

PHEAA 2020AB Tax Exempt Issuance

Periodic Information on the Finance Eligible Loans

Report Date: 03/31/2020

Report Period: 03/19/2020 - 03/31/2020

Pursuant to Section 4.14 and Exhibit A of the Master Indenture of Trust the following information is provided by the Agency to the extent applicable.

EXHIBIT A

Composition of the Financed Eligible Loans

Total Accrued Interest ¹	\$	496,803.43
Aggregate Outstanding Principal Balance	\$	34,993,308.89
Number of Borrowers		2,513
Average Outstanding Principal Balance per Borrower	\$	13,924.91
Number of Loans		2,712
Average Outstanding Principal Balance per Loan	\$	12,903.14
Weighted Average Annual Interest Rate		5.637%
Weighted Average Remaining Term (Months) ₂		135.11
Weighted Average FICO Score (Co-signer) ³		762

1 Includes accrued interest to be capitalized

2 Exclusive of Financed Eligible Loans in In-School Status that have not entered repayment.

3 All references to FICO Scores are to FICO credit scores used in connection with the Eligible Loan origination process.

Distribution of the Financed Eligible Loans by FICO Score¹

FICO Score	Number of Loans	Aggregate Outstanding Principal Balances	Percent of Loans by Aggregate Outstanding Principal Balances
670 to 679	72	\$ 911,493	2.60%
680 to 739	912	\$ 12,122,456	34.64%
740 to 799	905	\$ 11,529,746	32.95%
800 to 850	822	\$ 10,429,616	29.80%
Credit Balance Loans	1	\$ (1.78)	0.00%
Total	2,712	\$ 34,993,309	100%

1 All references to FICO Scores are to FICO credit scores used in connection with the Eligible Loan origination process.

Distribution of the Financed Eligible Loans by Interest Rate

Interest Rate	Number of Loans	Aggregate Outstanding Principal Balances	Percent of Loans by Aggregate Outstanding Principal Balances
3.750 to 4.000	1	\$ 3,705	0.01%
4.000 to 4.250	62	\$ 793,106	2.27%
4.250 to 4.500	124	\$ 1,361,596	3.89%
4.500 to 4.750	90	\$ 982,371	2.81%
4.750 to 5.000	307	\$ 3,462,153	9.89%
5.000 to 5.250	25	\$ 319,958	0.91%
5.250 to 5.500	314	\$ 4,122,276	11.78%
5.500 to 5.750	665	\$ 9,516,763	27.20%
5.750 to 6.000	263	\$ 3,136,413	8.96%
6.000 to 6.250	540	\$ 6,872,179	19.64%
6.250 to 6.500	100	\$ 1,436,958	4.11%
6.500 to 6.750	212	\$ 2,869,756	8.20%
6.750 to 7.000	8	\$ 116,076	0.33%
Credit Balance Loans	1	\$ (1.78)	0.00%
Total	2,712	\$ 34,993,309	100%

Distribution of the Financed Eligible Loans by Borrower Payment Status

Loan Payment Status	Number of Loans	Percent of Loans by	
		Aggregate Outstanding Principal Balances	Aggregate Outstanding Principal Balances
In School	1,913	\$ 25,790,131	73.70%
Grace	72	\$ 620,464	1.77%
Repayment	638	\$ 7,264,116	20.76%
Forbearance	3	\$ 35,653	0.10%
Deferment	86	\$ 1,282,944	3.67%
Total	2,712	\$ 34,993,309	100%

Distribution of In-School Financed Eligible Loans by Repayment Option

Repayment Option	Number of Loans	Percent of Loans by	
		Aggregate Outstanding Principal Balances	Aggregate Outstanding Principal Balances
Full Deferral	885	\$ 10,472,108	29.93%
Immediate Repayment	633	\$ 7,241,834	20.69%
Interest Only	444	\$ 5,575,998	15.93%
Patial Interest	750	\$ 11,703,369	33.44%
Total	2,712	\$ 34,993,309	100%

Distribution of the Financed Eligible Loans by School Type

School Type	Number of Loans	Percent of Loans by	
		Aggregate Outstanding Principal Balances	Aggregate Outstanding Principal Balances
4 Year Private	1,046	\$ 15,822,543	45.22%
4 Year Public	1,202	\$ 15,112,529	43.19%
2 Year Private	49	\$ 465,234	1.33%
2 Year Public	35	\$ 242,656	0.69%
Prop/Voc/Tech	368	\$ 3,212,548	9.18%
Other	12	\$ 137,799	0.39%
Total	2,712	\$ 34,993,309	100%

Distribution of the Financed Eligible Loans by Number of Days Delinquent¹

Days Delinquent	Number of Loans	Percent of Loans by	
		Aggregate Outstanding Principal Balances	Aggregate Outstanding Principal Balances
0-30	619	\$ 7,069,065	97.31%
31-60	16	\$ 166,659	2.29%
61-90	1	\$ 15,412	0.21%
91-120	1	\$ 11,558	0.16%
121-180	1	\$ 1,422	0.02%
181-270	-	\$ -	0.00%
> 271	-	\$ -	0.00%
Total	638	\$ 7,264,116	100%

¹ For Financed Eligible Loans in Repayment Status Only.