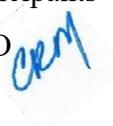


To: Bond Review Participants
From: Carlos Mello, CEO 
Date: February 15, 2025
Re: Dec 31, 2025 Quarterly Financial and Operating Data



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 Dec 31, 2025, for your review:

- Dec 31, 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").
- Dec 31, 2025, Asset Coverage Ratio
- Dec 31, 2025, 2024 Quarterly Reporting Forms, detailing the Bond and loan portfolio information for the entire Trust Estate, as well as by each Bond issue
- Dec 31, 2025, Loan Characteristics Report
- Dec 31, 2025, Delinquency Analysis
- Dec 31, 2025, New Loans by Repayment Type
- Dec 31, 2025, Cumulative Default Schedule showing defaults in comparison to all loans disbursed since 1996
- Dec 31, 2025, Cumulative Default Schedule – Static Pool (by year of origination)
- Dec 31, 2025, Loan Origination Graphs and Charts
- Dec 31, 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 12/31/2025

	Total	Restricted	Unrestricted
Assets			
Cash and Cash Equivalents	\$ 39,454,218.18	\$ 38,043,292.73	\$ 1,410,925.45
Accounts Receivable	\$ 20,187.84	\$ 20,143.99	\$ 43.85
Interest on Ed Loans Rec	\$ 2,431,162.82	\$ 2,431,162.82	\$ -
Notes Receivable	\$ 91,506,173.02	\$ 91,509,673.02	\$ -
Less: Reserve fo Losses on Notes	\$ (1,803,076.80)	\$ (1,803,076.80)	\$ -
Other Investments	\$ 370,842.00	\$ -	\$ 370,842.00
Prepaid Expense	\$ 8,428.32	\$ 8,428.32	\$ -
Prepaid Bond Insurance	\$ 339,221.66	\$ 339,221.66	\$ -
Due To/From Other Bond Issues	\$ -	\$ (81,723.22)	\$ 81,723.22
Total Assets	\$ 132,327,157.04	\$ 130,467,122.52	\$ 1,863,534.52
Liabilities and Fund Balance			
Liabilities			
Accounts Payable	\$ 16,241.02	\$ 16,241.02	\$ -
Accrued Liabilities	\$ 69,711.31	\$ -	\$ 73,989.88
Accrued Interest Bonds Payable	\$ 448,144.27	\$ 448,144.27	\$ -
Accred Arbitrage-Purpose	\$ 3,636,068.56	\$ 3,636,068.56	\$ -
Accrued Arbitrage - Non Purpose	\$ 80,527.87	\$ 80,527.87	\$ -
Due From Other Funds			
Bonds Payable	\$ 119,385,000.00	\$ 119,385,000.00	\$ -
Premium on Bonds (net)	\$ 2,826,152.75	\$ 2,826,152.75	\$ -
Deferred Loss on Refunding (Net)	\$ (623,361.66)	\$ (623,361.66)	\$ -
Deferred Change in Hedge Value (Net)	\$ (12,158.00)	\$ -	\$ (12,158.00)
Total Liabilities	\$ 125,826,326.12	\$ 125,768,772.81	\$ 61,831.88
Fund Balance			
Retained Fund Balance	\$ 6,500,830.92	\$ 4,699,128.28	\$ 1,801,702.64
Total Fund Balance	\$ 6,500,830.92	\$ 4,699,128.28	\$ 1,801,702.64
Total Liabilities and Fund Balance	\$ 132,327,157.04	\$ 130,467,901.09	\$ 1,863,534.52

Finance Authority of Maine
Maine Loan Program-Total
Statement of Changes in Net Position (Unaudited)
For the Period of July 1 to December 31, 2025

	Actual Month 12/31/2025	Budget Month 12/31/2025	Variance Month	YTD Actual 12/31/2025	YTD Budget 12/31/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ 473,099.54	\$ 473,650.00	\$ (550.46)	\$ 1,351,778.36	\$ 1,375,925.00	\$ (24,146.64)	\$ 5,700,000.00
Investment Income	\$ 142,277.05	\$ 125,975.00	\$ 16,302.05	\$ 496,810.84	\$ 427,025.00	\$ 69,785.84	\$ 1,451,400.00
Guarantee Fee Income							
Other Income	\$ 2,004.78	\$ 1,500.00	\$ 504.78	\$ 4,260.67	\$ 4,500.00	\$ (239.33)	\$ 18,000.00
Total Revenue	\$ 617,381.37	\$ 601,125.00	\$ 16,256.37	\$ 1,852,849.87	\$ 1,807,450.00	\$ 45,399.87	\$ 7,169,400.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 53,941.24	\$ 62,721.50	\$ 8,780.26	\$ 293,702.34	\$ 358,751.00	\$ 65,048.66	\$ 711,589.40
Marketing	\$ 9.96	\$ 5,199.75	\$ 5,189.79	\$ 46,998.85	\$ 28,878.90	\$ (18,119.95)	\$ 57,757.80
Contributions, Sponsorships, & Dues	\$ 161.08	\$ 167.79	\$ 6.71	\$ 1,094.55	\$ 962.82	\$ (131.73)	\$ 1,925.63
Loan Servicing	\$ 21,969.20	\$ 38,150.00	\$ 16,180.80	\$ 228,849.12	\$ 228,500.00	\$ (349.12)	\$ 457,000.00
Depreciation	\$ 1,118.05	\$ 1,317.59	\$ 199.54	\$ 6,755.03	\$ 7,985.44	\$ 1,230.41	\$ 15,571.38
Travel & Meals	\$ 98.44	\$ 479.40	\$ 380.96	\$ 2,283.52	\$ 4,346.56	\$ 2,063.04	\$ 6,503.86
Professional Fees	\$ 4,660.48	\$ 22,423.45	\$ 17,762.97	\$ 76,383.03	\$ 144,445.96	\$ 68,062.93	\$ 257,502.80
Bond Administration Expense	\$ 14,074.77	\$ 14,725.00	\$ 650.23	\$ 87,467.73	\$ 87,250.00	\$ (217.73)	\$ 174,500.00
Arbitrage Expense	\$ 27,125.00	\$ 27,300.00	\$ 175.00	\$ 162,750.00	\$ 162,800.00	\$ 50.00	\$ 325,500.00
Bond Financing Expense	\$ 417,463.90	\$ 421,300.00	\$ 3,836.10	\$ 2,630,579.95	\$ 2,622,000.00	\$ (8,579.95)	\$ 5,145,000.00
Other Operating Expenses	\$ 7,911.21	\$ 15,987.75	\$ 8,076.54	\$ 48,981.70	\$ 74,569.50	\$ 25,587.80	\$ 144,519.77
Total Operating Expenses	\$ 548,533.33	\$ 609,772.23	\$ 61,238.90	\$ 3,585,845.82	\$ 3,720,490.18	\$ 134,644.36	\$ 7,297,370.64
Non-Operating Expenses							
Legal Expense-projects	\$ (232.32)	\$ 1,000.00	\$ 1,232.32	\$ 6,844.52	\$ 2,000.00	\$ (4,844.52)	\$ 3,000.00
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 12,000.00	\$ 12,000.00	\$ -	\$ 24,000.00
FAME Admin Expense							
Total Non-Operating Expenses	\$ 1,767.68	\$ 3,000.00	\$ 1,232.32	\$ 18,844.52	\$ 14,000.00	\$ (4,844.52)	\$ 27,000.00
Total Expenses	\$ 550,301.01	\$ 612,772.23	\$ 62,471.22	\$ 3,604,690.34	\$ 3,734,490.18	\$ 129,799.84	\$ 7,324,370.64
Change in Net Position	\$ 67,080.36	\$ (11,647.23)	\$ 78,727.59	\$ (1,751,840.47)	\$ (1,927,040.18)	\$ 175,199.71	\$ (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 December 31, 2025

	Actual Month 12/31/2025	Budget Month 12/31/2025	Variance Month	YTD Actual 12/31/2025	YTD Budget 12/31/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$473,099.54	\$473,650.00	(\$550.46)	\$2,767,341.54	\$2,786,675.00	\$ (19,333.46)	\$ 5,700,000.00
Investment Income	\$138,144.29	\$119,600.00	\$18,544.29	\$912,173.36	\$771,600.00	\$ 140,573.36	\$ 1,374,900.00
Guarantee Fee Income							
Other Income	\$2,004.78	\$ -	\$2,004.78	\$8,814.42	\$ -	\$ 8,814.42	\$ -
Total Revenue	\$ 613,248.61	\$ 593,250.00	\$ 19,998.61	\$ 3,688,329.32	\$ 3,558,275.00	\$ 130,054.32	\$ 7,074,900.00
Expenses							
Operating Expenses							
Salaries & Benefits							
Marketing							
Contributions, Sponsorships, & Dues							
Loan Servicing	\$ 21,989.96	\$ 38,150.00	\$ 16,160.04	\$ 228,849.12	\$ 228,500.00	\$ (349.12)	\$ 457,000.00
Depreciation							
Travel & Meals							
Professional Fees	\$ -	\$ -	\$ -	\$ 31,500.00	\$ 27,000.00	\$ (4,500.00)	\$ 33,000.00
Bond Administration Expense	\$ 14,074.77	\$ 14,725.00	\$ 650.23	\$ 87,467.73	\$ 87,250.00	\$ (217.73)	\$ 174,500.00
Arbitrage Expense	\$ 27,125.00	\$ 27,300.00	\$ 175.00	\$ 162,750.00	\$ 162,800.00	\$ 50.00	\$ 325,500.00
Bond Financing Expense	\$ 417,463.90	\$ 421,300.00	\$ 3,836.10	\$ 2,630,579.95	\$ 2,622,000.00	\$ (8,579.95)	\$ 5,145,000.00
Other Operating Expenses							
Total Operating Expenses	\$ 480,653.63	\$ 501,475.00	\$ 20,821.37	\$ 3,141,146.80	\$ 3,127,550.00	\$ (13,596.80)	\$ 6,135,000.00
Non-Operating Expenses							
Legal Expense-projects							
Loss/(Gain) on Asset Dispos.							
Reclassification							
Provision for Losses on Notes	\$ 2,000.00	\$ 2,000.00	\$ -	\$ 12,000.00	\$ 12,000.00	\$ -	\$ 24,000.00
FAME Admin Expense	\$ 80,732.00	\$ 80,300.00	\$ (432.00)	\$ 475,391.00	\$ 479,100.00	\$ 3,709.00	\$ 983,400.00
Total Non-Operating Expenses	\$ 82,732.00	\$ 82,300.00	\$ (432.00)	\$ 487,391.00	\$ 491,100.00	\$ 3,709.00	\$ 1,007,400.00
Total Expenses	\$ 563,385.63	\$ 583,775.00	\$ 20,389.37	\$ 3,628,537.80	\$ 3,618,650.00	\$ (9,887.80)	\$ 7,142,400.00
Change in Net Position	\$ 49,862.98	\$ 9,475.00	\$ 40,387.98	\$ 59,791.52	\$ (60,375.00)	\$ 120,166.52	\$ (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 December 31, 2025

	Actual Month 12/31/2025	Budget Month 12/31/2025	Variance Month	YTD Actual 12/31/2025	YTD Budget 12/31/2025	YTD Variance	Year End Budget
Revenue							
Borrower Interest Income	\$ -	\$ -	\$ -	\$ (1,415,563.18)	\$ (1,410,750.00)	\$ (4,813.18)	\$ -
Investment Income	\$ 4,132.76	\$ 6,375.00	\$ (2,242.24)	\$ (415,362.52)	\$ (344,575.00)	\$ (70,787.52)	\$ 76,500.00
Guarantee Fee Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Income	\$ -	\$ 1,500.00	\$ (1,500.00)	\$ (4,553.75)	\$ 4,500.00	\$ (9,053.75)	\$ 18,000.00
Total Revenue	\$ 4,132.76	\$ 7,875.00	\$ (3,742.24)	\$ (1,835,479.45)	\$ (1,750,825.00)	\$ (84,654.45)	\$ 94,500.00
Expenses							
Operating Expenses							
Salaries & Benefits	\$ 53,941.24	\$ 62,721.50	\$ 8,780.26	\$ 293,702.34	\$ 358,751.00	\$ 65,048.66	\$ 711,589.40
Marketing	\$ 9.96	\$ 5,199.75	\$ 5,189.79	\$ 46,998.85	\$ 28,878.90	\$ (18,119.95)	\$ 57,757.80
Contributions, Sponsorships, & Dues	\$ 161.08	\$ 167.79	\$ 6.71	\$ 1,094.55	\$ 962.82	\$ (131.73)	\$ 1,925.63
Loan Servicing	\$ (20.76)	\$ -	\$ 20.76	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,118.05	\$ 1,317.59	\$ 199.54	\$ 6,755.03	\$ 7,985.44	\$ 1,230.41	\$ 15,571.38
Travel & Meals	\$ 98.44	\$ 479.40	\$ 380.96	\$ 2,283.52	\$ 4,346.56	\$ 2,063.04	\$ 6,503.86
Professional Fees	\$ 4,660.48	\$ 22,423.45	\$ 17,762.97	\$ 44,883.03	\$ 117,445.96	\$ 72,562.93	\$ 224,502.80
Bond Administration Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Arbitrage Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Bond Financing Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Operating Expenses	\$ 7,911.21	\$ 15,987.75	\$ 8,076.54	\$ 48,981.70	\$ 74,569.50	\$ 25,587.80	\$ 144,519.77
Total Operating Expenses	\$ 67,879.70	\$ 108,297.23	\$ 40,417.53	\$ 444,699.02	\$ 592,940.18	\$ 148,241.16	\$ 1,162,370.64
Non-Operating Expenses							
Legal Expense-projects	\$ (232.32)	\$ 1,000.00	\$ 1,232.32	\$ 6,844.52	\$ 2,000.00	\$ (4,844.52)	\$ 3,000.00
Reclassification	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Provision for Losses on Notes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
FAME Admin Expense	\$ (80,732.00)	\$ (80,300.00)	\$ 432.00	\$ (475,391.00)	\$ (479,100.00)	\$ (3,709.00)	\$ (983,400.00)
Total Non-Operating Expenses	\$ (80,964.32)	\$ (79,300.00)	\$ 1,664.32	\$ (468,546.48)	\$ (477,100.00)	\$ (8,553.52)	\$ (980,400.00)
Total Expenses	\$ (13,084.62)	\$ 28,997.23	\$ 42,081.85	\$ (23,847.46)	\$ 115,840.18	\$ 139,687.64	\$ 181,970.64
Change in Net Position	\$ 17,217.38	\$ (21,122.23)	\$ 38,339.61	\$ (1,811,631.99)	\$ (1,866,665.18)	\$ 55,033.19	\$ (87,470.64)

Finance Authority of Maine
 RESTRICTED NET ASSETS
 ASSET COVERAGE RATIO
 12/31/2025

CASH & CASH EQUIVALENTS	
STUDENT LOAN ACCOUNT	\$21,771,223.44
RETIREMENT ACCOUNT	\$7,448.79
PRINCIPAL ACCOUNT	\$919,166.69
INTEREST ACCOUNT	\$448,144.28
CAPITALIZED INTEREST ACCOUNT	
CAPITAL RESERVE ACCOUNT	1,696,700.00
REVENUE ACCOUNT	\$7,423,674.19
GUARANTEE FEE ACCOUNT	\$3,195,202.39
RECYCLING ACCOUNT	678,353.70
ISSUANCE ACCOUNT	
ARBITRAGE LIABILITY	(3,716,596.43)
STUDENT LOAN RECEIVABLE	\$91,509,673.02
PREPAID EXPENSE	\$8,428.32
INTEREST ON INVESTMENTS REC.	-
BORROWER INTEREST RECEIVABLE	\$2,431,162.82
GUARANTEE FEES RECEIVABLE	-
TOTAL ASSETS	126,372,581.21
BONDS ISSUED AND OUTSTANDING	\$119,385,000.00
ACCOUNTS PAYABLE	16,241.02
ACCRUED INTEREST PAYABLE	\$448,144.27
TOTAL LIABILITIES	119,849,385.29
BASE CASE SCHEDULE OF NET ASSETS	6,523,195.92
PARITY RATIO	1.054

