

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: January 25, 2019



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I. Principal Parties to the Transaction

Issuer	South Carolina Student Loan Corporation
Servicer	South Carolina Student Loan Corporation Services, administers and makes collections with respect to the Financed Student Loans. The Servicer is compensated monthly for these services. As of 1/14/2017, all loans are subserviced by Nelnet Servicing, LLC.
Trustee, Paying Agent and Registrar	U.S. Bank National Association Acts for the benefit of and to protect the interests of the note holders and acts as paying agent for the notes. Also acts on behalf of the note holders and represents their interests in the exercise of their rights under the 2015-A General Resolution.

II. Explanations, Definitions, Abbreviations

Pool Balance	For any date, the aggregate Principal Balance of all Financed Student Loans on that date plus accrued interest that is expected to be capitalized, excluding Defaulted Student Loans.
Record Date	With respect to any principal or interest to be paid on a Distribution Date, the Business Day prior to the Distribution Date.
CPR	Constant Prepayment Rate -- The annualized, compounded SMM (Single Monthly Mortality) rate. In any given month, the SMM measures the percentage of the Initial Pool Balance that was paid back earlier than scheduled.
Ending Balance Factor	For any given day, the number calculated by dividing the unpaid principal balance of the Outstanding 2015-A Series Notes (after any payments of principal are made) by the original principal balance of the 2015-A Series Notes.

III. Trust Parameters				
A. Student Loan Portfolio Characteristics				
	11/30/2018	Activity	12/31/2018	
i. Portfolio Principal Balance	\$ 169,071,208.11	\$ (1,842,555.96)	\$ 167,228,652.15	
ii. Accrued Interest to be Capitalized	825,314.44		805,640.39	
iii. Pool Balance (III.A.i + III.A.ii)	169,896,522.55		168,034,292.54	
iv. Borrower Accrued Interest	2,025,366.73		2,033,744.65	
v. Weighted Average Coupon (WAC) - Gross	5.51%		5.51%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	5.39%		5.39%	
vii. Weighted Average Payments Made	85.00		85.04	
viii. Weighted Average Remaining Months to Maturity	167.11		167.10	
ix. Number of Loans	23,259		23,029	
x. Number of Borrowers	10,316		10,225	
xi. Average Borrower Indebtedness	16,389.22		16,354.88	
B. Debt Characteristics				
Accrual Period:		Collection Period:		
First Date in Accrual Period	12/26/2018	First Date in Collection Period	12/1/2018	Distribution Date 1/25/2019
Last Date in Accrual Period	1/24/2019	Last Date in Collection Period	12/31/2018	Record Date 1/24/2019
Days in Accrual Period	30			

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	12/26/2018	Interest Due	1/25/2019
i. A Notes	83715RAH5	LIBOR	1.50%	2.50625%	4.0062500%	1/25/2036	\$ 124,101,494.03	\$ 414,318.01	\$ 122,458,347.06

IV. Transactions for the Time Period		12/01/2018 - 12/31/2018
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 1,337,692.18
ii.	Principal Collections from Guaranty Agency	170,334.48
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	22,764.92
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	91,236.02
vi.	Other System Adjustments	
vii.	Total Principal Collections	\$ 1,622,027.60
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	4,224.93
ii.	Principal Realized Losses - Other	24,629.30
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	408,773.12
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(53,505.14)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(22,764.92)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(140,828.93)
viii.	Other Adjustments	-
ix.	Total Non-Cash Principal Activity	\$ 220,528.36
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 1,842,555.96
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 577,689.09
ii.	Interest Claims Received from Guaranty Agency	8,918.73
iii.	Interest Recoveries on Private Loans Previously Considered Loss	4,064.70
iv.	Late Fees & Other	8,012.48
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	413.64
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 599,098.64
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	4.79
ii.	Interest Losses - Other	1,054.91
iii.	Interest Capitalized into Principal During Collection Period	140,828.93
iv.	Other Adjustments	
v.	Total Non-Cash Interest Adjustments	\$ 141,888.63
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 740,987.27
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	825,314.44
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(140,828.93)
iii.	Change in Interest Expected to be Capitalized	121,154.88
iv.	Interest Expected to be Capitalized - Ending	\$ 805,640.39

