Dollar	\$3,799,009	\$6,916,140	\$9,570,156	\$9,525,419	\$6,460,824	\$5,961,612	\$5,122,925	\$7,199,223	\$12,506,502	\$17,929,934	\$23,762,942	\$31,957,353	\$34,048,382	\$22,414,714	\$12,983,344	\$10,481,450	\$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	\$0	\$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	\$0	\$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	\$70,15													

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9/30/2025	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
Net Defaults \$\$\$	-\$11,001	-\$2,523	-\$5,431	-\$16,079	-\$4,879	-\$3,991	-\$15,976	\$1,109	-\$1,671	\$101,057	\$166,548	\$121,881	\$142,461	\$172,811	\$10,520	\$0	\$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%	0.06%		
2014 Defaulted \$\$\$	\$0	\$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		
Claims/Recov \$\$\$	\$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%		
Claims/Recov %	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%		
Net Defaults \$\$\$	\$2,063	\$2,688	\$2,395	\$13,598	\$2,502	\$3,597	\$21,009	\$15,471	\$20,426	\$27,487	\$37,224	\$21,071	\$6,636	\$7,547	\$0	\$617	\$504		
Net Defaults %	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%		
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		
Net Defaults %	-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%		
2015 Defaulted \$\$\$	\$0	\$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	
Claims/Recov \$\$\$	\$0.00%	0.00%	0.00%	0.02%	0.03%	0.00%	0.00%	0.00%	0.00%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%	0.10%	
Claims/Recov %	0.00%	0.00%	0.00%	0.02%	0.02%	0.02%	0.04%	0.04%	0.04%	0.08%	0.19%	0.17%	0.44%	0.54%	0.33%	0.43%	0.36%	0.10%	
Net Defaults \$\$\$	\$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		
Net Defaults %	0.05%	0.04%	0.02%	0.20%	0.02%	0.04%	0.27%	0.19%	0.24%	0.18%	0.19%	0.09%	0.05%	0.03%	0.00%	0.00%	0.00%		
Net Defaults \$\$\$	-\$2,063	-\$2,784	-\$2,070	-\$17,104	\$943	-\$2,616	-\$13,587	-\$13,837	-\$19,873	\$1,746	\$17,571	\$123,488	\$175,305	\$65,821	\$55,264	\$37,714	\$7,754		
Net Defaults %	-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%		
2016 Defaulted \$\$\$	\$0	\$0	\$4,233	\$11,617	\$11,834	\$12,368	\$0	\$0	\$0	\$6,664	\$24,868	\$56,880	\$85,201	\$201,312	\$118,741	\$59,947	\$35,001	\$9,044	\$22,673
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		
Claims/Recov %	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%		
Net Defaults \$\$\$	-\$2,569	\$458	\$10,379	\$2,585	\$10,045	-\$10,437	-\$3,474	-\$10,221	\$2,511	\$22,381	\$51,686	\$179,625	\$81,977	\$34,749	\$31,110	\$667	\$21,835		
Net Defaults %	-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%	0.01%	0.27%	0.02%		
2017 Defaulted \$\$\$	\$0	\$0	\$0	\$2,259	\$0	\$0	\$0	\$0	\$0	\$6,759	\$18,744	\$131,799	\$52,754	\$78,187	\$28,939	\$33,959	\$54,882	\$0	
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		
Claims/Recov %	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%		
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		
Net Defaults %	-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%		
2018 Defaulted \$\$\$	\$0	\$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	
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		
Claims/Recov %	0.63%	0.05%	0.04%	0.61%	0.04%	0.20%	0.36%	0.41%	0.54%	0.47%	0.39%	0.33%	0.29%	0.13%	0.17%	0.13%	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		
Net Defaults %	-0.63%	-0.05%	-0.04%	-0.61%	0.08%	-0.09%	0.10%	0.20%	-0.40%	-0.44%	0.05%	-0.19%	-0.11%	-0.04%	0.33%	0.04%	0.00%		
2019 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$680	\$16,102	\$39	\$0	\$588	\$1,529	\$88,457	\$5,055	\$0	\$7,665	\$47,414	\$18,815	\$24,696	
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		
Claims/Recov %	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%		
Net Defaults \$\$\$	-\$1,941	-\$3,000	-\$1,952	-\$21,214	-\$11,229	\$5,338	-\$6,121	-\$45,272	-\$92,042	-\$79,480	\$12,481	-\$62,054	-\$37,101	-\$9,167	\$25,965	\$11,095	\$21,037		
Net Defaults %	-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%		
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,500	\$0	\$3,432	\$2,166	\$3,282	\$0	\$0	\$0	\$0	\$0		
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		
Claims/Recov %	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%		
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		

