

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: January 26, 2026



Table of Contents

	<u>Page</u>
I. Principal Parties to the Transaction	3
II. Explanations, Definitions, Abbreviations	3
III. Trust Parameters	4
IV. Transactions for the Time Period	5
V. Cash Payment Detail and Available Funds for the Time Period	6
VI. Distributions	7 - 8
VII. Student Loan Default Summary	9
VIII. Optional Redemption Information	10
IX. Interest Rates for Next Distribution Date	10
X. Items to Note	10
XI. Collateralization	11
XII. Payment History and CPR	12
XIII. Portfolio Characteristics	13
XIV. Portfolio Characteristics by Loan and School Type	14
XV. Portfolio Characteristics by Student Grade Level Distribution	14
XVI. Servicer Totals	14
XVII. Collateral Tables	15 - 19

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						11/30/2025		Activity		12/31/2025	
i.	Portfolio Principal Balance					\$	59,734,599.98	\$	(705,233.06)	\$	59,029,366.92
ii.	Accrued Interest to be Capitalized						793,502.95				711,867.50
iii.	Pool Balance (III.A.i + III.A.ii)						60,528,102.93				59,741,234.42
iv.	Borrower Accrued Interest						1,664,853.95				1,554,728.59
v.	Weighted Average Coupon (WAC) - Gross						7.29%				7.29%
vi.	Weighted Average Coupon (WAC) - Net of Interest Rate Reductions						7.19%				7.18%
vii.	Weighted Average Payments Made						167.96				169.95
viii.	Weighted Average Remaining Months to Maturity						103.14				101.25
ix.	Number of Loans						7,650				7,566
x.	Number of Borrowers						2,993				2,949
xi.	Average Borrower Indebtedness						19,958.10				20,016.74
B. Debt Characteristics											
Accrual Period:				Collection Period:							
First Date in Accrual Period		12/26/2025		First Date in Collection Period		12/1/2025		Distribution Date		1/26/2026	
Last Date in Accrual Period		1/25/2026		Last Date in Collection Period		12/31/2025		Record Date		1/23/2026	
Days in Accrual Period		31									
Notes		CUSIP	Rate Type	Adjustment	Spread	Index Rate	Coupon Rate	Maturity	12/26/2025	Interest Due	1/26/2026
i.	A Notes	83715RAH5	SOFR	0.11448%	1.50%	3.73173%	5.3462100%	1/25/2036	\$ 4,259,446.44	\$ 19,609.13	\$ 3,335,103.17

IV. Transactions for the Time Period		12/01/2025 - 12/31/2025
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 587,069.97
ii.	Principal Collections from Guaranty Agency	53,879.10
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	11,360.21
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	12,347.74
vi.	Other System Adjustments	-
vii.	Total Principal Collections	\$ 664,657.02
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	565.62
ii.	Principal Realized Losses - Other	7,179.24
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	173,832.16
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	-
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(11,360.21)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(129,640.77)
viii.	Other Adjustments	-
ix.	Total Non-Cash Principal Activity	\$ 40,576.04
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 705,233.06
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 328,087.07
ii.	Interest Claims Received from Guaranty Agency	3,506.08
iii.	Interest Recoveries on Private Loans Previously Considered Loss	3,012.86
iv.	Late Fees & Other	5,073.91
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	63.54
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 339,743.46
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	0.68
ii.	Interest Losses - Other	1,100.72
iii.	Interest Capitalized into Principal During Collection Period	129,640.77
iv.	Other Adjustments	-
v.	Total Non-Cash Interest Adjustments	\$ 130,742.17
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 470,485.63
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	793,502.95
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(129,640.77)
iii.	Change in Interest Expected to be Capitalized	48,005.32
iv.	Interest Expected to be Capitalized - Ending	\$ 711,867.50