V. Cash Payment Detail and Available Funds for the Time Period		
A. Debt Service Reserve Fund Reconciliation		
i.	Balance on Prior Distribution Date	\$ 424,741.31
ii.	Draws Due to Liquidity Needs	-
iii.	Debt Service Reserve Fund Requirement	420,085.73
iv.	Releases or Replenishments in Waterfall Process	(4,655.58)
v.	Balance on Current Distribution Date	420,085.73
B. Collection Fund Reconciliation		
i.	Balance at Beginning of Collection Period	\$ -
ii.	Amount by which the Debt Service Reserve Fund Exceeds the Debt Service Reserve Requirement	4,655.58
iii.	Amount by which the Department Reserve Fund Exceeds the Department Reserve Fund Requirement	-
iv.	Amount by which the Operating Fund Exceeds the Operating Fund Requirement	-
v.	Amounts in the Collection Fund Received by the Servicer During the Collection Period	2,221,126.24
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	6,683.16
vii.	Less Funds Previously Transferred	-
viii.	Available Funds	\$ 2,232,464.98
C. Funds Remitted During Collection Period: Department Reserve Fund		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	12,724.81
v.	Other	-
vi.	Total	\$ 12,724.81
D. Funds Remitted During Collection Period: Operating Fund		
i.	Servicing Fees	\$ 135,918.64
ii.	Trustee Fees	532.38
iii.	Administrator Fees	15,101.47
iv.	Other	585.00
v.	Total	\$ 152,137.49

VI. Distributions			
A. Waterfall Summary			
			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	2,232,464.98
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	20,000.00	\$ 2,212,464.98
ii. To the Operating Fund, an amount that, when added to the amount therein, will equal the Operating Fund Requirement for the payment of (a) Ordinary Servicing and Administrator Fees (if the Parity Percentage shall be less than or equal to 125.5%), (b) Surplus Servicing and Administrator Fees (if the Parity Percentage shall be greater than 125.5%), and (c) Trustee Fees.	\$	155,000.00	\$ 2,057,464.98
iii. To the Interest Account, an amount such that, when added to any amount on deposit in the Interest Account on the day of the calculation, would be equal to the Noteholders' Interest Amount.	\$	414,318.01	\$ 1,643,146.97
iv. To the Debt Service Reserve Fund, so much as may be required so that the amount therein shall equal the Debt Service Reserve Requirement.	\$	-	\$ 1,643,146.97
v. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid (not to exceed \$50,000 in the aggregate per annum in the absence of an Event of Default).	\$	-	\$ 1,643,146.97
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,643,146.97	\$ -
vii. To the Operating Fund, to pay any indemnity or reimbursement amounts payable by the Corporation under any Transaction Document, including any such amounts payable to the Trustee Parties in accordance with the General Resolution, or other Operating costs not previously paid.	\$	-	\$ -
viii. To the Corporation, for deposit as directed in a Certificate.	\$	-	\$ -

VI. Distributions (continued from previous page)				
B. Waterfall Detail				
	Interest Due	Interest Paid	Principal Paid*	Total Distribution Amount
A Notes	\$ 414,318.01	\$ 414,318.01	\$ 1,643,146.97	\$ 2,057,464.98
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	12/26/2018	Paydown Factors	1/25/2019	
A Notes	\$ 124,101,494.03		\$ 122,458,347.06	
A Notes Ending Balance Factor	0.625511563	0.008281991	0.617229572	

VII. Student Loan Default Summary**A. FFELP Student Loan Defaults**

i.	Principal Balance of FFELP Loans Upon Transfer into Trust Estate	\$	44,923,626.61
ii.	Interest Capitalized to Date on FFELP Loans Since Transfer into Trust Estate		2,300,839.35
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		47,224,465.96
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		174,559.41
v.	Cumulative Principal Balance of Defaulted FFELP Loans		9,992,682.05
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		21.16%

B. FFELP Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	170,334.48
ii.	Principal Balance of Loans Having a Claim Paid During Period		174,559.41
iii.	Cumulative Default Claims Principal Balance Reimbursed		9,855,375.08
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		9,992,682.05
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.63%

C. FFELP Claim Rejects

i.	Principal of Default Claims Rejected During Period		-
ii.	Cumulative Principal of Default Claims Rejected		5,605.90
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.06%