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program)
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

Master Trust

Beginning Principal Balance (\$)	125,125,000
Bonds Issued (\$)	-
Principal Paid (\$)	(5,740,000)
Bonds Refunded	-
Ending Principal Balance (\$)	119,385,000
Actual Days in Period	92
Weighted Average Rate	3.218%

Cumulative:

Beginning Principal Balance (\$)	31,280,000
Bonds Issued (\$)	138,390,000
Principal Paid (\$)	(37,030,000)
Bonds Refunded	(13,255,000)
Ending Principal Balance (\$)	119,385,000

Student Loan Pool Data

	Principal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	92,703,209	
Loans Added	1,351,830	
Loans Repaid	(3,151,516)	
Capitalized Interest	658,611	
Defaulted Loans	(41,382)	
Adjustments	(14,579)	
	3,500	
Ending Balance	91,509,673	6.12%

Cumulative:

	Principal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	138,795,511
Loans Added	190,727,230
Loans Repaid	(252,998,055)
Capitalized Interest	25,970,238
Defaulted Loans	(10,098,800)
Adjustments	(889,952)
	3,500
Ending Balance	91,509,673

Loans by Program Type

	\$	%
Traditional Loans	91,509,673	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	82,459,365	90.11%
2-Year	8,372,027	9.15%
Technical/Proprietary	76,257	0.08%
Graduate	185,896	0.20%
Other	416,128	0.45%
	91,509,673	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 3,195,202

Loans by Status

	\$	%
In School	3,440,822	3.76%
Grace	1,065,315	1.16%
Deferment	3,589,993	3.92%
Forbearance	316,680	0.35%
Interest Repayment	2,746,746	3.00%
Prinipal & Interest Repayment	80,313,483	87.77%
Bankruptcy	-	0.00%
In Claim Status	36,635	0.04%
All Loans	91,509,673	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 \$	347,242	129,849	115,073	78,490	154	36,635	707,443
% of Loans in Repayment	0.42%	0.16%	0.14%	0.09%	0.00%	0.04%	0.85%
% of Total Loans	0.38%	0.14%	0.13%	0.09%	0.00%	0.04%	0.77%

Credit Support

	\$	%
Reserve Funds - (1)	1,696,700	1.42%
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

2.95%

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	3	64,060	1%
660-669	8	172,859	1%
670-679	13	306,099	2%
680-689	21	414,763	3%
690-699	12	217,981	2%
700-709	19	389,180	3%
710-719	26	590,516	5%
720-729	31	669,283	5%
730-739	40	893,863	7%
740-749	45	968,020	7%
750-759	39	767,654	6%
760-769	42	850,326	7%
770-779	51	935,209	7%
780-789	40	1,034,003	8%
790-799	43	801,392	6%
800-809	49	809,922	6%
810-819	42	758,337	6%
820-829	43	740,832	6%
>830	86	1,632,242	0%
Total	653	13,016,541	87%

Average 772

DTI Distribution

	# Bwr	\$ AMT	% of Total Amt
<30%	418	8,133,201	62%
30-39%	153	2,654,281	20%
40-44%	61	1,535,537	12%
45-50%	18	605,911	5%
>50%	3	87,611	1%
TOTAL	653	13,016,541	100%

Average 26.2%

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2014
Beginning Princkpal Balance (\$)	1,020,000
Bonds Issued (\$)	-
Principal Paid (\$)	(180,000)
Ending Princkpal Balance (\$)	840,000
Actual Days in Period	92
Weighted Average Rate	3.840%

Cumulative:

Beginning Princkpal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	-
Ending Princkpal Balance (\$)	840,000

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	2,388,773	
Loans Added	-	
Loans Repaid	(122,875)	
Capitalized Interest	6,325	
Defaulted Loans	-	
Adjustments	-	
Transferred between bonds		
Ending Balance	2,272,222	6.82%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,614,242
Loans Repaid	(9,117,300)
Capitalized Interest	965,839
Defaulted Loans	(171,018)
Adjustments	(19,540)
Ending Balance	2,272,222

Loans by Program Type

	\$	%
Traditional Loans	2,272,222	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	2,017,015	88.77%
2-Year	238,723	10.51%
Technical/Proprietary	9,041	0.40%
Graduate	7,444	0.33%
Other	-	0.00%
	2,272,222	100.00%

(0.00)

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 194,608

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	-	0.00%
Deferment	184,357	8.11%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Princkpal & Interest Repayment	2,087,865	91.89%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	2,272,222	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	38,264	14,216	7,317	-	-	-	59,798
% of Loans in Repayment	1.83%	0.68%	0.35%	0.00%	0.00%	0.00%	2.86%
% of Total Loans	1.68%	0.63%	0.32%	0.00%	0.00%	0.00%	2.63%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	11.90%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2017
Beginning Princkpal Balance (\$)	6,645,000
Bonds Issued (\$)	-
Principal Paid (\$)	(740,000)
Ending Princkpal Balance (\$)	5,905,000
Actual Days in Period	92
Weighted Average Rate	4.218%

Cumulative:

Beginning Princkpal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	-
Ending Princkpal Balance (\$)	5,905,000

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)	3,844,215	
Beginning Balance	-	
Loans Added	-	
Loans Repaid	(150,607)	
Capitalized Interest	7,919	
Defaulted Loans	-	
Adjustments	(20)	
Transferred between bonds	-	
Ending Balance	3,701,506	6.33%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	-
Beginning Balance	-
Loans Added	10,080,145
Loans Repaid	(7,183,059)
Capitalized Interest	890,740
Defaulted Loans	(102,892)
Adjustments	16,572
Transferred between bonds	-
Ending Balance	3,701,506

Loans by Program Type

	\$	%
Traditional Loans	3,701,506	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	3,249,609	87.79%
2-Year	418,214	11.30%
Technical/Proprietary	4,821	0.13%
Graduate	22,567	0.61%
Other	6,296	0.17%
	3,701,506	100.00%

(0.00)

Guarantee Fund

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

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	-	0.00%
Deferment	372,601	10.07%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Princkpal & Interest Repayment	3,315,864	89.58%
Bankruptcy	-	0.00%
In Claim Status	13,041	0.35%
All Loans	3,701,506	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 \$	5,904	-	-	-	-	13,041	18,945
% of Loans in Repayment	0.18%	0.00%	0.00%	0.00%	0.00%	0.39%	0.57%
% of Total Loans	0.16%	0.00%	0.00%	0.00%	0.00%	0.35%	0.51%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	1.69%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2018
Beginning Princkpal Balance (\$)	3,500,000
Bonds Issued (\$)	-
Principal Paid (\$)	(720,000)
Ending Princkpal Balance (\$)	2,780,000
Actual Days in Period	92
Weighted Average Rate	4.508%

Cumulative:

Beginning Princkpal Balance (\$)	-
Bonds Issued (\$)	10,000,000
Principal Paid (\$)	(7,220,000)
Ending Princkpal Balance (\$)	2,780,000

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	4,059,753	
Loans Added	-	
Loans Repaid	(160,410)	
Capitalized Interest	15,015	
Defaulted Loans	(6,880)	
Adjustments	(7)	
Transferred between bonds		
Ending Balance	3,907,470	6.84%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	10,229,200
Loans Repaid	(7,117,751)
Capitalized Interest	910,178
Defaulted Loans	(134,388)
Adjustments	20,231
Transferred between bonds	
Ending Balance	3,907,470

Loans by Program Type

	\$	%
Traditional Loans	3,907,470	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	3,431,040	87.81%
2-Year	467,102	11.95%
Technical/Proprietary	2,025	0.05%
Graduate	5,404	0.14%
Other	1,899	0.05%
	3,907,470	100.00%

0.20

Guarantee Fund

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

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	-	0.00%
Deferment	356,192	9.12%
Forbearance	-	0.00%
Interest Repayment	-	0.00%
Princkpal & Interest Repayment	3,551,278	90.88%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	3,907,470	100.00%

0

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	31,256	15,652	-	-	-	-	46,908
% of Loans in Repayment	0.88%	0.44%	0.00%	0.00%	0.00%	0.00%	1.32%
% of Total Loans	0.80%	0.40%	0.00%	0.00%	0.00%	0.00%	1.20%

Credit Support

	\$	%
Reserve Funds - (1)	100,000	3.60%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2019
Beginning Princkpal Balance (\$)	19,150,000
Bonds Issued (\$)	-
Principal Paid (\$)	(3,020,000)
Ending Princkpal Balance (\$)	16,130,000
Actual Days in Period	92
Weighted Average Rate	4.326%

Cumulative:

Beginning Princkpal Balance (\$)	-
Bonds Issued (\$)	42,400,000
Principal Paid (\$)	(26,270,000)
Ending Princkpal Balance (\$)	16,130,000

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	22,708,517	
Loans Added	-	
Loans Repaid	(1,006,846)	
Capitalized Interest	134,886	
Defaulted Loans	(5,485)	
Adjustments	(625)	
Transferred between bonds		
Ending Balance	21,830,446	5.92%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	25,542,487
Loans Repaid	(42,570,253)
Capitalized Interest	2,685,195
Defaulted Loans	(1,132,161)
Adjustments	11,068
Transferred between bonds	37,294,110
Ending Balance	21,830,446

Loans by Program Type

	\$	%
Traditional Loans	21,830,446	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	19,552,376	89.56%
2-Year	1,856,939	8.51%
Technical/Proprietary	60,370	0.28%
Graduate	103,589	0.47%
Other	257,172	1.18%
	21,830,446	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 2,705,201

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	135,091	0.62%
Deferment	1,175,254	5.38%
Forbearance	69,481	0.32%
Interest Repayment	155,692	0.71%
Princkpal & Interest Repayment	20,271,334	92.86%
Bankruptcy	-	0.00%
In Claim Status	23,594	0.11%
All Loans	21,830,446	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 \$	113,125	75,097	78,195	57,483	154	23,594	347,647
% of Loans in Repayment	0.55%	0.37%	0.38%	0.28%	0.00%	0.12%	1.70%
% of Total Loans	0.52%	0.34%	0.36%	0.26%	0.00%	0.11%	1.59%

Credit Support

	\$	%
Reserve Funds - (1)	424,000	2.63%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2021
Beginning Princkpal Balance (\$)	16,685,000
Bonds Issued (\$)	-
Principal Paid (\$)	(1,080,000)
Ending Princkpal Balance (\$)	15,605,000
Actual Days in Period	92
Weighted Average Rate	3.625%

Cumulative:

Beginning Princkpal Balance (\$)	-
Bonds Issued (\$)	19,145,000
Principal Paid (\$)	(3,540,000)
Ending Princkpal Balance (\$)	15,605,000

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	15,926,114	
Loans Added	-	
Loans Repaid	(563,618)	
Capitalized Interest	175,933	
Defaulted Loans	(15,999)	
Adjustments	(5,846)	
Transferred between bonds	-	
Ending Balance	15,516,584	4.13%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,942,419
Loans Repaid	(6,946,673)
Capitalized Interest	614,990
Defaulted Loans	(179,001)
Adjustments	(10,977)
Transferred between bonds	3,095,825
Ending Balance	15,516,584

Loans by Program Type

	\$	%
Traditional Loans	15,516,584	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	13,769,829	88.74%
2-Year	1,680,544	10.83%
Technical/Proprietary	-	0.00%
Graduate	17,683	0.11%
Other	48,528	0.31%
	15,516,584	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 160,957

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	263,932	1.70%
Deferment	772,069	4.98%
Forbearance	131,662	0.85%
Interest Repayment	203,402	1.31%
Princkpal & Interest Repayment	14,145,519	91.16%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	15,516,584	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 \$	69,398	-	-	7,535	-	-	76,933
% of Loans in Repayment	0.48%	0.00%	0.00%	0.05%	0.00%	0.00%	0.53%
% of Total Loans	0.45%	0.00%	0.00%	0.05%	0.00%	0.00%	0.50%

Credit Support

	\$	%
Reserve Funds - (1)	191,450	1.23%
Capitalized Interest Fund	-	0.00%

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

Maine Educational Loan Program
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023
Reporting period: Quarter Ending 12/31/2025

Certificate/Note/Bond Status

	2023
Beginning Princkpal Balance (\$)	27,175,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Princkpal Balance (\$)	27,175,000
Actual Days in Period	92
Weighted Average Rate	4.508%

Cumulative:

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

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	20,116,241	
Loans Added	-	
Loans Repaid	(591,113)	
Capitalized Interest	230,337	
Defaulted Loans	(13,017)	
Adjustments	(3,709)	
Transferred between bonds	-	
Ending Balance	19,738,738	6.47%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	21,624,228
Loans Repaid	(4,188,042)
Capitalized Interest	487,203
Defaulted Loans	(138,532)
Adjustments	(13,877)
Transferred between bonds	1,967,758
Ending Balance	19,738,738

Loans by Program Type

	\$	%
Traditional Loans	19,738,738	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	17,824,426	90.30%
2-Year	1,851,664	9.38%
Technical/Proprietary	-	0.00%
Graduate	29,210	0.15%
Other	33,439	0.17%
	19,738,739	100.00%

Guarantee Fund

Balance in the Guarantee Fee Account at end of period: \$ 134,436

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	285,266	1.45%
Deferment	592,649	3.00%
Forbearance	83,435	0.42%
Interest Repayment	191,429	0.97%
Princkpal & Interest Repayment	18,585,960	94.16%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	19,738,739	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 \$	30,854	8,683	-	13,473	-	-	53,010
% of Loans in Repayment	0.16%	0.05%	0.00%	0.07%	0.00%	0.00%	0.28%
% of Total Loans	0.16%	0.04%	0.00%	0.07%	0.00%	0.00%	0.27%

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 12/31/2025

Certificate/Note/Bond Status

	2024
Beginning Princkpal Balance (\$)	19,670,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Princkpal Balance (\$)	19,670,000
Actual Days in Period	92
Weighted Average Rate	4.495%

Cumulative:

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

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	17,261,884	
Loans Added	477,996	
Loans Repaid	(411,777)	
Capitalized Interest	88,198	
Defaulted Loans	-	
Adjustments	(4,359)	
Transferred between bonds	3,500	
Ending Balance	17,415,441	6.47%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	18,213,465
Loans Repaid	(918,540)
Capitalized Interest	123,187
Defaulted Loans	-
Adjustments	(6,171)
Transferred between bonds	3,500
Ending Balance	17,415,441

Loans by Program Type

	\$	%
Traditional Loans	17,415,441	100.00%
Consolidations	-	0.00%

Loans by Sckool Type

	\$	%
4-Year	15,890,682	91.24%
2-Year	1,488,984	8.55%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	35,775	0.21%
	17,415,441	100.00%

Guarantee Fund

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

Loans by Status

	\$	%
In Sckool	-	0.00%
Grace	328,401	1.89%
Deferment	136,870	0.79%
Forbearance	32,102	0.18%
Interest Repayment	210,668	1.21%
Princkpal & Interest Repayment	16,707,400	95.93%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	17,415,441	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 \$	38,441	1,901	29,561	-	-	-	69,903
% of Loans in Repayment	0.23%	0.01%	0.17%	0.00%	0.00%	0.00%	0.41%
% of Total Loans	0.22%	0.01%	0.17%	0.00%	0.00%	0.00%	0.40%