Finance Authority of Maine
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 Maine Loan Program
 Default-Static Pool
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9/30/2025	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%	
2014 Defaulted \$\$\$	\$0	\$0												\$1,019,079	
%	0.00%	0.00%												0.42%	
Claims/Recov \$\$\$	\$0	\$0												\$184,833	
%	0.00%	0.00%												0.08%	
Net Defaults \$\$\$	\$0	\$0												\$834,246	
%	0.00%	0.00%												0.34%	
2015 Defaulted \$\$\$	\$7,177	\$0	\$0											\$593,516	
%	0.11%	0.00%	0.00%											0.24%	
Claims/Recov \$\$\$	\$0	\$0	\$0											\$174,666	
%	0.00%	0.00%	0.00%											0.07%	
Net Defaults \$\$\$	\$7,177	\$0	\$0											\$418,849	
%	0.11%	0.00%	0.00%											0.17%	
2016 Defaulted \$\$\$	\$32,750	\$25,800	\$0	\$0										\$718,933	
%	0.51%	0.35%	0.00%	0.00%										0.28%	
Claims/Recov \$\$\$	\$0	\$0	\$0	\$0										\$237,076	
%	0.00%	0.00%	0.00%	0.00%										0.09%	
Net Defaults \$\$\$	\$32,750	\$25,800	\$0	\$0										\$481,857	
%	0.51%	0.35%	0.00%	0.00%										0.19%	
2017 Defaulted \$\$\$	\$0	\$0	\$5,012	\$2,412	\$0									\$415,705	
%	0.00%	0.00%	0.06%	0.03%	0.00%									0.16%	
Claims/Recov \$\$\$	\$1,818	\$1,706	\$0	\$0										\$622,218	
%	0.03%	0.02%	0.00%	0.00%										0.23%	
Net Defaults \$\$\$	-\$1,818	-\$1,706	\$5,012	\$2,412	\$0									-\$206,513	
%	-0.03%	-0.02%	0.06%	0.03%	0.00%									-0.08%	
2018 Defaulted \$\$\$	\$0	\$33,508	\$15,614	\$17,124	\$0	\$0								\$408,262	
%	0.00%	0.46%	0.20%	0.24%	0.00%	0.00%								0.15%	
Claims/Recov \$\$\$	\$5,425	\$2,335	\$342	\$0	\$0									\$679,588	
%	0.08%	0.03%	0.00%	0.00%										0.25%	
Net Defaults \$\$\$	-\$5,425	\$31,173	\$15,271	\$17,124	\$0	\$0								-\$271,325	
%	-0.08%	0.43%	0.20%	0.24%	0.00%	0.00%								-0.10%	
2019 Defaulted \$\$\$	\$7,902	\$24,959	\$2,507	\$12,849	\$0	\$0	\$0							\$259,257	
%	0.12%	0.34%	0.03%	0.18%	0.00%	0.00%	0.00%							0.09%	
Claims/Recov \$\$\$	\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0							\$537,285	
%	0.25%	0.02%	0.04%	0.15%	0.00%	0.00%	0.00%							0.19%	
Net Defaults \$\$\$	-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0							-\$278,028	
%	-0.12%	0.32%	0.00%	0.02%	0.00%	0.00%	0.00%							-0.10%	
2020 Defaulted \$\$\$	\$0	\$0	\$0	\$0	\$34,812	\$29,999	\$36,000	\$0						\$114,191	
%	0.00%	0.00%	0.00%	0.00%	0.43%	0.30%	0.27%	0.00%						0.04%	
Claims/Recov \$\$\$	\$5,811	\$10,164	\$1,053	\$0	\$0	\$0	\$0	\$0						\$346,440	
%	0.09%	0.14%	0.01%	0.00%		0.00%	0.00%	0.00%						0.12%	
Net Defaults \$\$\$	-\$5,811	-\$10,164	-\$1,053	\$0	\$34,812	\$29,999	\$36,000	\$0						-\$232,249	
%	-0.09%	-0.14%	-0.01%	0.00%	0.43%	0.30%	0.27%	0.00%						-0.08%	
2021 Defaulted \$\$\$	\$0	\$36,019	\$14,486	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0					\$225,178	
%	0.00%	0.49%	0.19%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%					0.07%	
Claims/Recov \$\$\$	\$2,193	\$3,517	\$388	\$0	\$0	\$0	\$0	\$0	\$0					\$279,124	
%	0.03%	0.05%	0.00%	0.00%		0.00%	0.00%	0.00%	0.00%					0.09%	
Net Defaults \$\$\$	-\$2,193	\$32,502	\$14,098	\$0	\$18,560	\$4,331	\$5,020	\$0	\$0					-\$53,946	
%	-0.03%	0.44%	0.18%	0.00%	0.23%	0.04%	0.04%	0.00%	0.00%					-0.02%	
2022 Defaulted \$\$\$	\$34,578	\$0	\$0	\$0	\$34,202	\$19,597	\$39,231	\$21,389	\$0	\$0				\$232,198	
%	0.53%	0.00%	0.00%	0.00%	0.42%	0.20%	0.29%	0.18%	0.00%	0.00%				0.06%	
Claims/Recov \$\$\$	\$1,458	\$7,357	\$2,270	\$334	\$0	\$4,264	\$0	\$0	\$0	\$0				\$402,408	
%	0.02%	0.10%	0.03%	0.00%		0.04%	0.00%	0.00%	0.00%	0.00%				0.11%	
Net Defaults \$\$\$	\$33,120	-\$7,357	-\$2,270	-\$334	\$34,202	\$15,334	\$39,231	\$21,389	\$0	\$0				-\$170,210	
%	0.51%	-0.10%	-0.03%	0.00%	0.42%	0.15%	0.29%	0.18%	0.00%	0.00%				-0.05%	
2023 Defaulted \$\$\$	\$0	\$0	\$0	\$14,273	\$8,970	\$15,318	\$12,903	\$132,033	\$0	\$7,332	\$0	\$0		\$535,968	
%	0.00%	0.00%	0.18%	0.12%	0.19%	0.13%	0.98%	0.00%	0.06%	0.00%	0.00%			0.14%	
Claims/Recov \$\$\$	\$5,762	\$8,239	\$3,135	\$1,668	\$1,759	\$556	\$278	\$0	\$0	\$0	\$0			398,470	
%	0.09%	0.11%	0.04%	0.02%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%				0.11%	
Net Defaults \$\$\$	-\$5,762	-\$8,239	\$11,138	\$7,302	\$13,559	\$12,347	\$131,755	\$0	\$7,332	\$0	\$0			\$137,498	
%	-0.09%	-0.11%	0.14%	0.10%	0.17%	0.12%	0.98%	0.00%	0.06%	0.00%	0.00%			0.04%	
2024 Defaulted \$\$\$	\$28,091	\$18,259	\$55,599	\$5,751	\$0	\$31,675	\$57,677	\$19,835	\$12,618	\$75,421	\$9,160	\$0		\$422,485	
%	0.43%	0.25%	0.71%	0.08%	0.00%	0.32%	0.43%	0.16%	0.11%	0.48%	0.05%	0.00%		0.11%	
Claims/Recov \$\$\$	\$2,500	\$27,046	\$8,161	\$0	\$200	\$1,089	\$1,367	\$0	\$0	\$0	\$0	\$0		354,424	
%	0.04%	0.37%	0.10%	0.00%		0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%	
Net Defaults \$\$\$	\$														

FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH September 30, 2025

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/25-06/30/26 FAME Fiscal Year Through 9/30/25	07/01/24-06/30/25 FAME Fiscal Year Through 9/30/24	07/01/25-06/30/26 FAME Fiscal Year Through 9/30/25	07/01/24-06/30/25 FAME Fiscal Year Through 9/30/24	07/01/25-06/30/26 FAME Fiscal Year Through 9/30/25	07/01/24-06/30/25 FAME Fiscal Year Through 9/30/24
Applications Received	1,060	1,085	0	0	1,060	1,085
Applications Approved	512	567	0	0	512	567
Applications Denied	189	192	0	0	189	192
Applications Cancelled/Expired	238	247	0	0	238	247
Applications in Process	121	79	0	0	121	79
Approval Rate	73%	75%	0%	0%	73%	75%
Number of Disbursements	594	647	0	0	594	647
Dollar Amount of Disbursements	\$ 6,644,367	\$ 6,919,111	\$ -	\$ -	\$ 6,644,367	\$ 6,919,111
Year to Date Plan	\$ 6,296,391	\$ 7,223,841	\$ -	\$ -	\$ 6,296,391	\$ 7,223,841
Year to Date Variance	\$ 347,976	\$ (304,729)	\$ -	\$ -	\$ 347,976	\$ (304,729)
Average Disbursed Amount	\$ 11,186	\$ 10,694	\$ -	\$ -	\$ 11,186	\$ 10,694

FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH September 30, 2025

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN
UNIVERSITY OF MAINE	604,379	604,379
UNIVERSITY OF NEW ENGLAND	421,678	421,678
MAINE MARITIME ACADEMY	401,421	401,421
SAINT JOSEPH'S COLLEGE	296,371	296,371
UNIVERSITY OF SOUTHERN MAINE	235,932	235,932
HUSSON UNIVERSITY	209,986	209,986
UNIVERSITY OF MAINE-AUGUSTA	116,942	116,942
THOMAS COLLEGE	68,062	68,062
UNIVERSITY OF MAINE-FARMINGTON	60,861	60,861
BATES COLLEGE	59,337	59,337
MAINE COLLEGE OF ART	53,186	53,186
BEAL COLLEGE	32,650	32,650
BOWDOIN COLLEGE	19,385	19,385
COLBY COLLEGE	12,000	12,000
UNIVERSITY OF MAINE - FORT KENT	9,236	9,236
CENTRAL MAINE COMMUNITY COLLEGE	4,647	4,647
EASTERN MAINE COMMUNITY COLLEGE	493	493
SOUTHERN MAINE COMMUNITY COLLEGE	-	-
COLLEGE OF THE ATLANTIC	-	-
MAINE COLLEGE OF HEALTH PROFESSIONS	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-
UNIVERSITY OF MAINE-PRESQUE ISLE	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-
THE LANDING SCHOOL	-	-
UNITY COLLEGE	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-
OUT OF STATE SCHOOLS	4,037,801	4,037,801
Total	6,644,367	6,644,367