V. Cash Payment Detail and Available Funds for the Time Period			
A. Debt Service Reserve Fund Reconciliation			
i.	Balance on Prior Distribution Date	\$	375,550.00
ii.	Draws Due to Liquidity Needs		-
iii.	Debt Service Reserve Fund Requirement		375,550.00
iv.	Releases or Replenishments in Waterfall Process		-
v.	Balance on Current Distribution Date		375,550.00
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		-
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		1,004,400.48
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited		5,813.35
vii.	Less Funds Previously Transferred		-
viii.	Available Funds	\$	1,010,213.83
C. Funds Remitted During Collection Period: Department Reserve Fund			
i.	Negative Special Allowance	\$	-
ii.	Interest Subsidy		-
iii.	Special Allowance		-
iv.	Consolidation Loan Rebate Fee		2,619.65
v.	Other		-
vi.	Total	\$	2,619.65
D. Funds Remitted During Collection Period: Operating Fund			
i.	Servicing Fees	\$	58,175.09
ii.	Trustee Fees		1,500.00
iii.	Administrator Fees		6,463.64
iv.	Other		-
v.	Total	\$	66,138.73

VI. Distributions			
A. Waterfall Summary			
			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	1,010,213.83
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$ 2,583.03	\$	1,007,630.80
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.	\$ 63,678.40	\$	943,952.40
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.	\$ 19,609.13	\$	924,343.27
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.	\$ -	\$	924,343.27
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).	\$ -	\$	924,343.27
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$ 924,343.27	\$	-
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	\$ 19,609.13	\$ 19,609.13	\$ 924,343.27	\$ 943,952.40
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	12/26/2025	Paydown Factors	1/26/2026	
A Notes	\$ 4,259,446.44		\$ 3,335,103.17	
A Notes Ending Balance Factor	0.021468984	0.004658988	0.016809996	

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		5,089,623.35
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		50,013,249.96
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		54,444.72
v.	Cumulative Principal Balance of Defaulted FFELP Loans		19,771,361.85
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		39.53%

B. FFELP Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	53,879.10
ii.	Principal Balance of Loans Having a Claim Paid During Period		54,444.72
iii.	Cumulative Default Claims Principal Balance Reimbursed		19,486,949.21
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		19,771,361.85
v.	Cumulative Principal Reimbursement Rate (VII.B.iii / VII.B.iv)		98.56%

C. FFELP Claim Rejects

i.	Principal of Default Claims Rejected During Period		-
ii.	Cumulative Principal of Default Claims Rejected		23,178.40
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.12%

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		9,068,466.65
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		209,620,976.47
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		159,548.04
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		25,072,817.11
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		11.96%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		17,442,129.60
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		8.32%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	11,360.21
ii.	Interest Received on Defaulted Alternative Loans During Period		3,012.86
iii.	Fees Received on Defaulted Alternative Loans During Period		67.11
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		14,440.18
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.06%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	3,006,656.47
vii.	Cumulative Interest Received on Alternative Loans Since Default		618,473.01
viii.	Cumulative Fees Received on Alternative Loans Since Default		64,083.63
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		3,689,213.11
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.71%

VIII.	Optional Redemption Information as of 12/31/2025
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Current Pool Balance	Initial Pool Balance	%
\$ 59,741,234.42	\$ 246,808,861.44	24.21%
10 % or Less - Qualify for Optional Redemption		N

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

Next Distribution Date	2/25/2026
First Date in Accrual Period	1/26/2026
Last Date in Accrual Period	2/24/2026
Days in Accrual Period	30

Notes	CUSIP	Rate Type	Spread Adjustment	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	One-Month CME Term SOFR	0.11448%	1.50%	3.67259%	5.28707%

X.	Items to Note
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XI. Collateralization		
A. Parity Percentage as of the End of the Collection Period		12/31/2025
i.	Unpaid Principal Balance of Financed FFELP Loans	\$ 6,680,337.31
ii.	Borrower Accrued Interest on Financed FFELP Loans	394,411.62
iii.	Accrued Interest Subsidy Payments	(2,090.01)
iv.	Accrued Special Allowance Payments (if positive)	12,864.18
v.	Less: Unguaranteed Portion of FFELP Loans in Claim Status	(2,952.39)
vi.	Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	52,349,029.61
vii.	Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	1,160,316.97
viii.	Other Cash and Investments	1,521,540.49
ix.	Total Assets	62,113,457.78
xii.	Notes Outstanding	\$ 4,259,446.44
xiii.	Note Accrued Interest	3,795.32
xiv.	Other Liabilities	64,178.40
xv.	Total Liabilities	4,327,420.16
Parity Percentage [XI.A.xi / XI.A.xv]		1435.35%