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 12/31/2025

Certificate/Note/Bond Status

	2025
Beginning Princkpal Balance (\$)	31,280,000
Bonds Issued (\$)	-
Principal Paid (\$)	-
Ending Princkpal Balance (\$)	31,280,000
Actual Days in Period	92
Weighted Average Rate	5.066%

Cumulative:

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

Student Loan Pool Data

	Princkpal Plus Capitalized Interest	Weighted Average Interest Rate (%)
Pool Size (\$)		
Beginning Balance	6,397,713	
Loans Added	873,834	
Loans Repaid	(144,270)	
Capitalized Interest	-	
Defaulted Loans	-	
Adjustments	(12)	
Transferred between bonds	-	
Ending Balance	7,127,266	6.47%

Cumulative:

	Princkpal Plus Capitalized Interest
Pool Size (\$)	
Beginning Balance	-
Loans Added	7,295,141
Loans Repaid	(167,861)
Capitalized Interest	-
Defaulted Loans	-
Adjustments	(15)
Transferred between bonds	-
Ending Balance	7,127,266

Loans by Program Type

	\$	%
Traditional Loans	7,127,266	100.00%
Consolidations	-	0.00%

Loans by School Type

	\$	%
4-Year	6,724,388	94.35%
2-Year	369,858	5.19%
Technical/Proprietary	-	0.00%
Graduate	-	0.00%
Other	33,019	0.46%
	7,127,266	100.00%

Guarantee Fund

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

Loans by Status

	\$	%
In School	3,440,822	48.28%
Grace	52,625	0.74%
Deferment	-	0.00%
Forbearance	-	0.00%
Interest Repayment	1,985,555	27.86%
Princkpal & Interest Repayment	1,648,264	23.13%
Bankruptcy	-	0.00%
In Claim Status	-	0.00%
All Loans	7,127,266	100.00%

(Loans in repayment includes all delinquent)

Delinquency Bucket (days)

	31-60	61-90	91-120	121-150	151-180	181+	TOTAL
Private Loans							
Delinquent \$	20,000	14,300	-	-	-	-	34,300
% of Loans in Repayment	0.55%	0.39%	0.00%	0.00%	0.00%	0.00%	0.94%
% of Total Loans	0.28%	0.20%	0.00%	0.00%	0.00%	0.00%	0.48%

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.

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014A- Reporting period: Quarter Ending 12/31/2025															
<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 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	180,000	570,000	-	Exempt NON-AMT	540	3,165	2,625	(0)	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	3,266	3,281	562	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	2,438	2,438	406	3.750%	3.750%	June 1 and December 1	12/1/2027
MELA 14A-1 CUSIP: 560-40P-DF2	YES	550,000	550,000	-	415,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%	4.000%	June 1 and December 1	12/1/2028
MELA 14A-1 CUSIP: 560-40P-DG0	YES	560,000	560,000	-	430,000	130,000	Exempt NON-AMT	417	2,600	2,600	417	4.000%	4.000%	June 1 and December 1	12/1/2029
MELA 14A-1 CUSIP: 560-40P-DH8	YES	580,000	580,000	-	445,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%	4.000%	June 1 and December 1	12/1/2030
MELA 14A-1 CUSIP: 560-40P-DJ4	YES	600,000	600,000	-	465,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%	4.000%	June 1 and December 1	12/1/2031

TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: Quarter Ending 12/31/2025															
<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 14A-1 CUSIP: Various	YES	10,000,000	7,305,000	2,630,000	3,835,000	840,000	Exempt	3,259	19,569	19,044	2,734	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017A-
Reporting period: Quarter Ending 12/31/2025

<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>	Accrued Interest Balance <u>6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	Accrued Interest Balance <u>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	18,500	15,417	(0)	5.000%		June 1 and December 1	12/1/2025
MELA 17A-1 CUSIP: 560-42T-AG3	YES	750,000	740,000	-	-	740,000	Exempt NON-AMT	3,083	18,500	18,500	3,083	5.000%		June 1 and December 1	12/1/2026
MELA 17A-1 CUSIP: 560-42T-AH1	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2027
MELA 17A-1 CUSIP: 560-42T-AJ7	YES	740,000	735,000	-	-	735,000	Exempt NON-AMT	2,297	13,781	13,781	2,297	3.750%		June 1 and December 1	12/1/2028
MELA 17A-1 CUSIP: 560-42T-AK4	YES	600,000	600,000	-	-	600,000	Exempt NON-AMT	2,000	12,000	12,000	2,000	4.000%		June 1 and December 1	12/1/2029
MELA 17A-1 CUSIP: 560-42T-AL2	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,833	11,000	11,000	1,833	4.000%		June 1 and December 1	12/1/2030
MELA 17A-1 CUSIP: 560-42T-AM0	YES	575,000	575,000	-	-	575,000	Exempt NON-AMT	1,917	11,500	11,500	1,917	4.000%		June 1 and December 1	12/1/2031
MELA 17A-1 CUSIP: 560-42T-AN8	YES	550,000	550,000	-	-	550,000	Exempt NON-AMT	1,891	11,344	11,344	1,891	4.125%		June 1 and December 1	12/1/2032
MELA 17A-1 CUSIP: 560-42T-AP3	YES	700,000	700,000	-	-	700,000	Exempt NON-AMT	2,406	14,438	14,438	2,406	4.125%		June 1 and December 1	12/1/2033
MELA 17A-1 CUSIP: 560-42T-AQ1	YES	725,000	720,000	-	-	720,000	Exempt NON-AMT	2,550	15,300	15,300	2,550	4.250%		June 1 and December 1	12/1/2034

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2017
Reporting period: Quarter Ending 12/31/2025

<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>	Accrued Interest Balance <u>6/30/2025</u>	<u>INTEREST PAID 7/1/24-6/30/25</u>	<u>INTEREST ACCRUED 7/1/24-6/30/25</u>	Accrued Interest Balance <u>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	3,620,000	-	5,905,000	Exempt	23,357	140,144	137,060	20,274	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-
Reporting period: Quarter Ending 12/31/2025

<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 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	18,000	15,000	-	5.000%		June 1 and December 1	12/1/2025
MELA 18A-1 CUSIP: 560-42T-AW8	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%		June 1 and December 1	12/1/2026
MELA 18A-1 CUSIP: 560-42T-AX6	YES	770,000	750,000			750,000	Exempt NON-AMT	3,125	18,750	18,750	3,125	5.000%		June 1 and December 1	12/1/2027
MELA 18A-1 CUSIP: 560-42T-AY4	YES	760,000	750,000		580,000	170,000	Exempt NON-AMT	496	2,975	2,975	496	3.500%		June 1 and December 1	12/1/2028
MELA 18A-1 CUSIP: 560-42T-AZ1	YES	715,000	715,000		555,000	160,000	Exempt NON-AMT	483	2,900	2,900	483	3.625%		June 1 and December 1	12/1/2029
MELA 18A-1 CUSIP: 560-42T-BA5	YES	600,000	600,000		460,000	140,000	Exempt NON-AMT	438	2,625	2,625	438	3.750%		June 1 and December 1	12/1/2030
MELA 18A-1 CUSIP: 560-42T-BB3	YES	550,000	550,000		415,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%		June 1 and December 1	12/1/2031
MELA 18A-1 CUSIP: 560-42T-BC1	YES	575,000	575,000		440,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%		June 1 and December 1	12/1/2032
MELA 18A-1 CUSIP: 560-42T-BD9	YES	550,000	550,000		415,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%		June 1 and December 1	12/1/2033
MELA 18A-1 CUSIP: 560-42T-BE7	YES	700,000	700,000		535,000	165,000	Exempt NON-AMT	550	3,300	3,300	550	4.000%		June 1 and December 1	12/1/2034
MELA 18A-1 CUSIP: 560-42T-BF4	YES	400,000	400,000		295,000	105,000	Exempt NON-AMT	350	2,100	2,100	350	4.000%		June 1 and December 1	12/1/2035
MELA 18A-1 CUSIP: 560-42T-BG2	YES	520,000	520,000		385,000	135,000	Exempt NON-AMT	450	2,700	2,700	450	4.000%		June 1 and December 1	12/1/2036

TOTAL

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2018A-
Reporting period: Quarter Ending 12/31/2025

<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 18A-1 CUSIP: Various	YES	10,000,000	9,950,000	3,090,000	4,080,000	2,780,000	Exempt	13,367	80,200	77,200	10,367	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A- Reporting period: Quarter Ending 12/31/2025															
<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	75,500	62,917	-	5.000%		June 1 and December 1	12/1/2025
MELA 19A-1 CUSIP: 560-42T-AX6	YES	2,930,000	2,930,000			2,930,000	Exempt NON-AMT	12,208	73,250	73,250	12,208	5.000%		June 1 and December 1	12/1/2026
MELA 19A-1 CUSIP: 560-42T-AY4	YES	2,935,000	2,935,000			2,935,000	Exempt NON-AMT	12,229	73,375	73,375	12,229	5.000%		June 1 and December 1	12/1/2027
MELA 19A-1 CUSIP: 560-42T-AZ1	YES	2,905,000	2,905,000			2,905,000	Exempt NON-AMT	12,104	72,625	72,625	12,104	5.000%		June 1 and December 1	12/1/2028
MELA 19A-1 CUSIP: 560-42T-BA5	YES	2,330,000	2,330,000		1,465,000	865,000	Exempt NON-AMT	2,163	12,975	12,975	2,163	3.000%		June 1 and December 1	12/1/2029
MELA 19A-1 CUSIP: 560-42T-BB3	YES	2,210,000	2,210,000		1,395,000	815,000	Exempt NON-AMT	2,038	12,225	12,225	2,038	3.000%		June 1 and December 1	12/1/2030
MELA 19A-1 CUSIP: 560-42T-BC1	YES	2,065,000	2,065,000		1,305,000	760,000	Exempt NON-AMT	1,900	11,400	11,400	1,900	3.000%		June 1 and December 1	12/1/2031
MELA 19A-1 CUSIP: 560-42T-BD9	YES	2,005,000	2,005,000		1,260,000	745,000	Exempt NON-AMT	1,940	11,641	11,641	1,940	3.125%		June 1 and December 1	12/1/2032
MELA 19A-1 CUSIP: 560-42T-BE7	YES	2,035,000	2,035,000		1,275,000	760,000	Exempt NON-AMT	2,058	12,350	12,350	2,058	3.250%		June 1 and December 1	12/1/2033
MELA 19A-1 CUSIP: 560-42T-BF4	YES	1,830,000	1,830,000		1,150,000	680,000	Exempt NON-AMT	1,842	11,050	11,050	1,842	3.250%		June 1 and December 1	12/1/2034
MELA 19A-1 CUSIP: 560-42T-BG2	YES	7,375,000	7,375,000		4,640,000	2,735,000	Exempt NON-AMT	7,977	47,863	47,863	7,977	3.500%		June 1 and December 1	12/1/1939
TOTAL															
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2019A- Reporting period: Quarter Ending 12/31/2025															
<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	12,360,000	12,490,000	16,130,000	Exempt	69,042	414,253	401,670	56,459	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-
Reporting period: Quarter Ending 12/31/2025

<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-BZ0	YES	660,000	660,000	660,000	-	-	Exempt AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2022
MELA 21A-1 CUSIP: 560-42T-CA4	YES	740,000	740,000	740,000	-	-	Exempt AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2023
MELA 21A-1 CUSIP: 560-42T-CB@	YES	1,060,000	1,060,000	1,060,000	-	-	Exempt AMT	-	-	-	-	5.000%		June 1 and December 1	12/1/2024
MELA 21A-1 CUSIP: 560-42T-CC0	YES	1,080,000	1,080,000	1,080,000	-	-	Exempt AMT	4,500	27,000	22,500	-	5.000%		June 1 and December 1	12/1/2025
MELA 21A-1 CUSIP: 560-42T-CD8	YES	1,185,000	1,185,000	-	-	1,185,000	Exempt AMT	4,938	29,625	29,625	4,938	5.000%		June 1 and December 1	12/1/2026
MELA 21A-1 CUSIP: 560-42T-CE6	YES	1,280,000	1,280,000	-	-	1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2027
MELA 21A-1 CUSIP: 560-42T-CF3	YES	1,280,000	1,280,000	-	-	1,280,000	Exempt AMT	5,333	32,000	32,000	5,333	5.000%		June 1 and December 1	12/1/2028
MELA 21A-1 CUSIP: 560-42T-CG1	YES	1,320,000	1,320,000	-	-	1,320,000	Exempt AMT	5,500	33,000	33,000	5,500	5.000%		June 1 and December 1	12/1/2029
MELA 21A-1 CUSIP: 560-42T-CH9	YES	1,270,000	1,270,000	-	-	1,270,000	Exempt AMT	5,292	31,750	31,750	5,292	5.000%		June 1 and December 1	12/1/2030
MELA 21A-1 CUSIP: 560-42T-CJ5	YES	955,000	955,000	-	-	955,000	Exempt AMT	1,691	10,147	10,147	1,691	2.125%		June 1 and December 1	12/1/2031
MELA 21A-1 CUSIP: 560-42T-CK2	YES	955,000	955,000	-	-	955,000	Exempt AMT	1,791	10,744	10,744	1,791	2.250%		June 1 and December 1	12/1/2032
MELA 21A-1 CUSIP: 560-42T-CL0	YES	955,000	955,000	-	-	955,000	Exempt AMT	1,890	11,341	11,341	1,890	2.375%		June 1 and December 1	12/1/2033
MELA 21A-1 CUSIP: 560-42T-CM8	YES	950,000	950,000	-	-	950,000	Exempt AMT	1,979	11,875	11,875	1,979	2.500%		June 1 and December 1	12/1/2034
MELA 21A-1 CUSIP: 560-42T-CN6	YES	940,000	940,000	-	-	940,000	Exempt AMT	1,958	11,750	11,750	1,958	2.500%		June 1 and December 1	12/1/2035
MELA 21A-1 CUSIP: 560-42T-CP1	YES	940,000	940,000	-	-	940,000	Exempt AMT	2,056	12,338	12,338	2,056	2.625%		June 1 and December 1	12/1/2036
MELA 21A-1 CUSIP: 560-42T-CQ9	YES	930,000	930,000	-	-	930,000	Exempt AMT	2,034	12,206	12,206	2,034	2.625%		June 1 and December 1	12/1/2037
MELA 21A-1 CUSIP: 560-42T-CR7	YES	860,000	860,000	-	-	860,000	Exempt AMT	1,971	11,825	11,825	1,971	2.750%		June 1 and December 1	12/1/2038
MELA 21A-1 CUSIP: 560-42T-CS5	YES	740,000	740,000	-	-	740,000	Exempt AMT	1,696	10,175	10,175	1,696	2.750%		June 1 and December 1	12/1/2039
MELA 21A-1 CUSIP: 560-42T-CT3	YES	580,000	580,000	-	-	580,000	Exempt AMT	1,329	7,975	7,975	1,329	2.750%		June 1 and December 1	12/1/2040
MELA 21A-1 CUSIP: 560-42T-CU0	YES	465,000	465,000	-	-	465,000	Exempt AMT	1,114	6,684	6,684	1,114	2.875%		June 1 and December 1	12/1/2041

TOTAL
Issuer: Maine Educational Loan Authority
Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2021A-
Reporting period: Quarter Ending 12/31/2025

<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	3,540,000	-	15,605,000	Exempt	50,406	302,434	297,934	45,906	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority
 Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A-
 Reporting period: Quarter Ending 12/31/2025

