

PHEAA 2020AB Tax Exempt Issuance

Periodic Information on the Finance Eligible Loans

Report Date: 06/30/2020

Report Period: 04/01/2020 - 06/30/2020

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	\$	313,316
Aggregate Outstanding Principal Balance	\$	35,322,081
Number of Borrowers		2,563
Average Outstanding Principal Balance per Borrower	\$	13,782
Number of Loans		2,787
Average Outstanding Principal Balance per Loan	\$	12,674
Weighted Average Annual Interest Rate		0.000%
Weighted Average Remaining Term (Months) ₂		164.19
Weighted Average FICO Score (Co-signer) ³		761

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	77	925,366	2.62%
680 to 739	949	12,391,274	35.08%
740 to 799	930	11,710,817	33.15%
800 to 850	830	10,294,625	29.15%
Credit Balance Loans	1 \$	(2.63)	0.00%
Total	2,787	\$ 35,322,081	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
0.000	2,786	\$35,322,083.83	100.00%
3.750 to 4.000	0 \$	-	0.00%
4.000 to 4.250	0 \$	-	0.00%
4.250 to 4.500	0 \$	-	0.00%
4.500 to 4.750	0 \$	-	0.00%
4.750 to 5.000	0 \$	-	0.00%
5.000 to 5.250	0 \$	-	0.00%
5.250 to 5.500	0 \$	-	0.00%
5.500 to 5.750	0 \$	-	0.00%
5.750 to 6.000	0 \$	-	0.00%
6.000 to 6.250	0 \$	-	0.00%
6.250 to 6.500	0 \$	-	0.00%
6.500 to 6.750	0 \$	-	0.00%
6.750 to 7.000	0 \$	-	0.00%
Credit Balance Loans	1 \$	(2.63)	0.00%
Total	2,787	\$ 35,322,081	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	1,836	\$ 24,642,447	69.76%
Grace	153	\$ 1,759,790	4.98%
Repayment	14	\$ 113,800	0.32%
Forbearance	784	\$ 8,806,044	24.93%
Deferment	-	\$ -	0.00%
Total	2,787	\$ 35,322,081	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	918	\$ 10,764,667	30.48%
Immediate Repayment	654	\$ 7,151,776	20.25%
Interest Only	451	\$ 5,507,299	15.59%
Patial Interest	764	\$ 11,898,340	33.69%
Total	2,787	\$ 35,322,081	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	1,078	\$ 16,045,851	45.43%
4 Year Public	1,240	\$ 15,055,047	42.62%
2 Year Private	52	\$ 494,026	1.40%
2 Year Public	37	\$ 240,761	0.68%
Prop/Voc/Tech	367	\$ 3,348,901	9.48%
Other	13	\$ 137,496	0.39%
Total	2,787	\$ 35,322,081	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	14	\$ 113,800	100.00%
31-60	-	\$ -	0.00%
61-90	-	\$ -	0.00%
91-120	-	\$ -	0.00%
121-180	-	\$ -	0.00%
181-270	-	\$ -	0.00%
> 271	-	\$ -	0.00%
Total	14	\$ 113,800	100%

¹ For Financed Eligible Loans in Repayment Status Only.