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%	\$ 1,128,016.92		
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%	\$ 4,116,361.62		
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		
3/31/2019	\$ 162,832,632.25	7.54%	7.55%	\$ 3,224,822.80		
6/30/2019	\$ 157,467,771.00	8.23%	7.64%	\$ 3,416,344.18		
9/30/2019	\$ 152,156,396.70	6.50%	7.54%	\$ 2,590,088.01		
12/31/2019	\$ 146,904,853.45	8.44%	7.70%	\$ 3,276,057.23		
3/31/2020	\$ 141,712,343.69	8.45%	7.69%	\$ 3,163,060.91		
6/30/2020	\$ 137,462,068.40	5.94%	7.66%	\$ 2,119,113.02		
9/30/2020	\$ 133,176,271.40	6.23%	7.63%	\$ 2,158,245.53		
12/31/2020	\$ 129,192,360.12	5.65%	7.58%	\$ 1,893,552.14		
3/31/2021	\$ 124,263,462.36	8.72%	7.68%	\$ 2,865,922.76		
6/30/2021	\$ 119,842,462.21	7.68%	7.73%	\$ 2,416,641.06		
9/30/2021	\$ 115,047,638.34	9.23%	7.84%	\$ 2,821,015.74		
12/31/2021	\$ 111,341,018.22	6.29%	7.79%	\$ 1,822,881.64		
3/31/2022	\$ 106,533,031.34	10.23%	7.93%	\$ 2,914,242.29		
6/30/2022	\$ 102,786,486.74	7.27%	8.00%	\$ 1,958,496.07		
9/30/2022	\$ 99,005,784.29	8.35%	8.12%	\$ 2,163,046.48		
12/31/2022	\$ 94,262,295.98	12.78%	8.29%	\$ 3,278,288.89		
3/31/2023	\$ 90,378,187.95	10.57%	8.41%	\$ 2,560,590.50		
6/30/2023	\$ 86,146,312.86	12.65%	8.55%	\$ 2,962,391.07		
9/30/2023	\$ 83,083,558.76	8.33%	8.56%	\$ 1,827,485.01		
12/31/2023	\$ 80,297,911.05	7.52%	8.55%	\$ 1,585,845.37		
3/31/2024	\$ 76,718,813.04	11.50%	8.66%	\$ 2,378,983.14		
6/30/2024	\$ 73,422,608.87	10.81%	8.74%	\$ 2,130,478.72		
9/30/2024	\$ 71,131,576.63	6.03%	8.67%	\$ 1,115,314.48		
12/31/2024	\$ 68,967,339.81	5.44%	8.61%	\$ 970,890.81		
3/31/2025	\$ 66,502,019.75	6.95%	8.46%	\$ 1,207,660.74		
6/30/2025	\$ 64,172,756.78	6.39%	8.41%	\$ 1,068,294.39		
9/30/2025	\$ 62,078,167.13	5.06%	8.34%	\$ 811,340.51		
12/31/2025	\$ 59,741,234.42	6.74%	8.25%	\$ 1,051,329.66		
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	\$ 206,658,252.26	\$ 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%	5.23%	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	0.58%	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	\$ 159,980,093.71	\$ 154,772,165.61	1.15%	1.01%	6.23%	8.39%
10/1/2018 - 12/31/2018	\$ 153,745,125.67	\$ 148,629,680.47	1.49%	1.63%	4.62%	8.04%
1/1/2019 - 3/31/2019	\$ 148,497,469.04	\$ 143,430,026.98	0.69%	0.75%	7.38%	8.83%
4/1/2019 - 6/30/2019	\$ 143,838,168.78	\$ 138,841,510.33	1.18%	1.19%	6.80%	9.17%
7/1/2019 - 9/30/2019	\$ 138,026,643.02	\$ 133,087,182.80	1.31%	1.02%	7.09%	9.42%
10/1/2019 - 12/31/2019	\$ 133,317,592.65	\$ 128,193,068.39	2.77%	0.56%	6.74%	10.07%
1/1/2020 - 3/31/2020	\$ 129,170,062.05	\$ 124,342,410.90	1.86%	0.23%	7.23%	9.32%
4/1/2020 - 6/30/2020	\$ 121,746,054.45	\$ 117,291,205.53	2.91%	0.58%	5.27%	8.76%
7/1/2020 - 9/30/2020	\$ 118,765,002.42	\$ 114,559,142.91	1.59%	0.35%	6.14%	8.08%
10/1/2020 - 12/31/2020	\$ 116,020,664.50	\$ 112,305,454.11	0.83%	0.10%	5.66%	6.49%
1/1/2021 - 3/31/2021	\$ 114,890,589.90	\$ 109,993,433.05	1.88%	0.56%	8.13%	10.57%
4/1/2021 - 6/30/2021	\$ 109,811,371.23	\$ 105,597,092.40	0.47%	0.26%	8.20%	8.93%
7/1/2021 - 9/30/2021	\$ 107,563,074.31	\$ 102,867,314.98	2.40%	1.18%	7.43%	11.01%
10/1/2021 - 12/31/2021	\$ 104,059,240.22	\$ 100,617,775.76	0.79%	0.33%	5.39%	6.51%
1/1/2022 - 3/31/2022	\$ 101,670,513.25	\$ 96,686,885.74	0.43%	3.60%	8.65%	12.68%
4/1/2022 - 6/30/2022	\$ 97,053,460.46	\$ 93,465,766.98	0.44%	2.44%	5.36%	8.24%
7/1/2022 - 9/30/2022	\$ 93,400,762.65	\$ 89,808,109.04	0.94%	1.51%	6.82%	9.27%
10/1/2022 - 12/31/2022	\$ 85,629,894.78	\$ 85,628,008.12	2.15%	2.23%	7.25%	11.03%
1/1/2023 - 3/31/2023	\$ 85,990,459.09	\$ 82,496,729.53	1.15%	0.94%	8.39%	10.48%
4/1/2023 - 6/30/2023	\$ 82,913,857.78	\$ 79,180,196.60	3.57%	1.68%	7.20%	12.45%
7/1/2023 - 9/30/2023	\$ 79,281,588.28	\$ 76,409,636.52	1.10%	0.53%	12.39%	14.02%
10/1/2023 - 12/31/2023	\$ 75,842,802.36	\$ 73,297,548.58	0.75%	1.15%	5.72%	7.62%
1/1/2024 - 3/31/2024	\$ 72,445,716.40	\$ 68,954,218.59	2.10%	3.15%	7.97%	13.22%
4/1/2024 - 6/30/2024	\$ 69,630,461.31	\$ 66,873,306.22	0.98%	1.75%	7.07%	9.80%
7/1/2024 - 9/30/2024	\$ 66,628,904.87	\$ 64,340,388.52	1.01%	0.64%	5.88%	7.53%
10/1/2024 - 12/31/2024	\$ 64,909,471.56	\$ 64,340,388.54	0.36%	0.71%	5.65%	6.72%
1/1/2025 - 3/31/2025	\$ 63,214,620.98	\$ 60,825,024.98	0.48%	0.37%	6.90%	7.75%
4/1/2025 - 6/30/2025	\$ 60,437,818.66	\$ 58,363,321.45	0.89%	0.30%	5.11%	6.30%
7/1/2025 - 9/30/2025	\$ 58,200,040.05	\$ 56,281,194.45	0.86%	0.39%	4.25%	5.50%
10/1/2025 - 12/31/2025	\$ 56,725,681.54	\$ 54,767,449.39	0.97%	0.63%	3.89%	5.49%