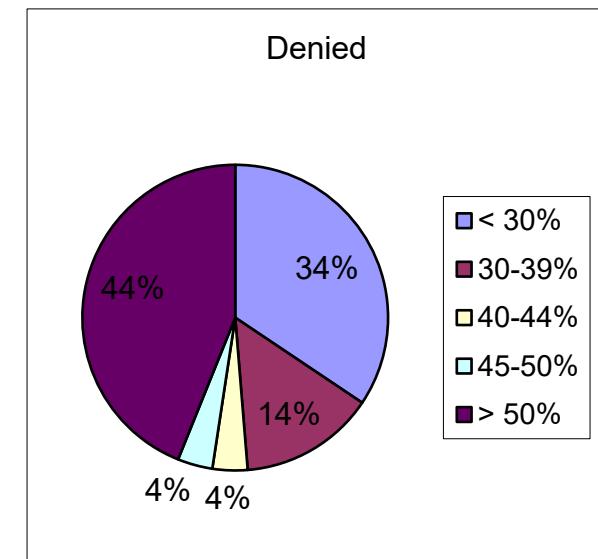
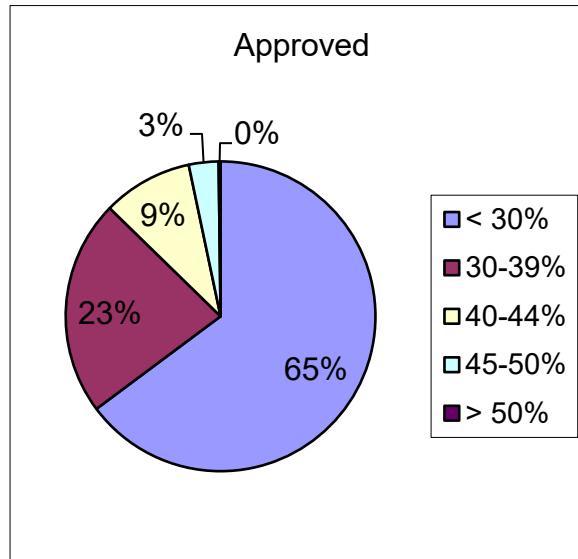
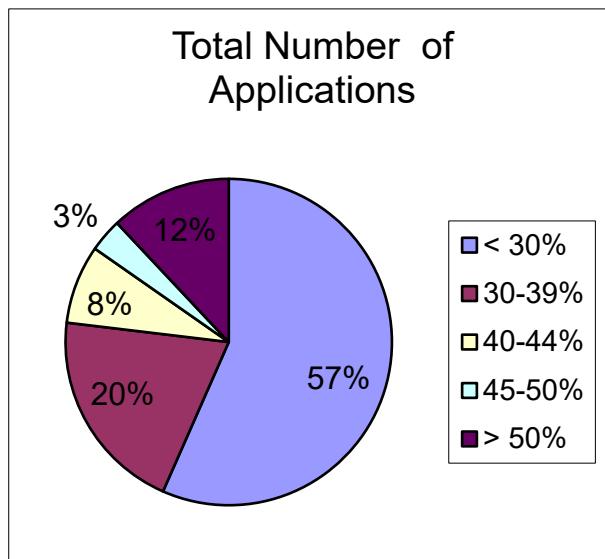
DEFAULT RATE
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
FOR CLAIM PAYMENTS RECEIVED THROUGH SEPTEMBER 30, 2025

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2025	\$14,630,095	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	\$100,049	0.63%	\$0.00	0	\$0	\$0	\$100,049	0.63%
2021	\$11,755,070	1	\$38,500	0.33%	\$0.00	0	\$0	\$0	\$38,500	0.33%
2020	\$12,053,947	2	\$47,468	0.39%	\$0.00	0	\$0	\$1,810	\$45,658	0.38%
2019	\$13,410,593	5	\$301,082	2.25%	\$0.00	0	\$0	\$9,855	\$291,227	2.17%
2018	\$10,004,711	5	\$113,065	1.13%	\$0.00	0	\$0	\$8,127	\$104,938	1.05%
2017	\$8,180,031	5	\$102,892	1.26%	\$0.00	0	\$0	\$3,120	\$99,772	1.22%
2016	\$7,239,071	5	\$47,105	0.65%	\$0.00	0	\$0	\$13,327	\$33,778	0.47%
2015	\$7,777,183	11	\$107,491	1.38%	\$0.00	0	\$0	\$23,040	\$84,450	1.09%
2014	\$7,320,330	9	\$138,545	1.89%	\$0.00	0	\$0	\$66,560	\$71,985	0.98%
2013	\$6,474,442	5	\$110,498	1.71%	\$0.00	0	\$0	\$43,144	\$67,354	1.04%
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	\$86,459	\$116,058	1.11%
2010	\$12,983,344	19	\$311,279	2.40%	\$0.00	0	\$0	\$173,542	\$137,737	1.06%
2009	\$22,414,714	52	\$645,712	2.88%	\$0.00	0	\$0	\$268,857	\$376,855	1.68%
2008	\$34,048,382	90	\$1,275,447	3.75%	\$0.00	0	\$0	\$462,015	\$813,432	2.39%
2007	\$31,957,353	152	\$2,032,928	6.36%	\$0.00	0	\$0	\$883,619	\$1,149,310	3.60%
2006	\$23,762,942	151	\$1,845,723	7.77%	\$0.00	0	\$0	\$877,055	\$968,668	4.08%
2005	\$17,929,934	131	\$1,262,805	7.04%	\$0.00	0	\$0	\$710,713	\$552,092	3.08%
2004	\$12,506,502	113	\$1,092,972	8.74%	\$0.00	0	\$0	\$704,706	\$388,266	3.10%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$356,863	\$151,392	2.10%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$185,687	\$26,623	0.52%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$152,659	\$11,460	0.19%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$109,977	\$76,892	1.19%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$415,417	-\$32,436	-0.34%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$257,242	\$27,583	0.29%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$192,642	\$30,894	0.45%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$185,872	-\$38,016	-1.00%
TOTAL	\$376,316,810	1045	\$11,993,250	3.19%	\$0.00	0	\$0	\$6,229,952	\$5,763,298	1.53%