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 23A-1 56042T CV8	YES	1,000,000	1,000,000			1,000,000	Exempt AMT	4,167	25,000	25,000	4,167	5.000%		June 1 and December 1	12/1/2027
MELA 23A-1 56042T CW6	YES	1,400,000	1,400,000			1,400,000	Exempt AMT	5,833	35,000	35,000	5,833	5.000%		June 1 and December 1	12/1/2028
MELA 23A-1 56042T CX4	YES	1,660,000	1,660,000			1,660,000	Exempt AMT	6,917	41,500	41,500	6,917	5.000%		June 1 and December 1	12/1/2029
MELA 23A-1 56042T CY2	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958	41,750	41,750	6,958	5.000%		June 1 and December 1	12/1/2030
MELA 23A-1 56042T CZ9	YES	1,720,000	1,720,000			1,720,000	Exempt AMT	7,167	43,000	43,000	7,167	5.000%		June 1 and December 1	12/1/2031
MELA 23A-1 56042T DA3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	6,958	41,750	41,750	6,958	5.000%		June 1 and December 1	12/1/2032
MELA 23A-1 56042T DB1	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	4,938	29,625	29,625	4,938	3.750%		June 1 and December 1	12/1/2033
MELA 23A-1 56042T DC9	YES	1,580,000	1,580,000			1,580,000	Exempt AMT	5,267	31,600	31,600	5,267	4.000%		June 1 and December 1	12/1/2034
MELA 23A-1 56042T DD7	YES	1,465,000	1,465,000			1,465,000	Exempt AMT	4,883	29,300	29,300	4,883	4.000%		June 1 and December 1	12/1/2035
MELA 23A-1 56042T DE5	YES	1,460,000	1,460,000			1,460,000	Exempt AMT	4,867	29,200	29,200	4,867	4.000%		June 1 and December 1	12/1/2036
MELA 23A-1 56042T DF2	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100	30,600	30,600	5,100	4.250%		June 1 and December 1	12/1/2037
MELA 23A-1 56042T DG0	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,100	30,600	30,600	5,100	4.250%		June 1 and December 1	12/1/2038
MELA 23A-1 56042T DH8	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,250	31,500	31,500	5,250	4.375%		June 1 and December 1	12/1/2039
MELA 23A-1 56042T DJ4	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400	32,400	32,400	5,400	4.500%		June 1 and December 1	12/1/2040
MELA 23A-1 56042T DK1	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400	32,400	32,400	5,400	4.500%		June 1 and December 1	12/1/2041
MELA 23A-1 56042T DL9	YES	1,440,000	1,440,000			1,440,000	Exempt AMT	5,400	32,400	32,400	5,400	4.500%		June 1 and December 1	12/1/2042
MELA 23A-1 56042T DM7	YES	1,450,000	1,450,000			1,450,000	Exempt AMT	5,438	32,625	32,625	5,438	4.500%		June 1 and December 1	12/1/2043
MELA 23A-1 56042T DN5	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	7,050	42,300	42,300	7,050	4.500%		June 1 and December 1	12/1/2039

TOTAL

Issuer: Maine Educational Loan Authority
 Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2023A-
 Reporting period: Quarter Ending 12/31/2025

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 23A-1 CUSIP: Various	YES	27,175,000	27,175,000	-	-	27,175,000	Exempt	102,092	612,550	612,550	102,092	Various	Various	June 1 and December 1	Various

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2024A- Reporting period: Quarter Ending 12/31/2025																
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	18,638	18,638	3,106	5.250%		June 1 and December 1	12/1/2028	
MELA 24A-1 56042T DQ8	YES	975,000	975,000			975,000	Exempt AMT	4,266	25,594	25,594	4,266	5.250%		June 1 and December 1	12/1/2029	
MELA 24A-1 56042T DR6	YES	1,150,000	1,150,000			1,150,000	Exempt AMT	5,031	30,188	30,188	5,031	5.250%		June 1 and December 1	12/1/2030	
MELA 24A-1 56042T DS4	YES	1,165,000	1,165,000			1,165,000	Exempt AMT	5,097	30,581	30,581	5,097	5.250%		June 1 and December 1	12/1/2031	
MELA 24A-1 56042T DT2	YES	1,195,000	1,195,000			1,195,000	Exempt AMT	5,228	31,369	31,369	5,228	5.250%		June 1 and December 1	12/1/2032	
MELA 24A-1 56042T DU9	YES	1,165,000	1,165,000			1,165,000	Exempt AMT	5,097	30,581	30,581	5,097	5.250%		June 1 and December 1	12/1/2033	
MELA 24A-1 56042T DV7	YES	1,230,000	1,230,000			1,230,000	Exempt AMT	4,100	24,600	24,600	4,100	4.000%		June 1 and December 1	12/1/2034	
MELA 24A-1 56042T DW5	YES	1,230,000	1,230,000			1,230,000	Exempt AMT	4,228	25,369	25,369	4,228	4.125%		June 1 and December 1	12/1/2035	
MELA 24A-1 56042T DX3	YES	1,070,000	1,070,000			1,070,000	Exempt AMT	3,790	22,738	22,738	3,790	4.250%		June 1 and December 1	12/1/2036	
MELA 24A-1 56042T DY1	YES	1,070,000	1,070,000			1,070,000	Exempt AMT	3,901	23,406	23,406	3,901	4.375%		June 1 and December 1	12/1/2037	
MELA 24A-1 56042T DZ8	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	3,975	23,850	23,850	3,975	4.500%		June 1 and December 1	12/1/2038	
MELA 24A-1 56042T EA2	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	3,975	23,850	23,850	3,975	4.500%		June 1 and December 1	12/1/2039	
MELA 24A-1 56042T EB0	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,085	24,513	24,513	4,085	4.625%		June 1 and December 1	12/1/2040	
MELA 24A-1 56042T EC8	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,196	25,175	25,175	4,196	4.750%		June 1 and December 1	12/1/2041	
MELA 24A-1 56042T ED6	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,196	25,175	25,175	4,196	4.750%		June 1 and December 1	12/1/2042	
MELA 24A-1 56042T EE4	YES	1,060,000	1,060,000			1,060,000	Exempt AMT	4,306	25,838	25,838	4,306	4.875%		June 1 and December 1	12/1/2043	
MELA 24A-1 56042T EF1	YES	1,135,000	1,135,000			1,135,000	Exempt AMT	4,611	27,666	27,666	4,611	4.875%		June 1 and December 1	12/1/2044	
MELA 24A-1 56042T EG9	YES	1,215,000	1,215,000			1,215,000	Exempt AMT	5,063	30,375	30,375	5,063	5.000%		June 1 and December 1	12/1/2045	
TOTAL																
Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: Quarter Ending 12/31/2025																
MELA 24A-1 CUSIP: Various	YES	19,670,000	19,670,000	-	-	19,670,000	Exempt	78,251	469,503	469,503	78,251	Various	Various	June 1 and December 1	Various	

Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2025A- Reporting period: Quarter Ending 12/31/2025																
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	40,444	40,000	6,667	5.000%		June 1 and December 1	12/1/2031	
MELA 25A-1 56042T EJ3	YES	1,770,000	1,770,000			1,770,000	Exempt AMT	7,867	44,742	44,250	7,375	5.000%		June 1 and December 1	12/1/2032	
MELA 25A-1 56042T EK0	YES	1,880,000	1,880,000			1,880,000	Exempt AMT	8,356	47,522	47,000	7,833	5.000%		June 1 and December 1	12/1/2033	
MELA 25A-1 56042T EL8	YES	2,030,000	2,030,000			2,030,000	Exempt AMT	9,022	51,314	50,750	8,458	5.000%		June 1 and December 1	12/1/2034	
MELA 25A-1 56042T EM6	YES	2,100,000	2,100,000			2,100,000	Exempt AMT	8,867	50,429	49,875	8,313	4.750%		June 1 and December 1	12/1/2035	
MELA 25A-1 56042T EN4	YES	2,100,000	2,100,000			2,100,000	Exempt AMT	8,867	50,429	49,875	8,313	4.750%		June 1 and December 1	12/1/2036	
MELA 25A-1 56042T EP9	YES	1,900,000	1,900,000			1,900,000	Exempt AMT	8,444	48,028	47,500	7,917	5.000%		June 1 and December 1	12/1/2037	
MELA 25A-1 56042T EQ7	YES	1,900,000	1,900,000			1,900,000	Exempt AMT	8,444	48,028	47,500	7,917	5.000%		June 1 and December 1	12/1/2038	
MELA 25A-1 56042T ER5	YES	1,840,000	1,840,000			1,840,000	Exempt AMT	8,178	46,511	46,000	7,667	5.000%		June 1 and December 1	12/1/2039	
MELA 25A-1 56042T ES3	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	7,608	43,269	42,794	7,132	5.125%		June 1 and December 1	12/1/2040	
MELA 25A-1 56042T ET1	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	7,608	43,269	42,794	7,132	5.125%		June 1 and December 1	12/1/2041	
MELA 25A-1 56042T EU8	YES	1,670,000	1,670,000			1,670,000	Exempt AMT	7,793	44,325	43,838	7,306	5.250%		June 1 and December 1	12/1/2042	
MELA 25A-1 56042T EV6	YES	1,700,000	1,700,000			1,700,000	Exempt AMT	7,933	45,121	44,625	7,438	5.250%		June 1 and December 1	12/1/2043	
MELA 25A-1 56042T EW4	YES	1,750,000	1,750,000			1,750,000	Exempt AMT	8,167	46,448	45,938	7,656	5.250%		June 1 and December 1	12/1/2044	
MELA 25A-1 56042T EX2	YES	1,790,000	1,790,000			1,790,000	Exempt AMT	8,353	47,510	46,988	7,831	5.250%		June 1 and December 1	12/1/2045	
MELA 25A-1 56042T EY0	YES	1,910,000	1,910,000			1,910,000	Exempt AMT	8,913	50,695	50,138	8,356	5.250%		June 1 and December 1	12/1/2046	
MELA 25A-1 56042T EZ7	YES	2,000,000	2,000,000			2,000,000	Exempt AMT	9,333	53,083	52,500	8,750	5.250%		June 1 and December 1	12/1/2047	
TOTAL Issuer: Maine Educational Loan Authority Issue name: Student Loan Revenue Bonds (Supplemental Education Loan Program) Series 2014 Reporting period: 0																
MELA 25A-1 CUSIP: Various	YES	31,280,000	31,280,000	-	-	31,280,000	Exempt	140,864	-	792,363	132,060	Various	Various	June 1 and December 1	Various	
		182,355,000	171,655,000	26,950,000	25,320,000	119,385,000		503,917	2,077,162	2,822,553	448,142					

MELA
DELINQUENCY ANALYSIS

	01/31/25		02/28/25		03/31/25		04/30/25		05/31/25		06/30/25							
Loan Balance	FIRSTMARK																	
	\$	<u>91,154,187</u>		\$	<u>91,308,943</u>		\$	<u>90,628,355</u>		\$	<u>89,941,026</u>		\$	<u>88,785,656</u>				
Repayment	\$	<u>71,074,434</u>	78.0%	\$	<u>71,330,633</u>	78.1%	\$	<u>70,572,052</u>	77.9%	\$	<u>69,940,146</u>	77.8%	\$	<u>69,354,257</u>	77.7%	\$	<u>69,452,371</u>	78.2%
Problem Loans:																		
In Claim Status	\$	97,513		\$	113,729		\$	16,791		\$	11,846		\$	3,180		\$	32,349	
Uninsured																		
Bankruptcy																		
Forbearance	\$	139,630		\$	139,630		\$	388,884		\$	452,192		\$	495,438		\$	292,711	
Delinquent Loans																		
31-60 days	\$	654,605		\$	338,793		\$	323,149		\$	264,700		\$	278,921		\$	366,526	
61-90 days	\$	258,599		\$	335,758		\$	240,817		\$	218,822		\$	82,676		\$	166,934	
> 90 days	\$	<u>146,475</u>		\$	<u>159,174</u>		\$	<u>243,416</u>		\$	<u>69,908,815</u>		\$	<u>344,142</u>		\$	<u>294,041</u>	
Subtotal Delinquent Loans	\$	<u>1,059,679</u>		\$	<u>833,725</u>		\$	<u>807,382</u>		\$	<u>70,392,338</u>		\$	<u>705,738</u>		\$	<u>827,501</u>	
% of Repayment																		
Total Problem Loans	\$	<u>1,296,822</u>	1.42%	\$	<u>1,087,084</u>	1.19%	\$	<u>1,213,058</u>	1.34%	\$	<u>70,856,375</u>	78.78%	\$	<u>1,204,357</u>	1.35%	\$	<u>1,152,562</u>	1.30%
% of Repayment			1.825%			1.524%			1.719%		101.310%			1.737%			1.660%	

MELA
DELINQUENCY ANALYSIS

	07/31/25		08/31/25		09/30/25		10/31/25		11/30/25		12/31/25							
Loan Balance	FIRSTMARK																	
	\$	87,680,844	\$	89,260,726	\$	92,703,209	\$	92,539,032	\$	92,264,875	\$	91,509,673						
Repayment	\$	68,787,339	78.5%	\$	69,312,457	77.7%	\$	70,876,467	76.5%	\$	71,483,257	77.2%	\$	69,230,891	75.0%	\$	70,721,374	77.3%
Problem Loans:																		
In Claim Status	\$	29,258	\$	32,925	\$	75,973	\$	54,899	\$	-	\$	36,635						
Uninsured																		
Bankruptcy																		
Forbearance	\$	301,524	\$	235,115	\$	161,587	\$	302,352	\$	316,680	\$	316,680						
Delinquent Loans																		
31-60 days	\$	323,641	\$	437,989	\$	146,475	\$	307,725	\$	391,511	\$	347,242						
61-90 days	\$	60,855	\$	234,579	\$	305,851	\$	108,927	\$	146,708	\$	129,849						
> 90 days	\$	367,688	\$	176,877	\$	270,571	\$	322,605	\$	296,631	\$	193,717						
Subtotal Delinquent Loans	\$	752,184	\$	849,444	\$	722,897	\$	739,257	\$	834,851	\$	670,808						
% of Repayment																		
Total Problem Loans	\$	1,082,966	1.24%	\$	1,117,484	1.25%	\$	960,457	1.04%	\$	1,096,508	1.18%	\$	1,151,530	1.25%	\$	1,024,123	1.12%
% of Repayment			1.574%		1.612%		1.355%		1.534%		1.663%		1.448%					

Finance Authority of Maine
Maine Loan Program (not including Gen Fund)
Loan Characteristics as of 12/31/2025

Portfolio Summary

Total Current Balance	\$91,509,673
Total Loans	7,617
Wtd Avg Borrower Rate	6.13
Wtd Avg Remaining Term	146.63
Wtd Avg Interim Months	45.65
Total Accounts	3,708
Avg Balance per Borrower	\$24,679
Avg Balance per Loan	\$12,014

