

Parent PLUS for Neg Reg

-- as of Dec 31st, 2024

-- source: EDWA sp_loan_summary

| DL Consolidations | Loan Count | Borrower Count | Outstanding Balance |
|--------------------|------------|----------------|---------------------|
| Outstanding | 7,674,859 | 7,500,021 | \$457,920,609,404 |

| DL Consolidations | Loan Count | Borrower Count | Outstanding Balance |
|--|------------|----------------|---------------------|
| Outstanding with Underlying Parent PLUS | 624,922 | 613,645 | \$40,750,841,731 |
| Percent of Total Outstanding | 8% | 8% | 9% |

Parent PLUS Borrowers by Repayment Plan

-- Does not include Parent PLUS borrowers in an in-school deferment

-- Since borrowers can be in more than one repayment plan, percentages add up to more than 100%

| Repayment Plan Code | Repayment Plan Description | count | percent of total borrowers in repayment | | |
|------------------------------|---|-----------|---|----|---|
| C1 | Income-Contingent Repayment Plan (Post-HERA/CCRAA) | 303,653 | 10.199% | C1 | Income-Contingent Repayment Plan - Formula Amount (Pre-HERA/CCRAA) |
| CG | Consolidation Graduated Repayment | 21,460 | 0.721% | C2 | Income-Contingent Repayment Plan - Capped Amount (Pre-HERA/CCRAA) |
| CS | Consolidation Standard Repayment | 216,612 | 7.276% | C3 | Income-Contingent Repayment Plan (Post-HERA/CCRAA) |
| EF | Extended Fixed Repayment | 102,000 | 3.426% | CG | Consolidation Graduated Repayment |
| EG | Extended Graduated Repayment | 250,774 | 8.423% | CS | Consolidation Standard Repayment |
| FE | Fixed Payment, Extended Term | 16,355 | 0.549% | EF | Extended Fixed Repayment |
| FF | Fixed Payment, Fixed Term | 27,018 | 0.907% | EG | Extended Graduated Repayment |
| GR | Graduated Repayment | 12,277 | 0.412% | FE | Fixed Payment, Extended Term |
| I3 | Income-Based Repayment Plan - 2014 With Partial Financial Hardship | 4,280 | 0.144% | FF | Fixed Payment, Fixed Term |
| I4 | Income-Based Repayment Plan - 2014 Without Partial Financial Hardship | 26 | 0.001% | GR | Graduated Repayment |
| I5 | Saving on a Valuable Education (SAVE) | 23,447 | 0.788% | I3 | Income-Based Repayment Plan - 2014 With Partial Financial Hardship |
| IB | Income-Based Repayment - With Partial Financial Hardship | 7,346 | 0.247% | I4 | Income-Based Repayment Plan - 2014 Without Partial Financial Hardship |
| IC | Income-Contingent | 1,201 | 0.040% | I5 | Saving on a Valuable Education (SAVE) |
| IL | Income-Based Repayment Plan - Without Partial Financial Hardship | 1,382 | 0.046% | IB | Income-Based Repayment - With Partial Financial Hardship |
| J1 | Alternative Fixed Payment Repayment Plan | 13,115 | 0.441% | IC | Income-Contingent |
| J2 | Alternative Fixed Term Repayment Plan | 7,939 | 0.267% | IL | Income-Based Repayment Plan - Without Partial Financial Hardship |
| J3 | Alternative Graduated Payment Repayment Plan | 5,415 | 0.182% | IS | Income Sensitive Repayment Plan (FFEL Only) |
| J4 | Alternative Negative Amortization Repayment Plan | 4,631 | 0.156% | J1 | Alternative Fixed Payment Repayment Plan |
| J5 | Alternative Fixed Post SAVE | 1,187 | 0.040% | J2 | Alternative Fixed Term Repayment Plan |
| P1 | Pay As You Earn - Without Partial Financial Hardship | 127 | 0.004% | J3 | Alternative Graduated Payment Repayment Plan |
| PA | Pay As You Earn - With Partial Financial Hardship | 2,150 | 0.072% | J4 | Alternative Negative Amortization Repayment Plan |
| SF | Standard Repayment | 1,861,929 | 62.539% | J5 | Alternative Fixed Post SAVE |
| SG | Graduated 10-Year Repayment | 228,447 | 7.673% | NK | Repayment plan is not known (DMCS Only) |
| SP | Special Plan/Secretary's Option | 3,276 | 0.110% | NP | Borrower is not on a repayment plan (DMCS Only) |
| Missing | Missing | 13,330 | 0.448% | NR | Not Reported |
| | | | | RA | SAVE |
| Total borrowers in repayment | | 2,977,218 | | P1 | Pay As You Earn - Without Partial Financial Hardship |
| | | | | PA | Pay As You Earn - With Partial Financial Hardship |
| | | | | SF | Standard Repayment |
| | | | | SG | Graduated 10-Year Repayment |

Percentage of Parent PLUS ICR borrowers who have a \$0 scheduled payment

| Borrowers with \$0 | Total ICR Borrowers | Percentage of ICR borrowers with \$0 | Percentage of all Parent PLUS borrowers with \$0 |
|--------------------|---------------------|--------------------------------------|--|
| 69,814 | 303,971 | 23% | 2% |

Percentage of Parent PLUS borrowers in default

| Borrowers in default | Total Borrowers | Percentage in Default |
|----------------------|-----------------|-----------------------|
| 577,648 | 3,490,090 | 17% |

| Outstanding balance in default | Total Outstanding Balance | Percentage in Default |
|--------------------------------|---------------------------|-----------------------|
| 18,445,172,996 | 213,702,716,602 | 8.6% |

SK Perkins Standard Repayment Plan
SP Special Plan/Secretary's Option