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

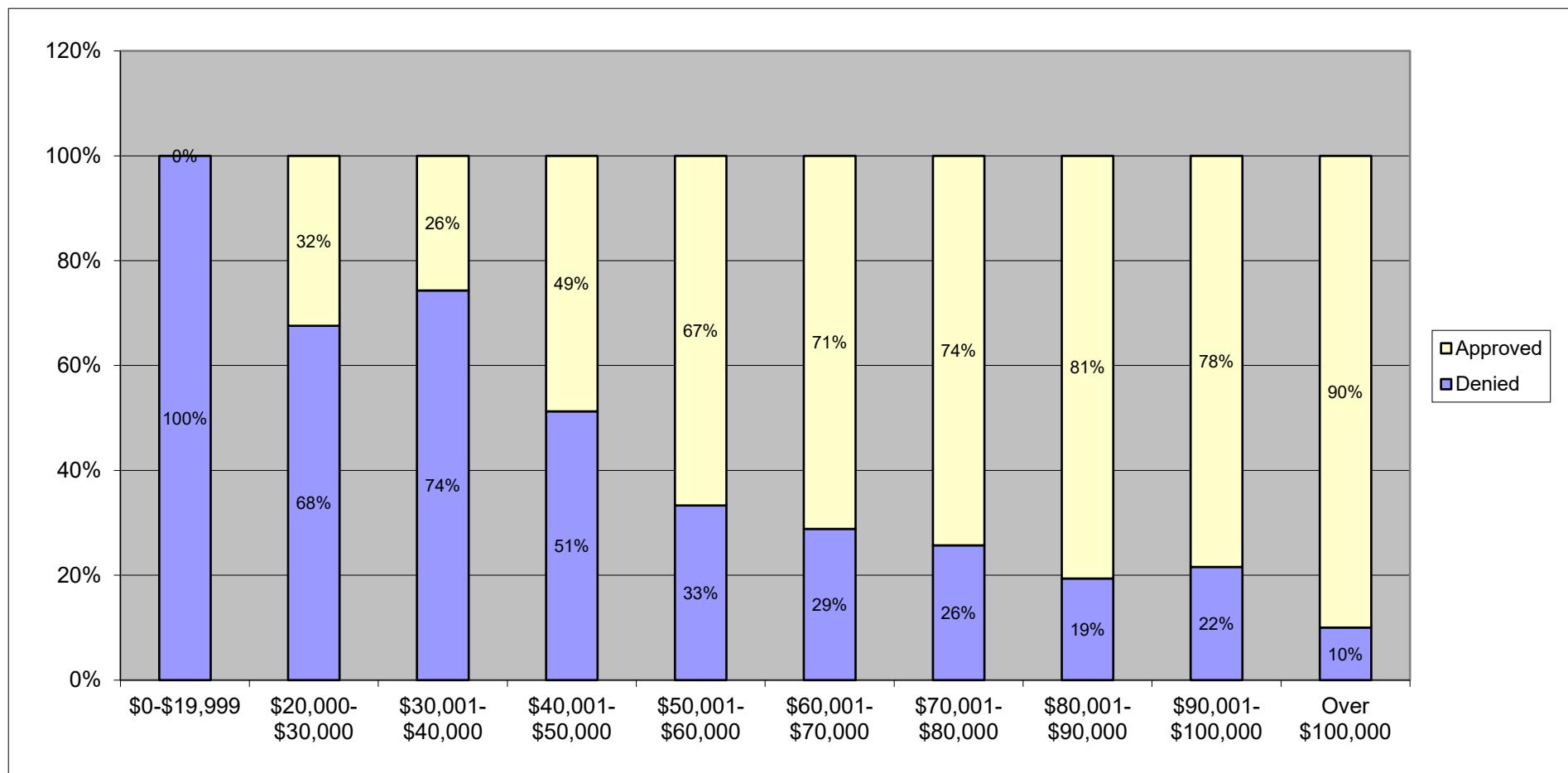
MAINE LOAN
APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2025

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range	
				Approved			Denied		
< 30%	397	57%	332	65%	84%	65	34%	16%	
30-39%	142	20%	115	23%	81%	27	14%	19%	
40-44%	55	8%	48	9%	87%	7	4%	13%	
45-50%	23	3%	16	3%	70%	7	4%	30%	
> 50%	84	12%	1	0%	1%	83	44%	99%	
	701	100.00%	512	100%	73%	189	100%	27%	