D. Alternative Student Loan Defaults

i.	Principal Balance of Alternative Loans Upon Transfer into Trust Estate	\$	200,552,509.82
ii.	Interest Capitalized to Date on Alternative Loans		4,159,570.09
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		204,712,079.91
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		248,202.72
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		14,967,700.78
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		7.31%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		10,729,835.49
viii.	Current Default Rate (VII.D.x. / VII.D.iii.)		5.24%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	30,025.04
ii.	Interest Received on Defaulted Alternative Loans During Period		13,390.28
iii.	Fees Received on Defaulted Alternative Loans During Period		1,018.44
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		44,433.76
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.30%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	1,037,330.90
vii.	Cumulative Interest Received on Alternative Loans Since Default		297,505.88
viii.	Cumulative Fees Received on Alternative Loans Since Default		34,190.09
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		1,369,026.87
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		9.15%

VIII. Optional Redemption Information as of 12/31/2018

Current Pool Balance	Initial Pool Balance	%
\$ 168,034,292.54	\$ 246,808,861.44	68.08%
10 % or Less - Qualify for Optional Redemption		N

IX. 2015-A Series Interest Rates for Next Distribution Date

Next Distribution Date	2/25/2019
First Date in Accrual Period	1/25/2019
Last Date in Accrual Period	2/24/2019
Days in Accrual Period	31

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	2.51000%	4.01000%

X. Items to Note

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XI. Collateralization	
A. Parity Percentage as of the End of the Collection Period	12/31/2018
i. Unpaid Principal Balance of Financed FFELP Loans	\$ 27,101,335.10
ii. Borrower Accrued Interest on Financed FFELP Loans	764,539.15
iii. Accrued Interest Subsidy Payments	61,925.06
iv. Accrued Special Allowance Payments (if positive)	-
v. Less: Unguaranteed Portion of FFELP Loans in Claim Status	(4,063.86)
vi. Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	140,127,317.05
vii. Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,269,205.49
viii. Other Cash and Investments	3,026,064.63
ix. Total Assets	172,346,322.63
xii. Notes Outstanding	\$ 124,101,494.03
xiii. Note Accrued Interest	82,863.60
xiv. Other Liabilities	149,556.11
xv. Total Liabilities	124,333,913.74
Parity Percentage [XI.A.xi / XI.A.xv]	138.62%

XII. Payment History and CPR

A. CPR of All Loans

Date	Pool Balance	Current Quarter CPR	Cumulative CPR	Prepayment Volume
12/31/2015	\$ 243,857,487.39	3.97%	3.97%	\$ 1,128,916.92
3/31/2016	\$ 237,655,138.83	5.05%	4.70%	\$ 3,113,146.05
6/30/2016	\$ 232,195,529.24	5.07%	4.92%	\$ 3,048,251.94
9/30/2016	\$ 226,267,090.28	6.26%	5.33%	\$ 3,690,799.28
12/31/2016	\$ 219,898,089.97	5.32%	5.40%	\$ 3,036,868.58
3/31/2017	\$ 212,135,330.39	5.69%	5.46%	\$ 3,157,853.43
6/30/2017	\$ 203,701,654.61	6.24%	6.64%	\$ 3,352,642.04
9/30/2017	\$ 197,322,882.07	6.89%	7.38%	\$ 3,564,675.64
12/31/2017	\$ 191,723,344.42	6.70%	7.46%	\$ 3,360,087.99
3/31/2018	\$ 184,822,581.49	8.73%	7.23%	\$ 4,277,607.29
6/30/2018	\$ 178,496,088.98	8.72%	7.50%	\$ 4,116,381.62
9/30/2018	\$ 173,399,074.99	6.58%	7.47%	\$ 2,976,146.47
12/31/2018	\$ 168,034,292.54	7.53%	7.51%	\$ 3,321,015.79