XIII Portfolio Characteristics										
Status	WAC		Number of Loans		WARM		Principal Balance		%	
	9/30/2025	12/31/2025	9/30/2025	12/31/2025	9/30/2025	12/31/2025	9/30/2025	12/31/2025	9/30/2025	12/31/2025
In School										
Alternative Loans	7.50%	7.25%	7	7	114.00	112.00	17,976.98	17,976.98	0.03%	0.03%
FFELP Loans			-	-			-	-	0.00%	0.00%
Total In School	7.50%	7.25%	7	7	114.00	112.00	\$ 17,976.98	\$ 17,976.98	0.03%	0.03%
Repayment										
Active										
Alternative Loans										
Days Delinquent										
0 - 30	7.56%	7.30%	5,842	5,621	101.44	96.00	45,547,952.54	43,171,079.99	74.13%	73.13%
31 - 60	7.84%	7.42%	133	160	97.64	115.81	1,185,005.84	1,674,863.85	1.93%	2.84%
61 - 90	7.89%	7.54%	92	64	142.34	124.17	1,006,226.87	790,367.23	1.64%	1.34%
91 - 120	7.80%	7.28%	72	67	121.41	136.03	791,872.14	879,943.72	1.29%	1.49%
121 - 180	7.95%	7.71%	168	183	156.01	132.00	2,153,543.34	1,943,040.10	3.50%	3.29%
Total	7.59%	7.33%	6,307	6,095	104.79	99.31	50,684,600.73	\$ 48,459,294.89	82.49%	82.09%
FFELP Loans										
Days Delinquent										
0 - 30	5.73%	5.75%	677	658	86.23	85.73	4,451,071.55	4,356,466.30	7.24%	7.38%
31 - 60	6.51%	5.89%	49	33	81.37	81.08	332,008.64	252,930.94	0.54%	0.43%
61 - 90	5.91%	6.28%	25	40	82.00	53.72	87,966.42	196,503.63	0.14%	0.33%
91 - 120	5.81%	6.57%	18	30	99.99	27.73	137,601.15	106,479.71	0.22%	0.18%
121 - 180	6.64%	6.78%	25	23	35.05	110.13	124,368.89	177,280.67	0.20%	0.30%
> 180	6.45%	5.91%	103	40	64.52	90.30	729,866.13	297,339.08	1.19%	0.50%
Total	5.89%	5.84%	897	824	82.42	84.25	5,862,882.78	\$ 5,387,000.33	9.54%	9.13%
Deferment										
FFELP Loans	5.73%	5.73%	119	85	132.95	121.65	637,809.52	508,061.27	1.04%	0.86%
Forbearance										
Alternative Loans	7.84%	7.60%	459	437	147.23	153.69	3,803,569.32	3,871,757.74	6.19%	6.56%
FFELP Loans	6.17%	6.26%	45	69	79.26	69.67	354,318.70	467,432.12	0.58%	0.79%
Total Repayment	7.41%	7.19%	7,827	7,510	105.44	101.49	\$ 61,343,181.05	\$ 58,693,546.35	99.83%	99.43%
Claims In Process	6.60%	6.80%	14	49	14.92	58.09	83,928.68	317,843.59	0.14%	0.54%
Aged Claims Rejected (Uninsured)			-	-			-	-	0.00%	0.00%
Grand Total	7.41%	7.18%	7,848	7,566	105.32	101.25	\$ 61,445,086.71	\$ 59,029,366.92	100.00%	100.00%