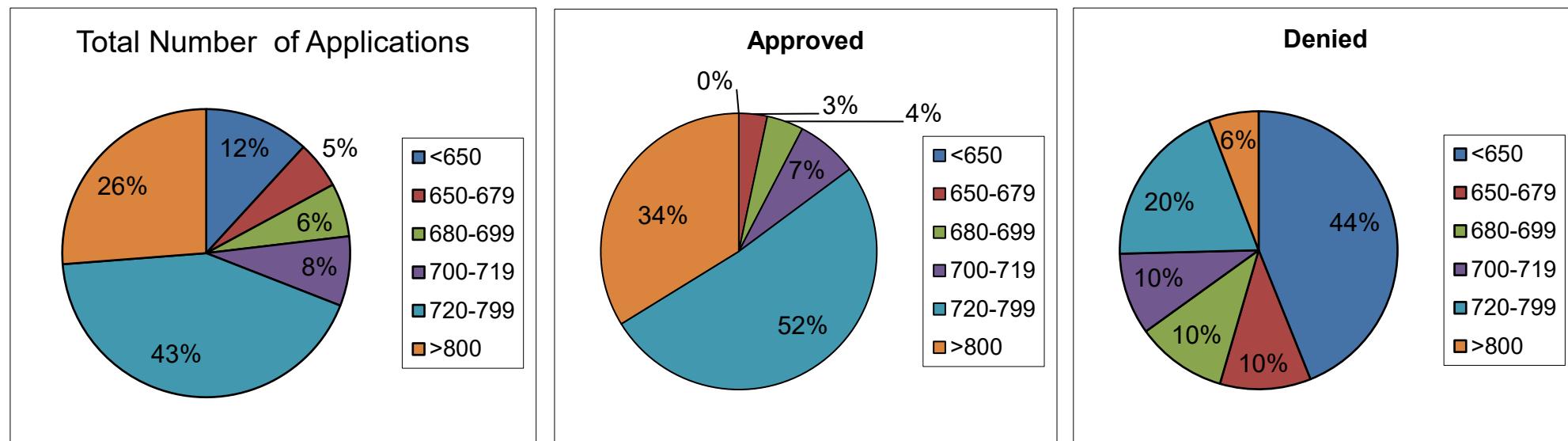
MAINE LOAN
APPROVALS AND DENIALS BY INCOME LEVEL
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2025

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	20	3%	-	0%	20	100%
\$20,000-\$30,000	37	5%	12	32%	25	68%
\$30,001-\$40,000	35	5%	9	26%	26	74%
\$40,001-\$50,000	39	6%	19	49%	20	51%
\$50,001-\$60,000	36	5%	24	67%	12	33%
\$60,001-\$70,000	52	7%	37	71%	15	29%
\$70,001-\$80,000	70	10%	52	74%	18	26%
\$80,001-\$90,000	62	9%	50	81%	12	19%
\$90,001-\$100,000	51	7%	40	78%	11	22%
Over \$100,000	299	43%	269	90%	30	10%
	701	100%	512	73%	189	27%