B. Periodic CPR by Payment Type of Loans in Active Repayment at the Beginning of the Period

Period	Beginning Principal Balance	Ending Principal Balance	CPR from Claim Payment	Voluntary CPR Due to Consolidation	Voluntary CPR Due to Borrower Payment	Total CPR
11/21/2015 - 12/31/2015	\$ 206,658,322.26	\$ 204,321,283.49	1.57%	1.45%	2.59%	5.61%
1/1/2016 - 3/31/2016	\$ 205,079,257.26	\$ 199,972,125.52	0.79%	0.63%	3.81%	5.23%
4/1/2016 - 6/30/2016	\$ 200,356,965.47	\$ 195,477,306.55	0.99%	0.94%	3.40%	5.33%
7/1/2016 - 9/30/2016	\$ 194,535,304.49	\$ 189,719,350.49	0.79%	0.62%	4.02%	5.43%
10/1/2016 - 12/31/2016	\$ 196,237,425.47	\$ 191,819,048.09	0.68%	0.58%	3.14%	4.40%
1/1/2017 - 3/31/2017	\$ 196,713,405.25	\$ 191,668,045.05	0.25%	0.80%	4.23%	5.28%
4/1/2017 - 6/30/2017	\$ 191,461,090.79	\$ 186,478,399.81	0.48%	0.71%	5.01%	6.20%
7/1/2017 - 9/30/2017	\$ 185,383,399.12	\$ 180,442,912.98	0.88%	0.33%	5.27%	6.48%
10/1/2017 - 12/31/2017	\$ 171,963,641.32	\$ 166,854,219.13	0.18%	0.80%	6.51%	7.49%
1/1/2018 - 3/31/2018	\$ 168,842,148.55	\$ 161,974,433.55	3.16%	0.41%	7.71%	11.28%
4/1/2018 - 6/30/2018	\$ 164,474,137.46	\$ 158,625,992.70	1.85%	0.70%	6.95%	9.50%
7/1/2018 - 9/30/2018	\$ 159,998,093.71	\$ 154,772,165.61	1.15%	1.01%	6.23%	8.39%
10/1/2018 - 12/31/2018	\$ 153,745,125.67	\$ 148,829,680.47	1.49%	1.63%	4.92%	8.04%

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2018	12/31/2018	9/30/2018	12/31/2018	9/30/2018	12/31/2018	9/30/2018	12/31/2018	9/30/2018	12/31/2018	
In School											
Alternative Loans	5.79%	6.13%	14	13	185.25	191.01	118,966.76	100,898.48	0.07%	0.06%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
Total In School	5.79%	6.13%	14	13	185.25	191.01	\$ 118,966.76	\$ 100,898.48	0.07%	0.06%	
Repayment											
Active											
Alternative Loans											
Days Delinquent											
0 - 30	5.13%	5.35%	16,542	15,982	166.78	164.51	122,265,907.66	117,831,697.13	70.82%	70.46%	
31 - 60	5.39%	5.55%	234	314	157.11	189.25	1,791,210.90	2,543,791.14	1.04%	1.52%	
61 - 90	5.29%	5.55%	180	119	189.85	198.65	1,694,167.89	1,212,967.73	0.98%	0.73%	
91 - 120	5.47%	5.40%	132	111	189.73	201.75	1,242,563.31	1,017,382.27	0.72%	0.61%	
121 - 180	5.45%	5.62%	233	217	202.41	192.41	2,294,610.82	2,266,169.40	1.33%	1.36%	
Total	5.15%	5.36%	17,321	16,743	167.80	166.15	129,288,460.58	124,872,007.67	74.89%	74.67%	
FFELP Loans											
Days Delinquent											
0 - 30	5.27%	5.22%	2,851	2,810	164.60	152.55	18,740,962.62	17,495,019.59	10.86%	10.46%	
31 - 60	5.62%	5.88%	170	179	124.33	184.92	963,089.72	1,094,549.59	0.56%	0.65%	
61 - 90	5.53%	5.77%	175	107	129.48	227.29	974,829.04	1,423,420.31	0.56%	0.85%	
91 - 120	5.99%	5.86%	81	88	158.10	112.69	579,273.66	377,052.25	0.34%	0.23%	
121 - 180	5.64%	5.16%	165	151	162.80	135.64	1,002,024.84	803,160.01	0.58%	0.48%	
> 180	4.90%	5.67%	216	216	150.03	144.24	1,305,552.51	1,386,355.98	0.76%	0.83%	
Total	5.31%	5.33%	3,658	3,551	160.46	157.05	23,565,732.39	22,579,557.73	13.65%	13.50%	
Deferment											
FFELP Loans	5.57%	5.58%	495	461	167.43	160.06	2,626,887.34	2,548,257.10	1.52%	1.52%	
Forbearance											
Alternative Loans	5.43%	5.68%	1,859	1,894	190.54	194.25	14,723,461.94	15,154,410.90	8.53%	9.06%	
FFELP Loans	5.44%	5.35%	325	301	146.74	150.03	1,824,462.61	1,721,104.68	1.06%	1.03%	
Total Repayment	5.20%	5.39%	23,658	22,950	168.52	167.21	\$ 172,029,004.86	\$ 166,875,338.08	99.64%	99.79%	
Claims In Process	5.69%	5.39%	114	66	100.45	85.94	495,762.61	252,415.59	0.29%	0.15%	
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%	
Grand Total	5.21%	5.39%	23,786	23,029	168.33	167.10	\$ 172,643,734.23	\$ 167,228,652.15	100.00%	100.00%	