Loan Program	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
The Maine Loan	\$90,623,312	99.03%	7,525	98.79%	6.12	147.04	46.08
MELA Private Consolidation Loan	\$146,362	0.16%	10	0.13%	7.84	118.07	0.00
The Maine Medical Loan	\$739,999	0.81%	82	1.08%	6.47	102.42	1.82
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Loan Status	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
School Interest Accrued	\$15,966,651	17.45%	1,125	14.77%	7.41	179.56	21.03
School Interest Paid	\$10,631,428	11.62%	724	9.51%	6.26	178.05	21.81
Grace Interest Accrued	\$1,065,315	1.16%	70	0.92%	6.88	179.37	2.18
Grace Interest Paid	\$713,500	0.78%	40	0.53%	5.31	179.22	4.64
Post Grad Deferred-Interest Accrued	\$3,417,719	3.73%	255	3.35%	6.11	157.38	18.14
Post Grad Deferred-Interest Paid	\$219,965	0.24%	18	0.24%	6.00	141.82	10.24
Forebearance	\$316,680	0.35%	14	0.18%	6.21	164.47	2.25
Repayment	\$59,178,416	64.67%	5,371	70.51%	5.75	130.42	59.80
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Remaining Repayment Term	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
0 to 24	\$555,042	0.61%	322	4.23%	6.66	18.27	1.33
25 to 36	\$834,785	0.91%	239	3.14%	6.24	32.13	0.66
37 to 48	\$1,283,463	1.40%	267	3.51%	5.76	44.42	0.43
49 to 60	\$1,266,545	1.38%	239	3.14%	6.02	55.95	0.81
61 to 72	\$1,891,698	2.07%	258	3.39%	4.75	68.21	0.77
73 to 84	\$3,854,721	4.21%	381	5.00%	4.02	80.78	0.64
85 to 96	\$4,246,200	4.64%	404	5.30%	6.26	92.51	1.70
97 to 108	\$5,461,063	5.97%	492	6.46%	6.37	104.70	0.59
109 to 120	\$5,245,880	5.73%	508	6.67%	6.27	115.81	1.76
121 to 132	\$3,071,765	3.36%	282	3.70%	6.37	129.11	1.21
133 to 144	\$6,759,762	7.39%	531	6.97%	6.01	140.55	0.93
145 to 156	\$7,701,914	8.42%	537	7.05%	5.38	153.03	1.79
157 to 168	\$7,996,354	8.74%	519	6.81%	5.51	164.32	1.65
169 to 180	\$41,340,482	45.18%	2,638	34.63%	6.58	179.04	99.51
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Borrower Interest Rate	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than 5.25%	\$27,591,797	30.15%	2,127	27.92%	4.13	147.77	96.45
5.25% to 6.00%	\$11,631,505	12.71%	967	12.70%	5.88	123.86	2.56
6.01% to 7.75%	\$36,407,269	39.79%	3,404	44.69%	6.90	138.85	6.47
7.76% to 8.00%	\$15,810,681	17.28%	1,117	14.66%	7.99	179.31	79.11
8.51% to 8.75%	\$68,421	0.07%	2	0.03%	8.75	144.76	0.00
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

School Type	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
2-Year	\$8,372,027	9.15%	877	11.51%	6.18	144.11	423.36
4-Year	\$82,459,364	90.11%	6,671	87.58%	6.11	147.08	7.59
Graduate	\$185,896	0.20%	25	0.33%	6.53	132.04	17.86
Vocational/Proprietary	\$76,257	0.08%	14	0.18%	6.51	57.61	1.51
Other/Unknown	\$416,128	0.45%	30	0.39%	7.04	130.77	7.95
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Current Loan Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$3,463)	0.00%	19	0.25%	2.04	38.78	0.00
\$0 to \$499	\$21,140	0.02%	82	1.08%	6.17	39.91	0.94
\$500 to \$999	\$87,836	0.10%	113	1.48%	6.14	34.67	5.37
\$1,000 to \$1,999	\$470,642	0.51%	304	3.99%	6.22	49.83	1.90
\$2,000 to \$2,999	\$803,135	0.88%	322	4.23%	6.13	63.47	3.73
\$3,000 to \$3,999	\$1,401,205	1.53%	398	5.23%	6.17	85.88	3.85
\$4,000 to \$5,999	\$4,873,765	5.33%	972	12.76%	6.19	116.72	5.39
\$6,000 to \$7,999	\$6,234,594	6.81%	894	11.74%	6.29	134.23	6.20
\$8,000 to \$9,999	\$7,595,803	8.30%	847	11.12%	6.12	138.76	6.24
\$10,000 to \$14,999	\$18,861,611	20.61%	1,532	20.11%	6.17	145.78	113.49
\$15,000 to \$19,999	\$15,381,837	16.81%	890	11.68%	6.22	155.16	104.84
\$20,000 to \$24,999	\$11,914,716	13.02%	533	7.00%	6.05	153.91	8.27
\$25,000 to \$29,999	\$9,186,901	10.04%	337	4.42%	5.97	158.29	8.06
\$30,000 to \$34,999	\$5,189,584	5.67%	161	2.11%	5.94	158.52	7.35
\$35,000 to \$39,999	\$3,428,116	3.75%	92	1.21%	5.93	160.69	8.89
\$40,000 to \$49,999	\$3,393,191	3.71%	77	1.01%	6.54	155.94	9.99
\$50,000 to \$59,999	\$1,461,785	1.60%	27	0.35%	5.79	162.37	13.80
\$60,000 to \$69,999	\$639,701	0.70%	10	0.13%	5.68	150.65	1.01
\$70,000 to \$79,999	\$372,902	0.41%	5	0.07%	6.10	174.01	13.96
\$90,000 to \$99,999	\$90,000	0.10%	1	0.01%	4.79	180.00	9.37
\$100,000 to \$149,999	\$104,673	0.11%	1	0.01%	4.79	172.00	0.00
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Current Account Balance	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
Less than \$0	(\$2,568)	0.00%	14	0.18%	0.36	7.28	0.00
\$0 to \$499	\$8,915	0.01%	34	0.45%	6.33	52.19	1.45

\$500 to \$999	\$31,471	0.03%	45	0.59%	6.42	36.35	10.01
\$1,000 to \$1,999	\$171,244	0.19%	123	1.61%	6.41	49.71	0.85
\$2,000 to \$2,999	\$262,749	0.29%	117	1.54%	6.29	63.89	4.20
\$3,000 to \$3,999	\$500,737	0.55%	164	2.15%	6.48	79.76	3.81
\$4,000 to \$5,999	\$1,491,946	1.63%	342	4.49%	6.11	104.00	6.04
\$6,000 to \$7,999	\$1,745,069	1.91%	303	3.98%	6.40	120.13	7.28
\$8,000 to \$9,999	\$2,128,496	2.33%	318	4.17%	6.14	118.88	6.45
\$10,000 to \$14,999	\$6,418,225	7.01%	803	10.54%	6.29	127.64	8.93
\$15,000 to \$19,999	\$6,895,772	7.54%	693	9.10%	6.21	137.46	8.42
\$20,000 to \$24,999	\$7,119,636	7.78%	671	8.81%	6.20	137.85	7.44
\$25,000 to \$29,999	\$6,339,456	6.93%	551	7.23%	6.10	146.40	7.26
\$30,000 to \$34,999	\$5,692,255	6.22%	497	6.52%	6.20	142.37	8.28
\$35,000 to \$39,999	\$4,880,528	5.33%	369	4.84%	6.00	150.34	7.96
\$40,000 to \$49,999	\$8,699,782	9.51%	630	8.27%	6.08	150.26	7.95
\$50,000 to \$59,999	\$9,332,963	10.20%	580	7.61%	6.14	155.78	381.84
\$60,000 to \$69,999	\$7,592,433	8.30%	438	5.75%	6.13	158.96	7.31
\$70,000 to \$79,999	\$4,751,142	5.19%	237	3.11%	6.14	155.28	6.38
\$80,000 to \$89,999	\$3,556,718	3.89%	170	2.23%	6.01	156.18	9.60
\$90,000 to \$99,999	\$3,886,450	4.25%	182	2.39%	6.03	162.89	5.79
\$100,000 to \$149,999	\$8,163,594	8.92%	290	3.81%	5.98	161.20	5.96
\$150,000 or more	\$1,842,661	2.01%	46	0.60%	5.91	164.11	7.53
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

States	Current Balance	% Total Balance	# Loans	% Total Number	WAC	WA Repay Rem Term	WA Interim Term
ALASKA	\$3,015	0.00%	1	0.01%	6.89	30.00	0.00
ARIZONA	\$130,152	0.14%	13	0.17%	6.99	113.06	0.30
CALIFORNIA	\$185,510	0.20%	25	0.33%	6.24	91.68	0.17
COLORADO	\$158,587	0.17%	12	0.16%	5.88	130.59	3.77
CONNECTICUT	\$805,298	0.88%	65	0.85%	5.70	143.68	7.82
DELAWARE	\$95,542	0.10%	4	0.05%	5.16	134.33	0.00
DISTRICT OF COLUMBIA	\$111,890	0.12%	18	0.24%	6.97	108.44	1.03
FLORIDA	\$611,684	0.67%	49	0.64%	6.04	149.31	5.96
GEORGIA	\$192,340	0.21%	14	0.18%	5.92	131.67	7.45
HAWAII	\$22,448	0.02%	3	0.04%	6.05	143.00	0.00
IDAHO	\$8,066	0.01%	1	0.01%	7.75	76.00	0.00
ILLINOIS	\$84,070	0.09%	11	0.14%	6.00	107.46	5.09
INDIANA	\$5,176	0.01%	1	0.01%	6.89	41.00	0.00
IOWA	\$11,732	0.01%	1	0.01%	7.14	104.00	0.00
KANSAS	\$2,365	0.00%	2	0.03%	6.75	14.30	0.00
KENTUCKY	\$6,707	0.01%	2	0.03%	7.75	35.00	0.00
LOUISIANA	\$46,532	0.05%	3	0.04%	5.11	159.92	0.00
MAINE	\$79,199,241	86.55%	6,611	86.79%	6.13	148.18	51.98
MARYLAND	\$138,844	0.15%	14	0.18%	6.58	123.14	0.00
MASSACHUSETTS	\$3,099,063	3.39%	229	3.01%	6.08	141.90	6.90
MICHIGAN	\$215,445	0.24%	17	0.22%	6.15	141.79	8.97

MINNESOTA	\$64,064	0.07%	11	0.14%	6.13	104.07	0.00
MISSISSIPPI	\$9,000	0.01%	1	0.01%	4.79	180.00	0.23
MISSOURI	\$48,592	0.05%	6	0.08%	5.29	110.40	0.00
MONTANA	\$8,653	0.01%	2	0.03%	6.36	30.00	0.00
NEBRASKA	\$11,726	0.01%	1	0.01%	7.75	78.00	0.00
NEVADA	\$26,588	0.03%	3	0.04%	6.76	126.23	2.00
NEW HAMPSHIRE	\$1,875,093	2.05%	154	2.02%	6.03	138.72	8.22
NEW JERSEY	\$365,342	0.40%	22	0.29%	6.48	136.88	6.37
NEW MEXICO	\$64,432	0.07%	7	0.09%	6.17	96.35	0.00
NEW YORK	\$797,255	0.87%	62	0.81%	6.17	136.72	2.77
NORTH CAROLINA	\$554,689	0.61%	37	0.49%	6.06	142.12	0.44
OHIO	\$158,428	0.17%	10	0.13%	6.75	131.39	6.37
OKLAHOMA	\$35,607	0.04%	5	0.07%	5.49	133.57	0.00
OREGON	\$125,365	0.14%	8	0.11%	6.17	145.85	1.68
PENNSYLVANIA	\$311,988	0.34%	36	0.47%	5.84	126.37	1.90
RHODE ISLAND	\$450,421	0.49%	37	0.49%	6.19	134.37	0.02
SOUTH CAROLINA	\$119,731	0.13%	9	0.12%	6.86	135.27	3.10
TENNESSEE	\$182,576	0.20%	13	0.17%	6.52	141.50	3.26
TEXAS	\$294,321	0.32%	25	0.33%	6.80	138.49	2.24
UTAH	\$6,781	0.01%	1	0.01%	4.24	44.00	0.00
VERMONT	\$185,089	0.20%	17	0.22%	5.28	129.00	2.97
VIRGINIA	\$207,230	0.23%	21	0.28%	6.14	136.30	1.59
WASHINGTON	\$252,551	0.28%	20	0.26%	6.03	133.91	0.14
WISCONSIN	\$73,355	0.08%	6	0.08%	5.34	124.30	0.00
WYOMING	\$10,547	0.01%	2	0.03%	7.14	31.00	0.00
FOREIGN COUNTRY	\$136,542	0.15%	5	0.07%	7.13	137.55	0.00
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Borrower Rate Schema	Balance	Balance	Loans	Number	WAC	Rem Term	Term
3 Month T-bill + 2.00%/2.25%(School/Repay)	\$497,243	0.54%	68	0.89%	6.42	89.15	0.00
Bond Rate + 3.25/3.5%	\$2,501,659	2.73%	340	4.46%	7.03	70.64	1.33
Bond Rate + 3.25/3.5% No BB	\$442,650	0.48%	77	1.01%	7.14	81.11	0.38
Fixed Rate Under 4%	\$12,575,929	13.74%	885	11.62%	3.32	143.33	3.49
Fixed Rate 4% to 4.99%	\$11,601,886	12.68%	948	12.45%	4.67	152.91	224.91
Fixed Rate 5% to 5.99%	\$14,968,239	16.36%	1,255	16.48%	5.73	128.99	2.20
Fixed Rate 6% to 6.99%	\$20,879,804	22.82%	1,750	22.97%	6.61	148.09	7.79
Fixed Rate 7% to 7.99%	\$27,973,842	30.57%	2,292	30.09%	7.73	162.72	47.36
Fixed Rate 8% to 8.75%	\$68,421	0.07%	2	0.03%	8.75	144.76	0.00
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Seasoning	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Interim	\$32,678,841	35.71%	2,273	29.84%	6.79	175.93	127.82
0 to 12 months	\$13,190,336	14.41%	964	12.66%	5.91	163.90	0.00
13 to 24 months	\$9,302,869	10.17%	658	8.64%	5.59	144.55	0.00
25 to 36 months	\$9,532,603	10.42%	728	9.56%	5.35	137.28	0.00
37 to 48 months	\$8,396,117	9.18%	701	9.20%	4.79	122.60	0.00
49 to 60 months	\$4,005,777	4.38%	389	5.11%	5.51	119.32	0.00

61 to 72 months	\$3,280,797	3.59%	332	4.36%	6.28	118.75	0.00
73 to 84 months	\$3,141,587	3.43%	357	4.69%	6.38	102.35	0.00
85 to 96 months	\$1,924,210	2.10%	266	3.49%	6.46	96.61	0.00
More than 96 months	\$6,056,535	6.62%	949	12.46%	7.01	74.19	0.00
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Borrower FICO	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Not Available	\$9,278,736	10.14%	872	11.45%	6.26	141.46	11.70
Below 600	\$216,240	0.24%	24	0.32%	7.00	82.14	5.12
600 to 620	\$495,907	0.54%	42	0.55%	6.48	147.22	3.05
621 to 640	\$1,499,400	1.64%	126	1.65%	6.58	149.12	9.86
641 to 660	\$10,778,926	11.78%	890	11.68%	6.71	159.92	11.75
661 to 680	\$19,099,360	20.87%	1,699	22.31%	6.13	144.28	6.61
681 to 700	\$17,645,659	19.28%	1,430	18.77%	6.03	143.85	6.15
701 to 720	\$10,209,550	11.16%	807	10.59%	6.17	147.09	7.48
721 to 740	\$10,107,288	11.05%	795	10.44%	5.89	147.92	5.87
741 to 760	\$5,957,644	6.51%	476	6.25%	5.83	146.94	592.19
761 to 780	\$4,166,951	4.55%	302	3.96%	5.68	145.54	4.02
781 to 800	\$1,352,189	1.48%	102	1.34%	5.50	143.13	4.42
801 to 820	\$701,824	0.77%	52	0.68%	5.37	144.27	4.61
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Co-Signer FICO	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Not Available	\$1,370,586	1.50%	165	2.17%	6.61	112.19	2.52
600 to 620	\$7,584	0.01%	2	0.03%	4.86	36.27	0.00
621 to 640	\$54,895	0.06%	6	0.08%	6.00	140.39	0.00
641 to 660	\$479,636	0.52%	48	0.63%	6.36	135.77	7.13
661 to 680	\$1,420,917	1.55%	130	1.71%	6.37	144.59	7.72
681 to 700	\$3,139,216	3.43%	279	3.66%	6.42	140.17	8.69
701 to 720	\$5,144,801	5.62%	447	5.87%	6.19	146.13	9.06
721 to 740	\$8,508,125	9.30%	680	8.93%	6.20	145.36	6.71
741 to 760	\$9,655,708	10.55%	842	11.05%	6.05	143.86	8.02
761 to 780	\$14,637,345	16.00%	1,237	16.24%	6.02	145.03	245.21
781 to 800	\$18,796,181	20.54%	1,558	20.45%	5.95	145.71	6.96
801 to 820	\$16,211,705	17.72%	1,348	17.70%	6.08	150.10	6.93
Over 820	\$12,082,973	13.20%	875	11.49%	6.40	155.04	9.79
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