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2025

Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.04%	117.54	141	\$ 1,406,986.09	2.38%
FFELP Consolidation Loans - Unsubsidized	4.68%	143.54	116	\$ 1,430,807.76	2.42%
FFELP Stafford Loans - Subsidized	6.56%	44.78	436	\$ 1,706,289.49	2.89%
FFELP Stafford Loans - Unsubsidized	6.74%	53.22	330	\$ 2,077,313.67	3.52%
FFELP PLUS Undergraduate	8.21%	152.26	4	\$ 58,940.30	0.10%
FFELP Grad PLUS			-	\$ -	0.00%
FFELP SLS			-	\$ -	0.00%
Alternative Loans	7.35%	102.35	6,470	\$ 49,411,431.32	83.71%
Alternative Loans - Consolidation	7.27%	120.20	69	\$ 2,937,598.29	4.98%
Total	7.18%	101.25	7,566	\$ 59,029,366.92	100.00%
School Type					
Four-Year Public & Private Nonprofit	7.34%	98.47	5,962	\$ 42,705,673.91	72.35%
Two-Year Public & Private Nonprofit	6.89%	57.37	663	\$ 2,520,627.78	4.27%
For Profit / Vocational	7.21%	112.80	597	\$ 7,966,007.35	13.49%
Unknown / Consolidation Loans	6.10%	124.79	344	\$ 5,837,057.88	9.89%
Total	7.18%	101.25	7,566	\$ 59,029,366.92	100.00%

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2025

Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	7.27%	91.18	2,182	\$ 14,887,804.71	25.22%
Sophomore	7.28%	96.11	1,929	\$ 13,313,520.26	22.55%
Junior	7.41%	97.53	1,340	\$ 9,478,510.55	16.06%
Senior	7.51%	98.67	1,209	\$ 7,405,844.17	12.55%
1st Year Graduate	7.03%	113.28	280	\$ 3,734,883.27	6.33%
2nd Year Graduate	7.14%	120.59	209	\$ 2,806,562.33	4.75%
3rd Year Graduate +	7.16%	122.57	91	\$ 1,626,849.49	2.76%
Unknown / Consolidation	6.08%	125.33	326	\$ 5,775,392.14	9.78%
Total	7.18%	101.25	7,566	\$ 59,029,366.92	100.00%