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2018						
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%	
FFELP Consolidation Loans - Subsidized	5.06%	192.36	538	\$ 6,754,499.11	4.04%	
FFELP Consolidation Loans - Unsubsidized	4.84%	216.56	481	\$ 7,392,757.46	4.42%	
FFELP Stafford Loans - Subsidized	5.54%	100.45	1,933	\$ 6,349,167.22	3.80%	
FFELP Stafford Loans - Unsubsidized	5.93%	103.68	1,376	\$ 6,229,103.94	3.72%	
FFELP PLUS Undergraduate	7.84%	133.31	49	\$ 369,466.38	0.22%	
FFELP Grad PLUS	8.50%	250.00	1	\$ 2,060.49	0.00%	
FFELP SLS	5.59%	69.00	1	\$ 4,280.50	0.00%	
Alternative Loans	5.40%	167.18	18,427	\$ 132,141,328.54	79.02%	
Alternative Loans - Consolidation	5.37%	202.63	223	\$ 7,985,988.51	4.78%	
Total	5.39%	167.10	23,029	\$ 167,228,652.15	100.00%	
School Type						
Four-Year Public & Private Nonprofit	5.44%	160.56	17,543	\$ 116,587,780.65	69.72%	
Two-Year Public & Private Nonprofit	5.72%	107.80	2,401	\$ 8,058,338.56	4.82%	
For Profit / Vocational	5.30%	190.60	1,705	\$ 19,935,688.13	11.92%	
Unknown / Consolidation Loans	5.12%	201.18	1,380	\$ 22,646,844.81	13.54%	
Total	5.39%	167.10	23,029	\$ 167,228,652.15	100.00%	

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2018						
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%	
Freshman	5.48%	146.85	6,821	\$ 43,416,503.78	25.96%	
Sophomore	5.45%	160.86	5,448	\$ 34,936,855.58	20.89%	
Junior	5.49%	165.64	3,734	\$ 24,957,880.19	14.92%	
Senior	5.59%	159.00	3,698	\$ 20,840,491.79	12.46%	
1st Year Graduate	5.09%	187.72	930	\$ 10,137,899.31	6.06%	
2nd Year Graduate	5.10%	190.66	723	\$ 6,985,121.20	4.18%	
3rd Year Graduate +	5.10%	195.61	433	\$ 3,820,655.22	2.28%	
Unknown / Consolidation	5.10%	204.15	1,242	\$ 22,133,245.08	13.24%	
Total	5.39%	167.10	23,029	\$ 167,228,652.15	100.00%	

XVI. Servicer Totals as of 12/31/2018		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 167,228,652.15	100.00%

* Loans are serviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 12/31/2018

A. Distribution of the Student Loans by Borrower Interest Rate Index

Rate Type	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Fixed	2,816	\$ 22,392,822.32	82.63%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	15,740	\$ 116,463,305.97	83.11%
3-Month LIBOR	-	\$ -	0.00%	2,665	\$ 23,236,733.05	16.58%
1-Year Treasury	2	\$ 18,008.05	0.07%	-	\$ -	0.00%
91-Day TBill	1,561	\$ 4,690,504.73	17.31%	245	\$ 427,278.03	0.30%
Total	4,379	\$ 27,101,335.10	100.00%	18,650	\$ 140,127,317.05	100.00%

B. Distribution of the Student Loans by Interest Rate

Interest Rate	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1.00% - 1.99%	-	\$ -	0.00%	-	\$ -	0.00%
2.00% - 2.99%	14	\$ 132,826.37	0.49%	7	\$ (630.41)	0.00%
3.00% - 3.99%	117	\$ 1,804,327.40	6.66%	-	\$ -	0.00%
4.00% - 4.99%	1,789	\$ 9,735,524.39	35.92%	241	\$ 418,809.80	0.30%
5.00% - 5.99%	491	\$ 3,826,105.76	14.12%	14,108	\$ 104,432,896.74	74.53%
6.00% - 6.99%	1,834	\$ 9,566,254.53	35.30%	4,294	\$ 35,276,240.92	25.17%
7.00% - 7.99%	62	\$ 1,235,191.56	4.56%	-	\$ -	0.00%
8.00% - 8.99%	68	\$ 727,505.38	2.68%	-	\$ -	0.00%
9.00% or Greater	4	\$ 73,599.71	0.27%	-	\$ -	0.00%
Total	4,379	\$ 27,101,335.10	100.00%	18,650	\$ 140,127,317.05	100.00%