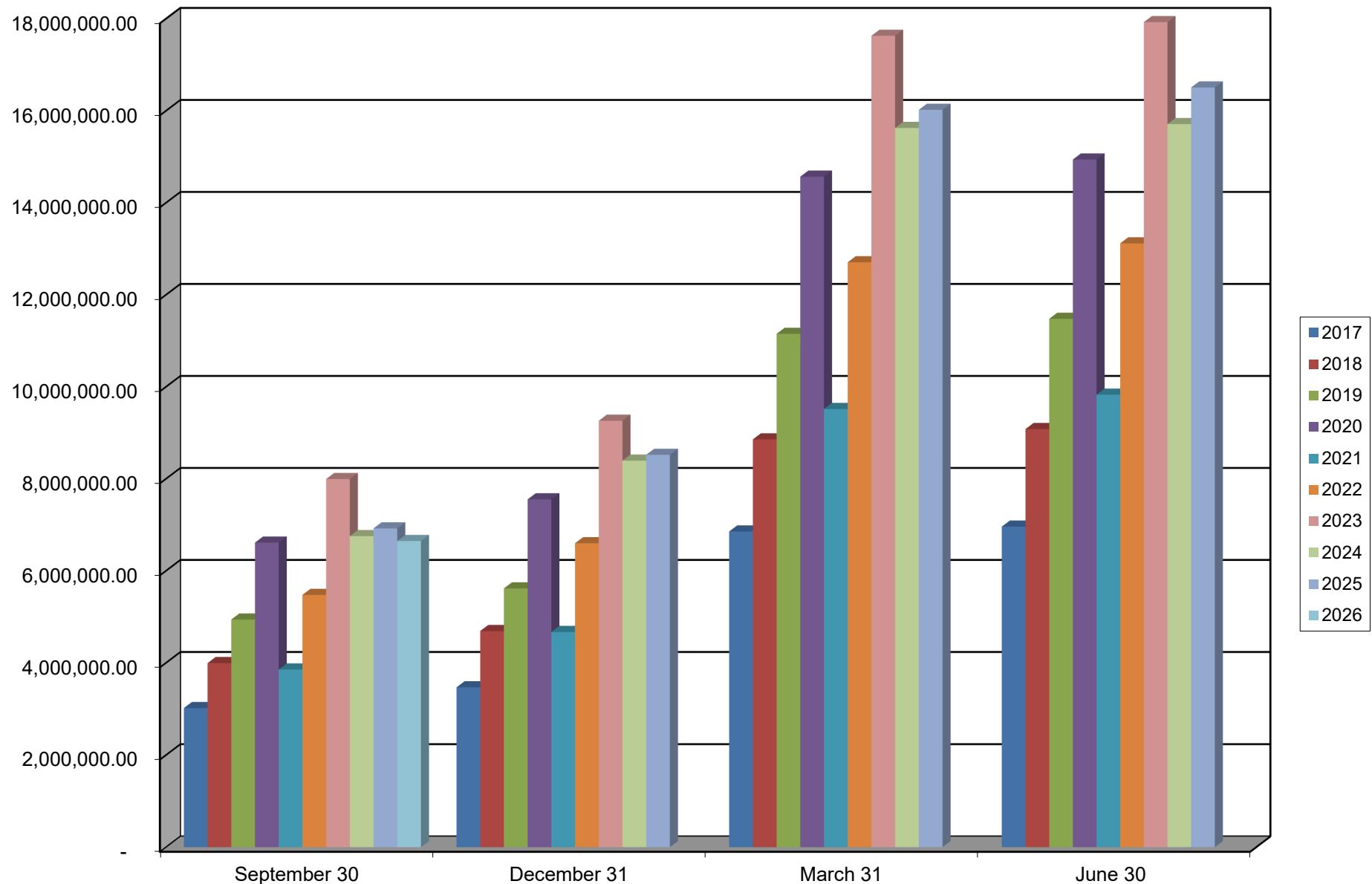


MAINE LOAN
APPROVALS AND DENIALS BY FICO SCORES
FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF SEPTEMBER 30, 2025

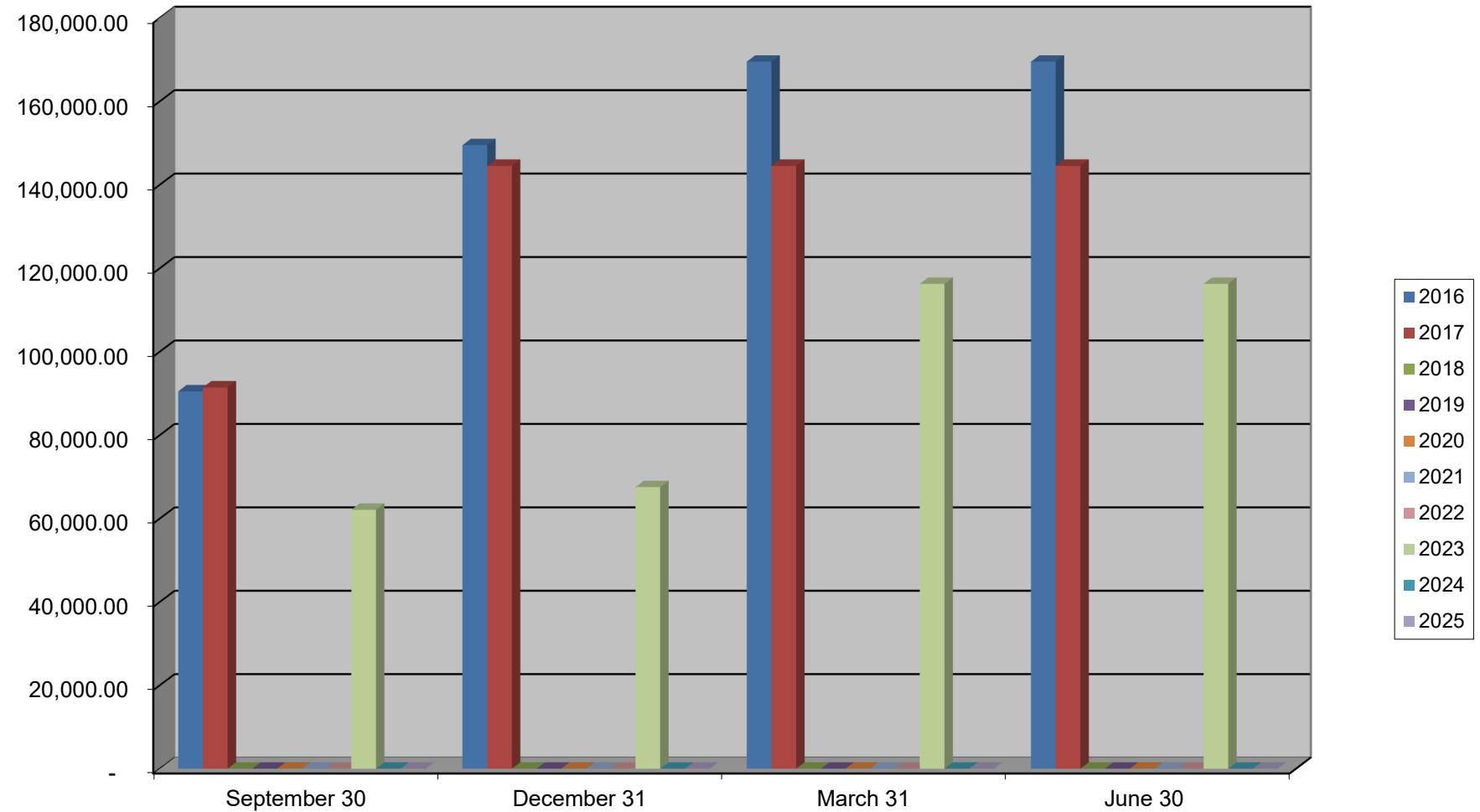
Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	% of Range Approved		Denied	% of Total Denied	% of Range Denied
					Approved				
<650	83	12%	-	0%	0%	0%	83	44%	100%
650-679	37	5%	17	3%	46%	46%	20	10%	54%
680-699	42	6%	22	4%	52%	52%	20	10%	48%
700-719	55	8%	37	7%	67%	67%	18	10%	33%
720-799	300	43%	263	52%	88%	88%	37	20%	12%
>800	184	26%	173	34%	94%	94%	11	6%	6%
	701	100%	512	100%	73%	73%	189	100%	27%