XVI. Servicer Totals as of 12/31/2025

Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 59,029,366.92	100.00%

* Loans are subserviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 12/31/2025
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	740	\$ 5,780,544.83	86.53%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	5,582	\$ 44,705,522.46	85.40%
3-Month LIBOR	-	\$ -	0.00%	944	\$ 7,631,574.18	14.58%
1-Year Treasury	-	\$ -	0.00%	-	\$ -	0.00%
91-Day TBill	287	\$ 899,792.48	13.47%	13	\$ 11,932.97	0.02%
Total	1,027	\$ 6,680,337.31	100.00%	6,539	\$ 52,349,029.61	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%	4	\$ 14,141.68	0.21%	-	\$ -	0.00%
3.00% - 3.99%	31	\$ 330,473.35	4.95%	6	\$ (535.13)	0.00%
4.00% - 4.99%	107	\$ 1,301,472.93	19.48%	-	\$ -	0.00%
5.00% - 5.99%	73	\$ 541,500.61	8.11%	26	\$ 225,149.44	0.43%
6.00% - 6.99%	767	\$ 4,067,740.56	60.89%	64	\$ 441,457.09	0.84%
7.00% - 7.99%	29	\$ 221,919.99	3.32%	4,910	\$ 39,220,382.85	74.92%
8.00% - 8.99%	14	\$ 180,245.67	2.70%	1,533	\$ 12,462,575.36	23.81%
9.00% or Greater	2	\$ 22,842.52	0.34%	-	\$ -	0.00%
Total	1,027	\$ 6,680,337.31	100.00%	6,539	\$ 52,349,029.61	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	260	\$ 1,686,302.25	25.24%	1,795	\$ 14,715,655.59	28.11%
April 1, 2006 - Sept. 30, 2007	406	\$ 3,139,507.25	47.00%	2,849	\$ 23,793,821.24	45.45%
October 1, 1993 - March 31, 2006	361	\$ 1,854,527.81	27.76%	1,895	\$ 13,839,552.78	26.44%
Total	1,027	\$ 6,680,337.31	100.00%	6,539	\$ 52,349,029.61	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	201	\$ 968,777.64	14.50%	748	\$ 1,695,184.53	3.24%
13 - 24	158	\$ 510,501.13	7.64%	674	\$ 1,978,005.82	3.78%
25 - 36	112	\$ 551,135.86	8.25%	637	\$ 2,900,528.12	5.54%
37 - 48	101	\$ 508,664.22	7.61%	711	\$ 3,439,284.71	6.57%
49 - 60	117	\$ 677,496.82	10.14%	602	\$ 3,555,303.96	6.79%
61 - 72	84	\$ 475,692.59	7.12%	475	\$ 3,179,466.39	6.07%
73 - 84	48	\$ 264,116.90	3.95%	411	\$ 3,953,108.47	7.55%
85 - 96	42	\$ 227,659.07	3.41%	402	\$ 4,081,809.65	7.80%
97 - 108	21	\$ 133,590.00	2.00%	351	\$ 4,196,067.31	8.02%
109 - 120	28	\$ 381,976.73	5.72%	322	\$ 3,973,921.86	7.59%
121 - 132	12	\$ 209,923.30	3.14%	272	\$ 3,644,953.51	6.96%
133 - 144	12	\$ 206,990.91	3.10%	274	\$ 3,838,820.95	7.33%
145 - 156	13	\$ 285,498.86	4.27%	174	\$ 3,031,295.48	5.79%
157 - 168	10	\$ 251,289.87	3.76%	148	\$ 2,376,237.56	4.54%
169 - 180	25	\$ 288,779.66	4.32%	112	\$ 2,071,649.39	3.96%
181 - 192	10	\$ 151,659.50	2.27%	56	\$ 969,045.39	1.85%
193 - 204	4	\$ 89,180.70	1.33%	39	\$ 989,342.59	1.89%
205 - 216	21	\$ 396,021.69	5.93%	31	\$ 806,820.70	1.54%
217 - 228	4	\$ 50,450.00	0.76%	38	\$ 674,474.69	1.29%
229 - 240	-	\$ -	0.00%	15	\$ 142,812.87	0.27%
241 or Greater	4	\$ 50,931.86	0.76%	47	\$ 850,895.66	1.63%
Total	1,027	\$ 6,680,337.31	100.00%	6,539	\$ 52,349,029.61	100.00%