C. Distribution of the Student Loans by Date of First Disbursement

Disbursement Date	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
October 1, 2007 and After	957	\$ 4,629,971.32	17.08%	5,077	\$ 42,737,788.31	30.50%
April 1, 2006 - Sept. 30, 2007	1,663	\$ 13,778,806.15	50.84%	7,509	\$ 59,891,654.58	42.74%
October 1, 1993 - March 31, 2006	1,759	\$ 8,692,557.63	32.07%	6,064	\$ 37,497,874.16	26.76%
Total	4,379	\$ 27,101,335.10	100.00%	18,650	\$ 140,127,317.05	100.00%

D. Distribution of the Student Loans by # of Months Remaining Until Scheduled Maturity

Number of Months	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
0 - 12	19	\$ 7,256.77	0.03%	843	\$ 396,417.30	0.28%
13 - 24	17	\$ 16,876.25	0.06%	722	\$ 966,415.95	0.69%
25 - 36	78	\$ 137,388.18	0.51%	1,003	\$ 2,075,144.46	1.48%
37 - 48	75	\$ 170,447.27	0.63%	983	\$ 2,715,395.14	1.94%
49 - 60	178	\$ 538,997.83	1.99%	1,030	\$ 3,256,642.02	2.32%
61 - 72	814	\$ 2,617,542.86	9.66%	1,224	\$ 4,794,132.66	3.42%
73 - 84	565	\$ 2,333,802.13	8.61%	1,348	\$ 6,304,462.76	4.50%
85 - 96	948	\$ 3,731,944.57	13.77%	1,097	\$ 5,828,900.48	4.16%
97 - 108	588	\$ 2,686,037.72	9.91%	1,116	\$ 6,572,269.46	4.69%
109 - 120	206	\$ 1,129,784.95	4.17%	902	\$ 6,174,873.06	4.41%
121 - 132	159	\$ 1,132,743.78	4.18%	1,021	\$ 7,843,374.70	5.60%
133 - 144	93	\$ 738,703.44	2.73%	1,022	\$ 8,160,387.42	5.82%
145 - 156	65	\$ 727,059.72	2.68%	991	\$ 8,563,870.18	6.11%
157 - 168	19	\$ 218,901.20	0.81%	776	\$ 8,063,284.24	5.75%
169 - 180	44	\$ 632,321.60	2.33%	637	\$ 7,108,264.37	5.07%
181 - 192	60	\$ 1,086,908.67	4.01%	619	\$ 7,059,266.74	5.04%
193 - 204	40	\$ 794,625.06	2.93%	606	\$ 7,133,197.05	5.09%
205 - 216	37	\$ 806,000.68	2.97%	537	\$ 6,507,931.39	4.64%
217 - 228	27	\$ 734,561.33	2.71%	370	\$ 5,267,709.27	3.76%
229 - 240	25	\$ 672,644.77	2.48%	281	\$ 5,021,620.44	3.58%
241 or Greater	322	\$ 6,186,786.32	22.83%	1,522	\$ 30,313,757.96	21.63%
Total	4,379	\$ 27,101,335.10	100.00%	18,650	\$ 140,127,317.05	100.00%

XVII. Collateral Table as of 12/31/2018 (continued from previous page)

E. Distribution of the Student Loans in Repayment by Repayment Year

	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
1st year of repayment	107	\$ 516,578.17	1.92%	166	\$ 1,996,344.48	1.43%
2nd year of repayment	898	\$ 4,595,608.40	17.12%	266	\$ 3,161,425.24	2.26%
3rd year of repayment	972	\$ 5,340,239.35	19.89%	450	\$ 4,428,819.00	3.16%
More than 3 years of repayment	2,336	\$ 16,396,493.59	61.07%	17,755	\$ 130,439,829.85	93.15%
Total	4,313	\$ 26,848,919.51	100.00%	18,637	\$ 140,026,418.57	100.00%