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, 2025 - JUNE 30, 2026
THROUGH September 30, 2025

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	324	\$5,738,412.16	\$17,711.15	7.23%
MED LOAN	12	\$160,730.06	\$13,394.17	6.57%
CONSOLIDATION	1	\$69,841.58	\$69,841.58	7.23%
TOTAL PORTFOLIO	337	\$5,968,983.80	\$17,712.12	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	\$52,842.16	\$372,297.83	12,184.70	\$69,809.15	\$12,536.66	\$83,484.51	\$46,207.92	\$485,188.17
MED LOAN	\$800.40	\$4,068.69	\$399.60	\$2,031.31	\$0.00	\$0.00	\$0.00	\$62,964.52
CONSOLIDATION	\$0.00	\$6,165.18	\$0.00	\$3,109.42	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PORTFOLIO	\$53,642.56	\$382,531.70	\$12,584.30	\$74,949.88	\$12,536.66	\$83,484.51	\$46,207.92	\$548,152.69

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	10	\$104,213.68	31	\$370,171.42
MED LOAN	0	\$0.00	4	\$80,636.14
CONSOLIDATION	0	\$0.00	0	\$0.00
TOTAL ASSIGNED	10	\$104,213.68	35	\$450,807.56

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME		YTD # OF ACCOUNTS TRANSFER TO FAME		CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P		YTD # OF ACCOUNTS TRANSFER TO D&P		YTD P & I TRANSFER TO D&P	
	P & I TRANSFER	TO FAME	P & I TRANSFER	TO FAME	P & I TRANSFER	TO D&P	P & I TRANSFER	TO D&P	P & I TRANSFER	TO D&P
MAINE LOAN	4	\$65,547.70	12	\$174,319.24	3	\$56,912.22	7	\$125,293.16		
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	4	\$65,547.70	12	\$174,319.24	3	\$56,912.22	7	\$125,293.16		

FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH September 30, 2025

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	119	\$2,507,718.77	\$21,073.27	7.13%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	119	\$2,507,718.77	\$21,073.27	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	\$27,038.82	\$184,453.75	\$12,536.66	\$62,636.66	\$28,896.37	\$327,477.10
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	\$27,038.82	\$184,453.75	\$12,536.66	\$62,636.66	\$28,896.37	\$327,477.10

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	201	\$3,135,412.70	\$15,599.07	6.90%
MED LOAN	12	\$160,730.06	\$13,394.17	6.13%
CONSOLIDATION	1	\$69,841.58	\$69,841.58	7.14%
TOTAL D&P PORTFOLIO	214	\$3,365,984.34	\$15,728.90	6.87%

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	\$24,669.34	\$165,632.71	11,862.70	\$65,217.32	\$0.00	\$20,553.85	\$0.00	\$140,283.90
MED LOAN	\$800.40	\$4,068.69	\$399.60	\$2,031.31	\$0.00	\$0.00	\$0.00	\$62,964.52
CONSOLIDATION	\$0.00	\$6,165.18	\$0.00	\$3,109.42	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL D&P PORTFOLIO	\$25,469.74	\$175,866.58	\$12,262.30	\$70,358.05	\$0.00	\$20,553.85	\$0.00	\$203,248.42

TOTAL PORTFOLIO STATISTICS AT CREDIT CONTROL

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	4	\$95,280.69	\$23,820.17	7.29%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	4	\$95,280.69	\$23,820.17	7.29%

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	\$1,134.00	\$22,211.37	\$322.00	\$4,591.83	\$0.00	\$294.00	\$17,311.55	\$17,427.17
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	\$1,134.00	\$22,211.37	\$322.00	\$4,591.83	\$0.00	\$294.00	\$17,311.55	\$17,427.17

**Fees include regular pmts & settled