XVII. Collateral Table as of 12/31/2025 (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	5	\$ 999.17	0.02%	5	\$ 58,021.23	0.11%
2nd year of repayment	15	\$ 61,705.15	0.97%	16	\$ 263,415.66	0.50%
3rd year of repayment	34	\$ 190,283.17	2.99%	24	\$ 262,502.29	0.50%
More than 3 years of repayment	924	\$ 6,109,506.23	96.02%	6,487	\$ 51,747,113.45	98.88%
Total	978	\$ 6,362,493.72	100.00%	6,532	\$ 52,331,052.63	100.00%

Weighted Average Months in Repayment

FFELP Loans	104.3
Alternative Loans	178.4
Total	170.4

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

	FFELP Loans			Alternative Loans		
	Number of Loans	Principal Balance	Percent of Principal	Number of Loans	Principal Balance	Percent of Principal
Principal Balance						
Less than \$1000	137	60,964.08	0.91%	797	386,715.59	0.74%
\$1,000 - \$1,999	122	185,233.97	2.77%	738	1,103,615.51	2.11%
\$2,000 - \$2,999	113	280,510.32	4.20%	670	1,658,555.98	3.17%
\$3,000 - \$3,999	97	338,845.91	5.07%	567	1,985,987.15	3.79%
\$4,000 - \$4,999	90	405,105.43	6.06%	483	2,178,854.75	4.16%
\$5,000 - \$5,999	85	469,069.04	7.02%	450	2,467,196.00	4.71%
\$6,000 - \$6,999	79	510,079.63	7.64%	300	1,950,609.00	3.73%
\$7,000 - \$7,999	45	337,753.00	5.06%	322	2,403,173.88	4.59%
\$8,000 - \$8,999	41	349,128.24	5.23%	262	2,231,505.09	4.26%
\$9,000 - \$9,999	34	320,834.64	4.80%	222	2,102,344.90	4.02%
\$10,000 - \$14,999	102	1,212,078.11	18.14%	732	8,999,672.65	17.19%
\$15,000 - \$19,999	31	526,798.22	7.89%	441	7,617,689.11	14.55%
\$20,000 - \$24,999	16	346,690.59	5.19%	233	5,174,654.81	9.88%
\$25,000 - \$29,999	10	277,042.26	4.15%	122	3,336,268.26	6.37%
\$30,000 - \$34,999	9	300,438.63	4.50%	69	2,235,127.50	4.27%
\$35,000 - \$39,999	6	225,443.17	3.37%	36	1,349,189.30	2.58%
\$40,000 - \$44,999	3	127,154.55	1.90%	35	1,488,618.91	2.84%
\$45,000 - \$49,999	1	47,403.54	0.71%	22	1,050,371.19	2.01%
\$50,000 - \$54,999	4	206,557.51	3.09%	6	318,264.05	0.61%
\$55,000 or Greater	2	153,206.47	2.29%	32	2,310,615.98	4.41%
Total	1,027	\$ 6,680,337.31	100.00%	6,539	\$ 52,349,029.61	100.00%

XVII. Collateral Table as of 12/31/2025 (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)	1,027	\$ 6,680,337.31	100.00%

H. Distribution of FFELP Loans by Guarantee Percentage

Rate	Number of Loans	Principal Balance	Percent of Total
100%	381	\$ 1,816,918.66	27.20%
98%	211	\$ 1,536,683.53	23.00%
97%	435	\$ 3,326,735.12	49.80%
Total	<u>1,027</u>	<u>\$ 6,680,337.31</u>	<u>100.00%</u>

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

Schedule Type	Number of Loans	Principal Balance	Percent of Principal
Level	2,701	\$ 14,404,273	24.54%
Extended	14	\$ 138,591	0.24%
Graduated	4,126	\$ 39,596,072	67.46%
Graduated Extended	26	\$ 292,047	0.50%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	243	\$ 1,714,004	2.92%
IBR - Permanent Standard	400	\$ 2,548,558	4.34%
Total	<u>7,510</u>	<u>\$ 58,693,546.35</u>	<u>100.00%</u>