Max FICO	Balance	Balance	Loans	Number	WAC	Rem Term	Term
Not Available	\$114,176	0.12%	22	0.29%	7.04	75.17	0.00
600 to 620	\$7,584	0.01%	2	0.03%	4.86	36.27	0.00
621 to 640	\$32,898	0.04%	3	0.04%	5.52	173.17	0.00
641 to 660	\$293,093	0.32%	33	0.43%	6.44	127.74	7.00
661 to 680	\$1,266,693	1.38%	120	1.58%	6.37	143.38	7.52
681 to 700	\$2,877,491	3.14%	254	3.33%	6.41	142.62	8.84
701 to 720	\$5,151,187	5.63%	447	5.87%	6.35	144.94	7.99
721 to 740	\$8,899,657	9.73%	732	9.61%	6.21	144.45	7.45
741 to 760	\$10,020,902	10.95%	890	11.68%	6.07	142.05	7.78

761 to 780	\$15,067,004	16.46%	1,279	16.79%	6.04	144.10	238.25
781 to 800	\$18,999,274	20.76%	1,577	20.70%	5.94	145.54	6.94
801 to 820	\$16,696,738	18.25%	1,383	18.16%	6.07	150.26	6.88
Over 820	\$12,082,973	13.20%	875	11.49%	6.40	155.04	9.79
Totals	\$91,509,673	100.00%	7,617	100.00%	6.13	146.63	45.65

2024 - 2025 School Year Loan Breakdown

By Loan Repayment Option

December 31, 2025

Repeat Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	103	24.5%	2,242,267.00	27.3%
Interest Only	144	34.2%	2,801,829.00	34.1%
Deferment	174	41.3%	3,162,876.00	38.5%
Total	421		8,206,972.00	

New Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	61	26.3%	1,155,635.00	24.0%
Interest Only	72	31.0%	1,373,355.00	28.6%
Deferment	99	42.7%	2,280,579.00	47.4%
Total	232		4,809,569.00	

All Borrowers	# of Loans	% of Loans	Orig Note Amt	% of ONA
Repayment	164	25.1%	3,397,902.00	26.1%
Interest Only	216	33.1%	4,175,184.00	32.1%
Deferment	273	41.8%	5,443,455.00	41.8%
Total	653		13,016,541.00	

Repayment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	61	37.2%	1,155,635.00	34.0%
Repeat Borrowers	103	62.8%	2,242,267.00	66.0%
Total	164		3,397,902.00	

Interest Only	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	72	33.3%	1,373,355.00	32.9%
Repeat Borrowers	144	66.7%	2,801,829.00	67.1%
Total	216		4,175,184.00	

Deferment	# of Loans	% of Loans	Orig Note Amt	% of ONA
New Borrowers	99	36.3%	2,280,579.00	41.9%
Repeat Borrowers	174	63.7%	3,162,876.00	58.1%
Total	273		5,443,455.00	

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

	12/31/2025	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
	%	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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$0	\$0	\$21,964	\$0	\$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%	0.00%
1999	Defaulted \$\$\$	\$4,939	\$2,121	\$0	\$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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$4,939	\$2,121	\$0	\$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%	0.00%
2000	Defaulted \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$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%	0.00%
	Claims/Recov \$\$\$	\$0	\$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%	0.00%
	Net Defaults \$\$\$	\$59,907	\$33,018	\$33,653	\$0	\$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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	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%	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
	%	-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%	0.00%
2004	Defaulted \$\$\$	\$5,815	\$5,443	\$22,013	\$20,573	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	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%	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
	%	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%	0.00%
	Net Defaults \$\$\$	-\$11,245	-\$21,184	\$14,106	\$12,374	\$0	\$5,852	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-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%	0.00%
2005	Defaulted \$\$\$	\$17,516	\$39,505	\$36,296	\$70,151	\$0	\$0	\$2,745	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.46%	0.57%	0.38%	0.74%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$54,063	\$48,983	\$15,572	\$39,479	\$1,583	\$900	\$38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	1.42%	0.71%	0.16%	0.41%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$36,547	-\$9,478	\$20,724	\$30,672	-\$1,583	-\$900	\$2,707	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.96%	-0.14%	0.22%	0.32%	-0.02%	-0.02%	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2006	Defaulted \$\$\$	\$0	\$0	\$7,045	\$102,861	\$51,686	\$22,585	\$26,556	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.07%	1.08%	0.80%	0.38%	0.52%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$7,449	\$8,945	\$25,156	\$23,531	\$4,342	\$825	\$450	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.20%	0.13%	0.26%	0.25%	0.07%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	-\$7,449	-\$8,945	-\$18,111	\$79,330	\$47,344	\$21,760	\$26,106	\$22,834	\$39,297	\$16,250	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	-0.20%	-0.13%	-0.19%	0.83%	0.73%	0.37%	0.51%	0.32%	0.31%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2007	Defaulted \$\$\$	\$19,723	\$15,234	\$11,792	\$31,734	\$31,517	\$9,240	\$15,936	\$84,776	\$137,851	\$90,465	\$0	\$126,647	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.52%	0.22%	0.12%	0.33%	0.49%	0.15%	0.31%	1.18%	1.10%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$3,722	\$16,299	\$30,243	\$37,791	\$1,375	\$2,180	\$2,550	\$1,528	\$1,154	\$225	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.10%	0.24%	0.32%	0.40%	0.02%	0.04%	0.05%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Net Defaults \$\$\$	\$16,001	-\$1,065	-\$18,451	-\$6,057	\$30,142	\$7,060	\$13,386	\$83,248	\$136,697	\$90,240	\$0	\$126,647	\$0	\$0	\$0	\$0	\$0	\$0
	%	0.42%	-0.02%	-0.19%	-0.06%	0.47%	0.12%	0.26%	1.16%	1.09%	0.50%	0.00%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2008	Defaulted \$\$\$	\$0	\$0	\$3,972	\$30,558	\$16,660	\$11,907	\$0	\$64,828	\$96,371	\$52,280	\$53,375	\$0	\$7,368	\$0	\$0	\$0	\$0	\$0
	%	0.00%	0.00%	0.04%	0.32%	0.26%	0.20%	0.00%	0.90%	0.77%	0.29%	0.22%	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%
	Claims/Recov \$\$\$	\$1,938	\$56	\$24,883	\$21,820	\$11,873	\$2,289												

Finance Authority of Maine
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12/31/2025		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Total	Cumulative Loans in Repayment (Total Originations less Current Deferment)
Total	Number															\$356,288,196
Origination	Dollar	\$6,474,442	\$7,320,330	\$7,777,183	\$7,239,071	\$8,180,031	\$10,004,711	\$13,410,593	\$12,053,947	\$11,755,070	\$15,845,139	\$17,106,778	\$15,834,652	\$16,253,619	\$377,940,334	
Default Year																
1998	Defaulted \$\$\$	\$0	\$0												\$21,964	
	%	0.00%	0.00%												0.11%	
	Claims/Recov \$\$\$	\$0	\$0												\$0	
	%	0.00%	0.00%												0.00%	
	Net Defaults \$\$\$	\$0	\$0												\$21,964	
	%	0.00%	0.00%												0.11%	
1999	Defaulted \$\$\$	\$0	\$0												\$7,060	
	%	0.00%	0.00%												0.02%	
	Claims/Recov \$\$\$	\$0	\$0												\$0	
	%	0.00%	0.00%												0.00%	
	Net Defaults \$\$\$	\$0	\$0												\$7,060	
	%	0.00%	0.00%												0.02%	
2000	Defaulted \$\$\$	\$0	\$0												\$126,578	
	%	0.00%	0.00%												0.35%	
	Claims/Recov \$\$\$	\$0	\$0												\$0	
	%	0.00%	0.00%												0.00%	
	Net Defaults \$\$\$	\$0	\$0												\$126,578	
	%	0.00%	0.00%												0.35%	
2001	Defaulted \$\$\$	\$0	\$0												\$70,596	
	%	0.00%	0.00%												0.17%	
	Claims/Recov \$\$\$	\$0	\$0												\$14,706	
	%	0.00%	0.00%												0.03%	
	Net Defaults \$\$\$	\$0	\$0												\$55,890	
	%	0.00%	0.00%												0.13%	
2002	Defaulted \$\$\$	\$0	\$0												\$215,617	
	%	0.00%	0.00%												0.46%	
	Claims/Recov \$\$\$	\$0	\$0												\$42,541	
	%	0.00%	0.00%												0.09%	
	Net Defaults \$\$\$	\$0	\$0												\$173,076	
	%	0.00%	0.00%												0.37%	
2003	Defaulted \$\$\$	\$0	\$0												\$29,903	
	%	0.00%	0.00%												0.05%	
	Claims/Recov \$\$\$	\$0	\$0												\$85,184	
	%	0.00%	0.00%												0.16%	
	Net Defaults \$\$\$	\$0	\$0												-\$55,281	
	%	0.00%	0.00%												-0.10%	
2004	Defaulted \$\$\$	\$0	\$0												\$59,696	
	%	0.00%	0.00%												0.09%	
	Claims/Recov \$\$\$	\$0	\$0												\$59,793	
	%	0.00%	0.00%												0.09%	
	Net Defaults \$\$\$	\$0	\$0												-\$97	
	%	0.00%	0.00%												0.00%	
2005	Defaulted \$\$\$	\$0	\$0												\$166,213	
	%	0.00%	0.00%												0.20%	
	Claims/Recov \$\$\$	\$0	\$0												\$160,618	
	%	0.00%	0.00%												0.19%	
	Net Defaults \$\$\$	\$0	\$0												\$5,595	
	%	0.00%	0.00%												0.01%	
2006	Defaulted \$\$\$	\$0	\$0												\$289,114	
	%	0.00%	0.00%												0.27%	
	Claims/Recov \$\$\$	\$0	\$0												\$70,698	
	%	0.00%	0.00%												0.07%	
	Net Defaults \$\$\$	\$0	\$0												\$218,416	
	%	0.00%	0.00%												0.20%	
2007	Defaulted \$\$\$	\$0	\$0												\$574,915	
	%	0.00%	0.00%												0.41%	
	Claims/Recov \$\$\$	\$0	\$0												\$97,067	
	%	0.00%	0.00%												0.07%	
	Net Defaults \$\$\$	\$0	\$0												\$477,848	
	%	0.00%	0.00%												0.34%	
2008	Defaulted \$\$\$	\$0	\$0												\$337,319	
	%	0.00%	0.00%												0.19%	
	Claims/Recov \$\$\$	\$0	\$0												\$192,217	
	%	0.00%	0.00%												0.11%	
	Net Defaults \$\$\$	\$0	\$0												\$145,102	
	%	0.00%	0.00%												0.08%	
2009	Defaulted \$\$\$	\$0	\$0												\$568,219	
	%	0.00%	0.00%												0.29%	
	Claims/Recov \$\$\$	\$0	\$0												\$82,818	
	%	0.00%	0.00%												0.04%	
	Net Defaults \$\$\$	\$0	\$0												\$485,401	
	%	0.00%	0.00%												0.25%	
2010	Defaulted \$\$\$	\$0	\$0												\$1,265,983	
	%	0.00%	0.00%												0.60%	
	Claims/Recov \$\$\$	\$0	\$0												\$143,524	
	%	0.00%	0.00%												0.07%	
	Net Defaults \$\$\$	\$0	\$0												\$1,122,460	
	%	0.00%	0.00%												0.53%	
2011	Defaulted \$\$\$	\$0	\$0												\$1,023,752	
	%	0.00%	0.00%												0.46%	
	Claims/Recov \$\$\$	\$0	\$0												\$231,612	
	%	0.00%	0.00%												0.10%	
	Net Defaults \$\$\$	\$0	\$0												\$792,140	
	%	0.00%	0.00%												0.36%	
2012	Defaulted \$\$\$	\$0	\$0												\$1,245,913	
	%	0.00%	0.00%												0.54%	
	Claims/Recov \$\$\$	\$0	\$0												\$237,663	
	%	0.00%	0.00%												0.10%	
	Net Defaults \$\$\$	\$0	\$0												\$1,008,250	
	%	0.00%	0.00%												0.44%	
2013	Defaulted \$\$\$	\$0	\$0												\$904,558	
	%	0.00%	0.00%												0.38%	
	Claims/Recov \$\$\$	\$0	\$0												\$245,256	
	%	0.00%	0.00%												0.10%	