Weighted Average Months in Repayment

FFELP Loans	51.9
Alternative Loans	91.5
Total	85.2

F. Distribution of the Student Loans by Range of Principal Balance

Principal Balance	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Less than \$1000	539	289,571.69	1.07%	1,934	1,022,083.11	0.73%
\$1,000 - \$1,999	657	994,738.69	3.67%	2,239	3,369,506.12	2.40%
\$2,000 - \$2,999	593	1,471,798.30	5.43%	2,149	5,341,706.44	3.81%
\$3,000 - \$3,999	594	2,083,106.31	7.69%	1,773	6,183,006.24	4.41%
\$4,000 - \$4,999	451	2,010,868.44	7.42%	1,443	6,475,355.99	4.62%
\$5,000 - \$5,999	296	1,614,087.87	5.96%	1,221	6,682,706.59	4.77%
\$6,000 - \$6,999	241	1,570,074.60	5.79%	1,053	6,821,559.52	4.87%
\$7,000 - \$7,999	202	1,510,139.87	5.57%	903	6,750,298.33	4.82%
\$8,000 - \$8,999	160	1,353,931.40	5.00%	769	6,515,709.58	4.65%
\$9,000 - \$9,999	94	889,309.77	3.28%	684	6,478,830.57	4.62%
\$10,000 - \$14,999	221	2,692,253.68	9.93%	2,078	25,298,447.24	18.05%
\$15,000 - \$19,999	98	1,735,162.52	6.40%	1,067	18,469,814.73	13.18%
\$20,000 - \$24,999	62	1,390,387.35	5.13%	592	13,126,452.73	9.37%
\$25,000 - \$29,999	55	1,506,911.22	5.56%	315	8,541,419.47	6.10%
\$30,000 - \$34,999	34	1,088,565.73	4.02%	129	4,142,947.90	2.96%
\$35,000 - \$39,999	17	642,726.66	2.37%	102	3,805,082.85	2.72%
\$40,000 - \$44,999	13	553,286.78	2.04%	53	2,249,629.53	1.61%
\$45,000 - \$49,999	9	426,283.95	1.57%	54	2,547,638.33	1.82%
\$50,000 - \$54,999	8	420,041.28	1.55%	22	1,141,259.92	0.81%
\$55,000 or Greater	35	2,858,088.99	10.55%	70	5,163,861.86	3.69%
Total	4,379	\$ 27,101,335.10	100.00%	18,650	\$ 140,127,317.05	100.00%

XVII. Collateral Table as of 12/31/2018 (continued from previous page)**G. Distribution of FFELP Loans by Guaranty Agency**

Guaranty Agency	Number of Loans	Principal Balance	Percent of Total
Educational Management Credit Corporation (ECMC)	4,379	\$ 27,101,335.10	100.00%

H. Distribution of FFELP Loans by Guarantee Percentage

Rate	Number of Loans	Principal Balance	Percent of Total
100%	1,530	\$ 5,869,254.87	21.66%
98%	1,042	\$ 7,020,491.53	25.90%
97%	1,807	\$ 14,211,588.70	52.44%
Total	4,379	\$ 27,101,335.10	100.00%

I. Distribution by Repayment Schedule Type (Repayment Loans Only)

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	12,457	\$ 71,277,001	42.71%
Extended	43	\$ 344,950	0.21%
Graduated	8,700	\$ 83,044,561	49.76%
Graduated Extended	155	\$ 1,081,809	0.65%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	976	\$ 6,969,738	4.18%
IBR - Permanent Standard	619	\$ 4,157,278	2.49%
Total	22,950	\$ 166,875,338.08	100.00%

XVII. Collateral Table as of 12/31/2018 (continued from previous page)

J. Distribution of Alternative Loans by School Type and Approval Type

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Four-Year Public & Private Nonprofit	13,434	\$ 96,311,376.48	85.67%	2,248	\$ 12,154,971.18	43.87%
Two-Year Public & Private Nonprofit	852	\$ 3,031,100.28	2.70%	178	\$ 654,469.88	2.36%
For Profit / Vocational	969	\$ 9,689,998.09	8.62%	608	\$ 9,785,812.90	35.32%
Unknown/Consolidation Loans	204	\$ 3,386,686.36	3.01%	157	\$ 5,112,901.88	18.45%
Total	15,459	\$ 112,419,161.21	100.00%	3,191	\$ 27,708,155.84	100.00%