XVII. Collateral Table as of 12/31/2025 (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	4,962	\$ 36,544,786.74	87.23%	653	\$ 4,141,099.40	39.61%
Two-Year Public & Private Nonprofit	228	\$ 742,235.42	1.77%	52	\$ 142,788.85	1.37%
For Profit / Vocational	311	\$ 3,676,743.77	8.78%	246	\$ 4,102,111.40	39.23%
Unknown/Consolidation Loans	42	\$ 929,264.63	2.22%	45	\$ 2,069,999.40	19.80%
Total	5,543	\$ 41,893,030.56	100.00%	996	\$ 10,455,999.05	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	1,475	\$ 11,652,994.96	27.82%	441	\$ 4,065,281.71	38.88%
670 - 679	230	\$ 1,725,418.73	4.12%	36	\$ 354,555.92	3.39%
680 - 689	223	\$ 1,506,392.59	3.60%	44	\$ 858,527.20	8.21%
690 - 699	246	\$ 2,187,753.96	5.22%	34	\$ 753,126.28	7.20%
700 - 709	224	\$ 1,741,566.15	4.16%	38	\$ 557,965.11	5.34%
710 - 719	290	\$ 2,065,370.01	4.93%	42	\$ 453,535.74	4.34%
720 - 729	287	\$ 2,413,380.84	5.76%	49	\$ 401,070.38	3.84%
730 - 739	234	\$ 1,527,683.31	3.65%	45	\$ 478,489.41	4.58%
740 - 749	250	\$ 1,973,626.97	4.71%	29	\$ 228,082.29	2.18%
750 - 759	212	\$ 1,668,436.08	3.98%	45	\$ 374,809.17	3.58%
760 - 769	206	\$ 1,820,610.79	4.35%	31	\$ 290,139.59	2.77%
770 - 779	172	\$ 1,308,481.96	3.12%	35	\$ 299,033.54	2.86%
780 - 789	280	\$ 1,649,811.76	3.94%	13	\$ 93,415.63	0.89%
790 - 799	215	\$ 1,579,939.49	3.77%	31	\$ 476,066.49	4.55%
800 or Greater	999	\$ 7,071,562.96	16.88%	83	\$ 771,900.59	7.38%
Total	5,543	\$ 41,893,030.56	100.00%	996	\$ 10,455,999.05	100.00%

Weighted Average FICO Score

Co-signed	716.7
Not Co-signed	686.7
Total	710.7

XVII. Collateral Table as of 12/31/2025 (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 -	1,415	\$ 8,731,619.50	17.69%
CLEMSON UNIVERSITY	908	\$ 7,136,620.32	14.46%
CHARLESTON SCHOOL OF LAW	296	\$ 6,048,004.03	12.26%
COASTAL CAROLINA UNIVERSITY	404	\$ 3,228,186.47	6.54%
WINTHROP UNIVERSITY	425	\$ 2,821,577.81	5.72%
MEDICAL UNIVERSITY OF SOUTH CA	246	\$ 2,044,461.60	4.14%
FURMAN UNIVERSITY	177	\$ 1,836,902.63	3.72%
NEWBERRY COLLEGE	218	\$ 1,830,524.34	3.71%
CHARLESTON SOUTHERN UNIVERSITY	205	\$ 1,480,647.10	3.00%
BENEDICT COLLEGE	120	\$ 1,380,400.17	2.80%
CITADEL, THE MILITARY COLLEGE	119	\$ 1,200,850.17	2.43%
FRANCIS MARION UNIVERSITY	254	\$ 1,193,832.34	2.42%
COLLEGE OF CHARLESTON	89	\$ 715,531.42	1.45%
SOUTH CAROLINA STATE UNIVERSIT	98	\$ 656,711.10	1.33%
NORTH GREENVILLE UNIVERSITY	92	\$ 628,563.04	1.27%
WOFFORD COLLEGE	56	\$ 624,395.28	1.27%
PRESBYTERIAN COLLEGE	128	\$ 578,112.25	1.17%
UNIVERSITY OF SOUTH CAROLINA U	105	\$ 521,986.31	1.06%
LANDER UNIVERSITY	87	\$ 509,786.42	1.03%
ERSKINE COLLEGE	54	\$ 396,694.93	0.80%
Other SC Schools	598	\$ 2,612,782.95	5.29%
Other Out-of-State Schools	358	\$ 3,171,575.40	6.43%
Total	6,452	\$ 49,349,765.58	100.00%