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	12/31/2025	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	\$0										\$593,516	
%	0.11%		0.00%	0.00%	0.00%										0.24%	
Claims/Recov \$\$\$		\$0	\$0	\$0	\$0										\$174,666	
%	0.00%		0.00%	0.00%	0.00%										0.07%	
Net Defaults \$\$\$		\$7,177	\$0	\$0	\$0										\$418,849	
%	0.11%		0.00%	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	\$0									\$622,218	
%	0.03%		0.02%	0.00%	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	\$0								\$679,588	
%	0.08%		0.03%	0.00%	0.00%	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	\$0						\$259,257	
%	0.12%		0.34%	0.03%	0.18%	0.00%	0.00%	0.00%	0.00%						0.09%	
Claims/Recov \$\$\$		\$15,927	\$1,655	\$2,799	\$11,210	\$0	\$0	\$0	\$0						\$537,285	
%	0.25%		0.02%	0.04%	0.15%	0.00%	0.00%	0.00%	0.00%						0.19%	
Net Defaults \$\$\$		-\$8,025	\$23,304	-\$292	\$1,639	\$0	\$0	\$0	\$0						-\$278,028	
%	-0.12%		0.32%	0.00%	0.02%	0.00%	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	\$0	\$0				\$346,440	
%	0.09%		0.14%	0.01%	0.00%	0.00%	0.00%	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	\$0	\$0	\$0		\$279,124	
%	0.03%		0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.09%	
Net Defaults \$\$\$		-\$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	\$0	\$0		\$402,408	
%	0.02%		0.10%	0.03%	0.00%	0.00%	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%	
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	\$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	\$0		\$398,470	
%	0.09%		0.11%	0.04%	0.02%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		0.11%	
Net Defaults \$\$\$		-\$5,762	-\$8,239	\$11,138	\$7,302	\$13,559	\$12,347	\$131,755	\$0	\$7,332	\$0	\$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%	0.00%		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	\$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%	0.00%	0.11%	
Claims/Recov \$\$\$		\$2,500	\$27,046	\$8,161	\$0	\$200	\$1,089	\$1,367	\$0	\$0	\$0	\$0	\$0	\$0	\$54,424	
%	0.04%		0.37%	0.10%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	
Net Defaults \$\$\$		\$25,591	-\$8,786	\$47,438	\$5,751	-\$200	\$30,585	\$56,310	\$19,835	\$12,618	\$75,421	\$9,160	\$0	\$0	\$68,061	
%	0.40%		-0.12%	0.61%	0.08%	0.00%	0.31%	0.42%	0.16%	0.11%	0.48%	0.05%	0.00%	0.00%	0.02%	
2025 Defaulted \$\$\$		\$0	\$0	\$0	\$0	\$0	\$14,560	\$31,122	\$31,712	\$41,995	\$63,124	\$35,594	\$0	\$0	\$269,566	
%	0.00%		0.00%	0.00%	0.00%	0.00%	0.15%	0.23%	0.26%	0.36%	0.40%	0.21%	0.00%	0.00%	0.07%	
Claims/Recov \$\$\$		\$3,000	\$5,929	\$6,000	\$117	\$1,561	\$2,218	\$8,211	\$2,588	\$0	\$0	\$384	\$0	\$0	\$402,967	
%	0.05%		0.08%	0.08%	0.00%	0.02%	0.02%	0.06%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.11%	
Net Defaults \$\$\$		-\$3,000	-\$5,929	-\$6,000	-\$117	-\$1,561	\$12,342	\$22,911	\$29,124	\$41,995	\$63,124	\$35,210	\$0	\$0	-\$133,401	
%	-0.05%		-0.08%	-0.08%	0.00%	-0.02%	0.12%	0.17%	0.24%	0.36%	0.40%	0.21%	0.00%	0.00%	-0.04%	
Total Defaulted \$\$\$		\$110,498	\$138,545	\$107,491	\$47,105	\$102,892	\$113,065	\$301,082	\$72,936	\$61,946	\$138,545	\$44,755	\$0	\$0	\$12,121,738	
%	1.71%	1.89%	1.38%	0.65%	1.26%	1.13%	2.25%	0.61%	0.53%	0.87%	0.26%	0.00%	0.00%	0.00%	3.21%	
Claims/Recov \$\$\$		\$43,894	\$67,948	\$24,147	\$13,327	\$3,520	\$8,127	\$9,855	\$2,588	\$0	\$0	\$384	\$0	\$0	\$6,283,196	\$6,283,196
as % of Defaults		39.72%	49.04%	22.46%	28.29%	3.42%	7.19%	3.27%	3.55%	0.00%	0.00%	0.00%	0.00%	0.00%	51.83%	51.83%
as % of Originations		0.68%	0.93%	0.31%	0.18%	0.04%	0.08%	0.07%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	1.66%	1.76%
Net Defaults \$\$\$		\$66,604	\$70,597	\$83,343	\$33,778	\$99,372	\$104,938	\$291,227	\$70,348	\$61,946	\$138,545	\$44,371	\$0	\$0	\$5,838,542	\$5,838,542
%	1.03%	0.96%	1.07%	0.47%	1.21%	1.05%	2.17%	0.58%	0.53%	0.87%	0.26%	0.00%	0.00%	1.54%	1.64%	

**FINANCE AUTHORITY OF MAINE
ORIGINATION STATISTICS
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH December 31, 2025**

	Maine Loan Volume		Maine Medical Loan Volume		TOTAL Loan Volume	
	07/01/25-06/30/26	07/01/24-06/30/25	07/01/25-06/30/26	07/01/24-06/30/25	07/01/25-06/30/26	07/01/24-06/30/25
	FAME Fiscal Year Through 12/31/25	FAME Fiscal Year Through 12/31/24	FAME Fiscal Year Through 12/31/25	FAME Fiscal Year Through 12/31/24	FAME Fiscal Year Through 12/31/25	FAME Fiscal Year Through 12/31/24
Applications Received	1,294	1,398	0	0	1,294	1,398
Applications Approved	653	672	0	0	653	672
Applications Denied	244	271	0	0	244	271
Applications Cancelled/Expired	301	326	0	0	301	326
Applications in Process	96	129	0	0	96	129
Approval Rate	73%	71%	0%	0%	73%	71%
Number of Disbursements	767	805	0	0	767	805
Dollar Amount of Disbursements	\$ 8,267,891	\$ 8,518,281	\$ -	\$ -	\$ 8,267,891	\$ 8,518,281
Year to Date Plan	\$ 7,751,636	\$ 9,144,631	\$ -	\$ -	\$ 7,751,636	\$ 9,144,631
Year to Date Variance	\$ 516,254	\$ (626,350)	\$ -	\$ -	\$ 516,254	\$ (626,350)
Average Disbursed Amount	\$ 10,780	\$ 10,582	\$ -	\$ -	\$ 10,780	\$ 10,582

**FINANCE AUTHORITY OF MAINE
DISBURSEMENT VOLUME BY SCHOOL
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH December 31, 2025**

SCHOOL	QUARTERLY MAINE LOAN	YTD MAINE LOAN
UNIVERSITY OF MAINE	165,680.00	770,059.00
UNIVERSITY OF NEW ENGLAND	106,913.00	528,591.00
MAINE MARITIME ACADEMY	50,500.00	451,921.00
UNIVERSITY OF SOUTHERN MAINE	112,084.00	348,016.00
SAINT JOSEPH'S COLLEGE	32,366.00	328,737.00
HUSSON UNIVERSITY	38,022.00	248,008.00
UNIVERSITY OF MAINE-AUGUSTA	25,608.00	142,550.00
THOMAS COLLEGE	66,782.00	134,844.00
BEAL COLLEGE	63,996.00	96,646.00
UNIVERSITY OF MAINE-FARMINGTON	25,900.00	86,761.00
BATES COLLEGE	-	59,337.00
MAINE COLLEGE OF ART	-	53,186.00
COLBY COLLEGE	22,400.00	34,400.00
BOWDOIN COLLEGE	-	19,385.00
UNIVERSITY OF MAINE - FORT KENT	1,947.00	11,183.00
MAINE COLLEGE OF HEALTH PROFESSIONS	8,400.00	8,400.00
EASTERN MAINE COMMUNITY COLLEGE	5,000.00	5,493.00
CENTRAL MAINE COMMUNITY COLLEGE	-	4,647.00
SOUTHERN MAINE COMMUNITY COLLEGE	3,299.00	3,299.00
UNIVERSITY OF MAINE-PRESQUE ISLE	1,630.00	1,630.00
COLLEGE OF THE ATLANTIC	-	-
YORK COUNTY COMMUNITY COLLEGE	-	-
KENNEBEC VALLEY COMMUNITY COLLEGE	-	-
THE LANDING SCHOOL	-	-
UNITY COLLEGE	-	-
WASHINGTON COUNTY COMMUNITY COLLEGE	-	-
NORTHERN MAINE COMMUNITY COLLEGE	-	-
OUT OF STATE SCHOOLS	892,996.50	4,930,797.50
Total	1,623,523.50	8,267,890.50

DEFAULT RATE
CALCULATED FOR CLAIM PAYMENTS FOR FAME FUNDED LOANS ORIGINATED IN A GIVEN YEAR
VERSUS TOTAL FAME FUNDED LOAN ORIGINATIONS FOR THAT GIVEN YEAR
FOR CLAIM PAYMENTS RECEIVED THROUGH DECEMBER 31, 2025

Year Originated	Originations	# of Defaults	*Gross Defaults	Gross Def. Rate	Claim pmts	# Claims	Purch by Servicer	Recoveries	Net Chargeoff	Net c/o %
2025	\$16,253,619	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	2	\$44,755	0.26%	\$0.00	0	\$0	\$384	\$44,371	0.26%
2022	\$15,845,139	3	\$138,545	0.87%	\$0.00	0	\$0	\$0	\$138,545	0.87%
2021	\$11,755,070	2	\$61,946	0.53%	\$0.00	0	\$0	\$0	\$61,946	0.53%
2020	\$12,053,947	3	\$72,936	0.61%	\$0.00	0	\$0	\$2,588	\$70,348	0.58%
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	\$3,520	\$99,372	1.21%
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	\$24,147	\$83,343	1.07%
2014	\$7,320,330	9	\$138,545	1.89%	\$0.00	0	\$0	\$67,948	\$70,597	0.96%
2013	\$6,474,442	5	\$110,498	1.71%	\$0.00	0	\$0	\$43,894	\$66,604	1.03%
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	\$86,793	\$115,724	1.10%
2010	\$12,983,344	19	\$311,279	2.40%	\$0.00	0	\$0	\$174,310	\$136,969	1.05%
2009	\$22,414,714	52	\$645,712	2.88%	\$0.00	0	\$0	\$271,874	\$373,838	1.67%
2008	\$34,048,382	90	\$1,275,447	3.75%	\$0.00	0	\$0	\$468,466	\$806,981	2.37%
2007	\$31,957,353	152	\$2,032,928	6.36%	\$0.00	0	\$0	\$895,157	\$1,137,771	3.56%
2006	\$23,762,942	152	\$1,851,208	7.79%	\$0.00	0	\$0	\$885,207	\$966,001	4.07%
2005	\$17,929,934	131	\$1,262,805	7.04%	\$0.00	0	\$0	\$716,074	\$546,731	3.05%
2004	\$12,506,502	113	\$1,092,972	8.74%	\$0.00	0	\$0	\$707,793	\$385,179	3.08%
2003	\$7,199,223	44	\$508,256	7.06%	\$0.00	0	\$0	\$360,299	\$147,956	2.06%
2002	\$5,122,925	30	\$212,310	4.14%	\$0.00	0	\$0	\$188,394	\$23,916	0.47%
2001	\$5,961,612	24	\$164,119	2.75%	\$0.00	0	\$0	\$153,596	\$10,523	0.18%
2000	\$6,460,824	27	\$186,869	2.89%	\$0.00	0	\$0	\$110,077	\$76,792	1.19%
1999	\$9,525,419	50	\$382,981	4.02%	\$0.00	0	\$0	\$417,434	-\$34,453	-0.36%
1998	\$9,570,156	37	\$284,825	2.98%	\$0.00	0	\$0	\$257,542	\$27,283	0.29%
1997	\$6,916,140	31	\$223,536	3.23%	\$0.00	0	\$0	\$192,809	\$30,727	0.44%
1996	\$3,799,009	18	\$147,856	3.89%	\$0.00	0	\$0	\$186,322	-\$38,466	-1.01%
TOTAL	\$377,940,333	1052	\$12,121,738	3.21%	\$0.00	0	\$0	\$6,283,196	\$5,838,542	1.54%

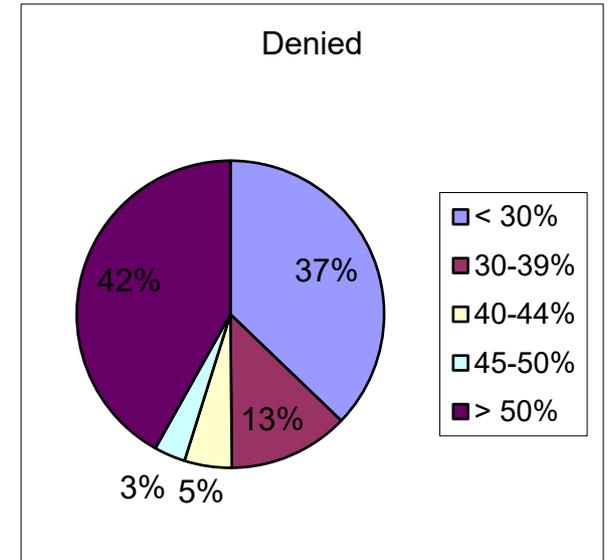
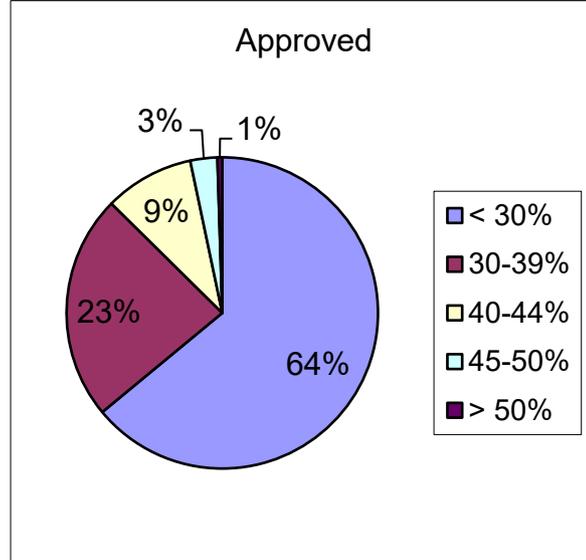
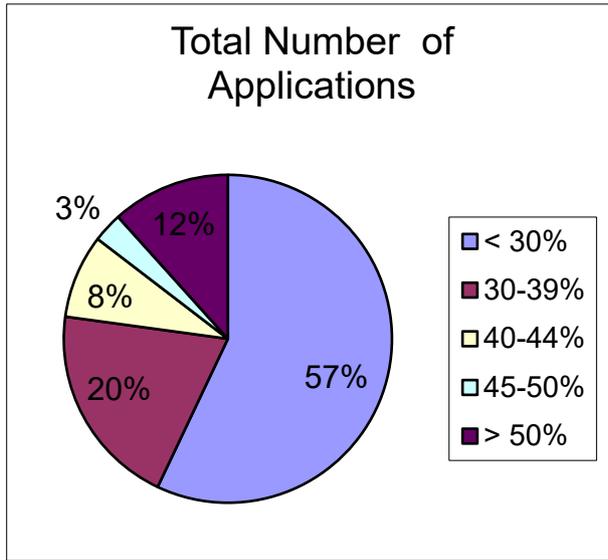
*INCLUDES ALL DEFAULTED LOANS BY DEFINITION EVEN DEATH CLAIMS AND UNINSURED ACCOUNTS SOLD TO A SERVICER OR CHARGED OFF BY FAME

MAINE LOAN

APPROVALS AND DENIALS BY DEBT TO INCOME RATIOS

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2025

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total	% of Range	Denied	% of Total	% of Range
				Approved			Denied	
< 30%	509	57%	418	64%	82%	91	37%	18%
30-39%	184	20%	153	23%	83%	31	13%	17%
40-44%	74	8%	61	9%	82%	13	5%	18%
45-50%	26	3%	18	3%	69%	8	3%	31%
> 50%	104	12%	3	1%	3%	101	42%	97%
	897	100.00%	653	100%	73%	244	100%	27%