K. Distribution of Alternative Loans by FICO Score and Approval Type

	Co-signed			Not Co-signed		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
< 670	3,635	\$ 27,669,514.09	24.61%	973	\$ 8,254,176.98	29.79%
670 - 679	572	\$ 4,413,255.81	3.93%	86	\$ 982,742.99	3.55%
680 - 689	582	\$ 3,743,381.16	3.33%	136	\$ 1,337,427.73	4.83%
690 - 699	650	\$ 4,971,486.82	4.42%	132	\$ 1,366,044.36	4.93%
700 - 709	596	\$ 4,412,784.28	3.93%	141	\$ 1,491,082.49	5.38%
710 - 719	744	\$ 5,362,996.72	4.77%	138	\$ 1,382,315.63	4.99%
720 - 729	813	\$ 6,259,925.44	5.57%	146	\$ 1,174,577.15	4.24%
730 - 739	687	\$ 4,777,345.61	4.25%	129	\$ 1,208,838.88	4.36%
740 - 749	678	\$ 4,701,778.62	4.18%	153	\$ 1,157,181.96	4.18%
750 - 759	623	\$ 4,701,795.55	4.18%	157	\$ 1,313,842.84	4.74%
760 - 769	624	\$ 4,586,203.09	4.08%	173	\$ 1,087,931.96	3.93%
770 - 779	594	\$ 4,306,918.51	3.83%	134	\$ 1,198,835.98	4.33%
780 - 789	714	\$ 5,021,154.49	4.47%	117	\$ 827,904.32	2.99%
790 - 799	620	\$ 4,452,263.05	3.96%	128	\$ 1,323,750.38	4.78%
800 or Greater	3,327	\$ 23,038,357.97	20.49%	448	\$ 3,601,502.19	13.00%
Total	15,459	\$ 112,419,161.21	100.00%	3,191	\$ 27,708,155.84	100.00%

Weighted Average FICO Score

Co-signed	725.0
Not Co-signed	709.3
Total	721.9

XVII. Collateral Table as of 12/31/2018 (continued from previous page)**L. Distribution of Alternative Loans by School**

School Name	Number of Loans	Principal Balance	Percent of Total
UNIVERSITY OF SOUTH CAROLINA -	3,972	\$ 23,352,279.42	17.74%
CLEMSON UNIVERSITY	2,699	\$ 20,909,675.46	15.89%
CHARLESTON SCHOOL OF LAW	607	\$ 13,126,656.23	9.97%
COASTAL CAROLINA UNIVERSITY	1,065	\$ 8,869,323.73	6.74%
WINTHROP UNIVERSITY	1,163	\$ 7,186,737.46	5.46%
MEDICAL UNIVERSITY OF SOUTH CA	1,080	\$ 6,886,941.71	5.23%
FURMAN UNIVERSITY	434	\$ 5,009,352.78	3.81%
CHARLESTON SOUTHERN UNIVERSITY	559	\$ 3,603,456.78	2.74%
NEWBERRY COLLEGE	450	\$ 3,601,846.90	2.74%
FRANCIS MARION UNIVERSITY	682	\$ 3,025,112.11	2.30%
BENEDICT COLLEGE	263	\$ 2,753,893.64	2.09%
CITADEL, THE MILITARY COLLEGE	282	\$ 2,690,969.24	2.04%
COLLEGE OF CHARLESTON	260	\$ 1,976,417.63	1.50%
PRESBYTERIAN COLLEGE	381	\$ 1,839,836.88	1.40%
WOFFORD COLLEGE	169	\$ 1,792,437.00	1.36%
VIRGINIA COLLEGE	169	\$ 1,494,761.32	1.14%
TRI-COUNTY TECHNICAL COLLEGE	399	\$ 1,474,267.26	1.12%
UNIVERSITY OF SOUTH CAROLINA U	308	\$ 1,458,382.08	1.11%
NORTH GREENVILLE UNIVERSITY	224	\$ 1,450,222.92	1.10%
LANDER UNIVERSITY	267	\$ 1,407,725.41	1.07%
Other SC Schools	1,977	\$ 10,436,782.26	7.93%
Other Out-of-State Schools	879	\$ 7,280,650.59	5.53%
Total	18,289	\$ 131,627,728.81	100.00%