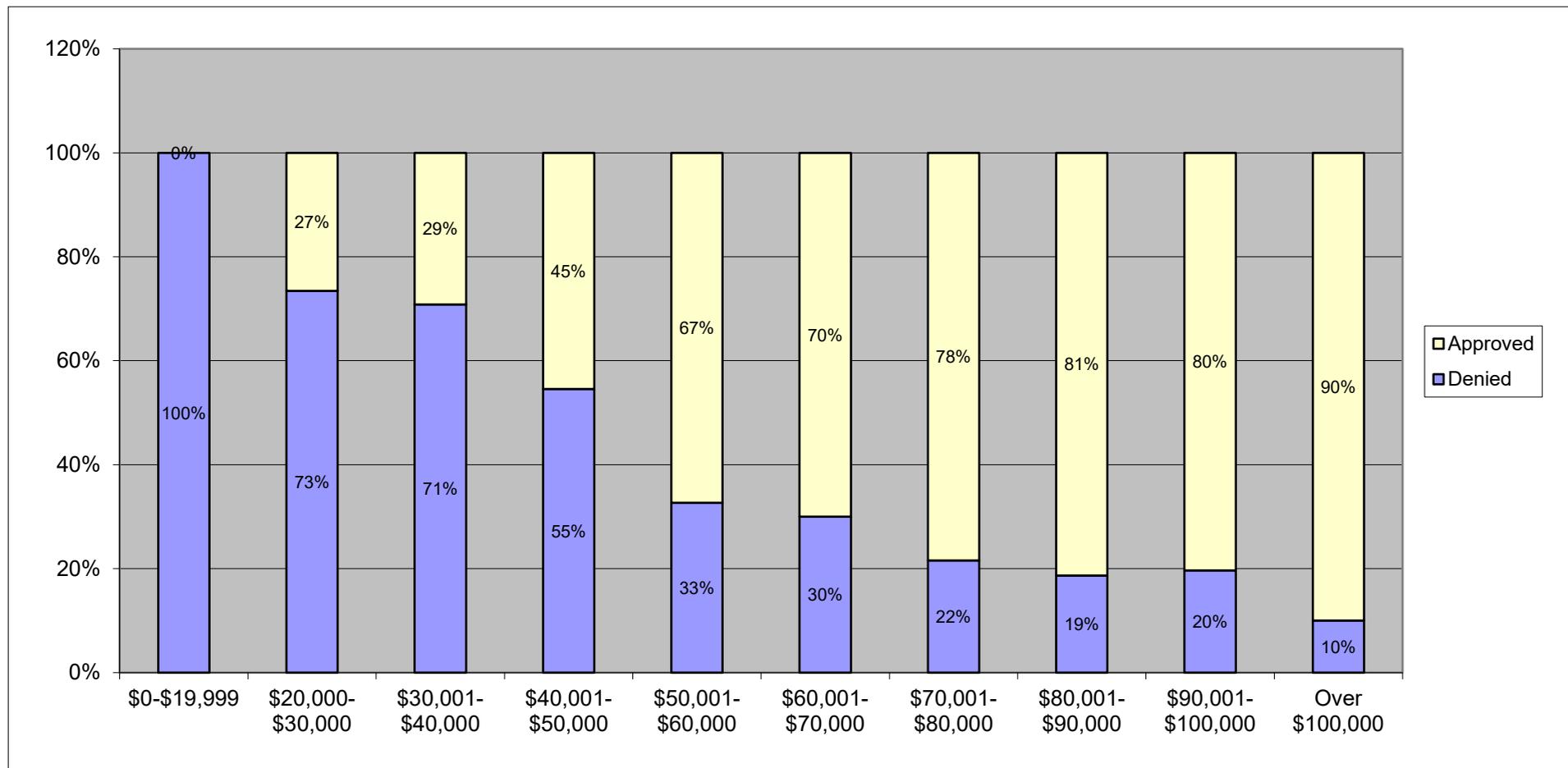


MAINE LOAN

APPROVALS AND DENIALS BY INCOME LEVEL

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2025

Income Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total Approved	Denied	% of Total Denied
\$0-\$19,999	24	3%	-	0%	24	100%
\$20,000-\$30,000	49	6%	13	27%	36	73%
\$30,001-\$40,000	48	5%	14	29%	34	71%
\$40,001-\$50,000	55	6%	25	45%	30	55%
\$50,001-\$60,000	49	6%	33	67%	16	33%
\$60,001-\$70,000	70	8%	49	70%	21	30%
\$70,001-\$80,000	88	10%	69	78%	19	22%
\$80,001-\$90,000	75	8%	61	81%	14	19%
\$90,001-\$100,000	61	7%	49	80%	12	20%
Over \$100,000	378	42%	340	90%	38	10%
	897	100%	653	73%	244	27%

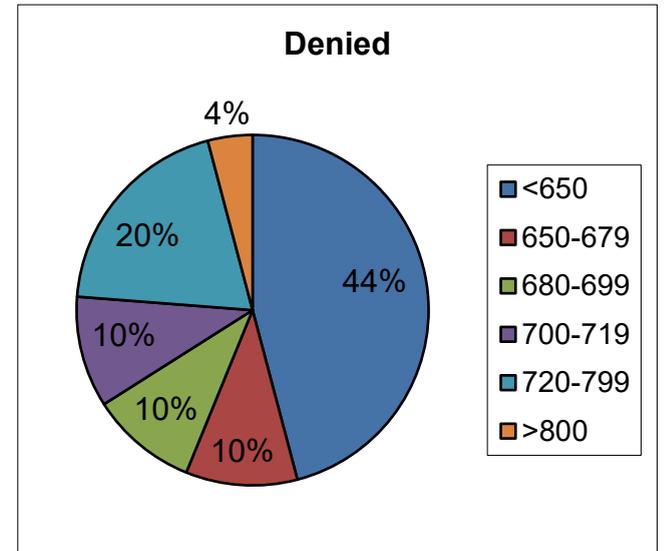
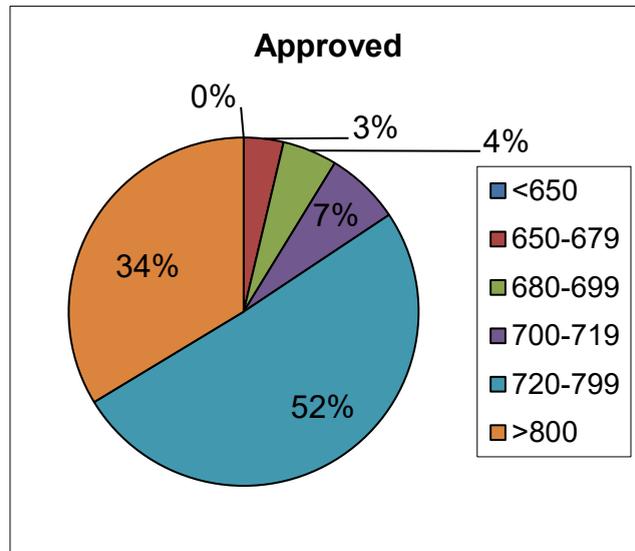
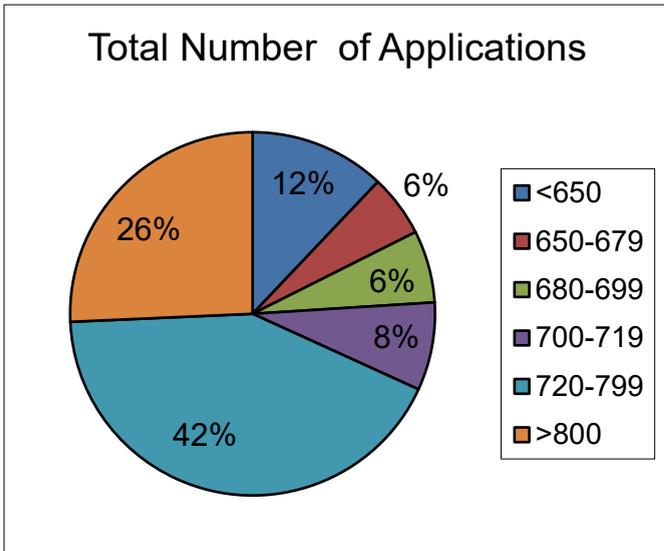


MAINE LOAN

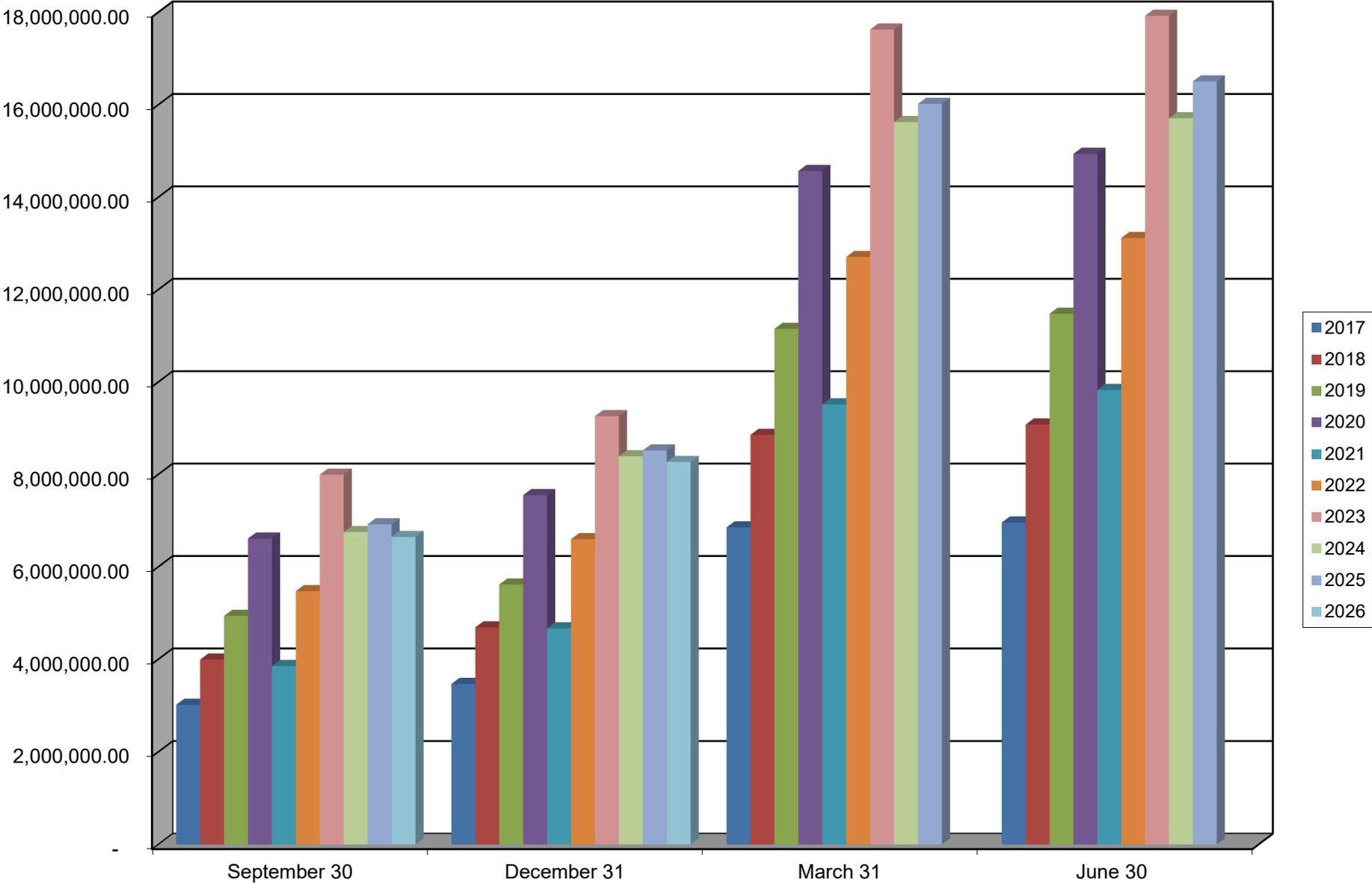
APPROVALS AND DENIALS BY FICO SCORES

FISCAL YEAR-TO-DATE DECISIONED LOANS AS OF DECEMBER 31, 2025

Ranges	Total Number of Applications	% of Total Applications	Approved	% of Total		Denied	% of Range	
				Approved	Denied		Approved	Denied
<650	112	12%	-	0%	0%	112	46%	100%
650-679	49	6%	24	3%	49%	25	10%	51%
680-699	57	6%	33	5%	58%	24	10%	42%
700-719	70	8%	45	7%	64%	25	10%	36%
720-799	379	42%	331	51%	87%	48	20%	13%
>800	230	26%	220	34%	96%	10	4%	4%
	897	100%	653	100%	73%	244	100%	27%



Fiscal Year to Date Maine Loan Disbursements By Quarter



**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH December 31, 2025**

TOTAL PORTFOLIO STATISTICS

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	328	\$5,751,345.04	\$17,534.59	7.23%
MED LOAN	12	\$162,090.41	\$13,507.53	6.57%
CONSOLIDATION	2	\$76,602.29	\$38,301.15	7.23%
TOTAL PORTFOLIO	342	\$5,990,037.74	\$17,514.73	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	\$24,163.90	\$396,461.73	532.50	\$70,341.65	\$1,650.00	\$85,134.51	\$209,006.52	\$694,194.69
MED LOAN	\$27,410.22	\$31,478.91	\$13,017.65	\$15,048.96	\$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	\$51,574.12	\$434,105.82	\$13,550.15	\$88,500.03	\$1,650.00	\$85,134.51	\$209,006.52	\$757,159.21

TOTAL NEW ASSIGNMENTS TO COLLECTION AGENCIES IN 2025-2026

LENDER	CURRENT QUARTER # OF ACCOUNTS ASSIGNED	CURRENT QUARTER P & I ASSIGNED	YTD # OF ACCOUNTS ASSIGNED	YTD P & I ASSIGNED
MAINE LOAN	2	\$24,209.47	33	\$394,380.89
MED LOAN	0	\$0.00	4	\$80,636.14
CONSOLIDATION	1	\$5,716.79	1	\$5,716.79
TOTAL ASSIGNED	3	\$29,926.26	38	\$480,733.82

TRANSFER BETWEEN COLLECTION AGENCIES & FAME

LENDER	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO FAME	CURRENT QUARTER P & I TRANSFER TO FAME	YTD # OF ACCOUNTS TRANSFER TO FAME	YTD P & I TRANSFER TO FAME	CURRENT QUARTER # OF ACCOUNTS TRANSFER TO D&P	CURRENT QUARTER P & I TRANSFER TO D&P	YTD # OF ACCOUNTS TRANSFER TO D&P	YTD P & I TRANSFER TO D&P
MAINE LOAN	2	\$59,811.21	14	\$234,130.45	0	\$0.00	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	2	\$59,811.21	14	\$234,130.45	0	\$0.00	7	\$125,293.16

**FINANCE AUTHORITY OF MAINE
COLLECTION STATISTICS
FAME FISCAL YEAR JULY 1, 2025 - JUNE 30, 2026
THROUGH December 31, 2025**

TOTAL PORTFOLIO STATISTICS AT FAME

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	115	\$2,551,714.89	\$22,188.83	7.13%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL FAME PORTFOLIO	115	\$2,551,714.89	\$22,188.83	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	\$22,646.40	\$207,100.15	\$1,650.00	\$64,286.66	\$209,006.52	\$536,483.62
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	\$22,646.40	\$207,100.15	\$1,650.00	\$64,286.66	\$209,006.52	\$536,483.62

TOTAL PORTFOLIO STATISTICS AT DAGGETT & PARKER

LENDER	# OF ACCOUNTS	OUTSTANDING PRINCIPAL & INTEREST	AVERAGE LOAN BALANCE	AVERAGE INTEREST RATE
MAINE LOAN	209	\$3,104,189.40	\$14,852.58	6.90%
MED LOAN	12	\$162,090.41	\$13,507.53	6.13%
CONSOLIDATION	2	\$76,602.29	\$38,301.15	7.14%
TOTAL D&P PORTFOLIO	223	\$3,342,882.10	\$14,990.50	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	\$667.00	\$166,299.71	333.00	\$65,550.32	\$0.00	\$20,553.85	\$0.00	\$140,283.90
MED LOAN	\$27,410.22	\$31,478.91	\$13,017.65	\$15,048.96	\$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	\$28,077.22	\$203,943.80	\$13,350.65	\$83,708.70	\$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	\$95,440.75	\$23,860.19	7.29%
MED LOAN	0	\$0.00	\$0.00	0.00%
CONSOLIDATION	0	\$0.00	\$0.00	0.00%
TOTAL CC PORTFOLIO	4	\$95,440.75	\$23,860.19	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	\$850.50	\$23,061.87	\$199.50	\$4,791.33	\$0.00	\$294.00	\$0.00	\$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	\$850.50	\$23,061.87	\$199.50	\$4,791.33	\$0.00	\$294.00	\$0.00	\$17,427.17

**Fees include regular pmts & settled