

South Carolina Student Loan Corporation

Student Loan Backed Notes

2015-A Series Investor Report

Distribution Date: January 25, 2023



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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				
	11/30/2022	Activity	12/31/2022	
i. Portfolio Principal Balance	\$ 94,962,486.89	\$ (1,404,315.76)	\$ 93,558,171.13	
ii. Accrued Interest to be Capitalized	707,553.14		704,124.85	
iii. Pool Balance (III.A.i + III.A.ii)	95,670,040.03		94,262,295.98	
iv. Borrower Accrued Interest	1,676,885.37		1,679,937.78	
v. Weighted Average Coupon (WAC) - Gross	6.40%		6.41%	
vi. Weighted Average Coupon (WAC) - Net of Interest Rate Reductions	6.29%		6.30%	
vii. Weighted Average Payments Made	125.66		126.48	
viii. Weighted Average Remaining Months to Maturity	136.57		136.13	
ix. Number of Loans	13,133		12,956	
x. Number of Borrowers	5,520		5,443	
xi. Average Borrower Indebtedness	17,203.35		17,188.71	
B. Debt Characteristics				
Accrual Period:		Collection Period:		
First Date in Accrual Period	12/27/2022	First Date in Collection Period	12/1/2022	Distribution Date
Last Date in Accrual Period	1/24/2023	Last Date in Collection Period	12/31/2022	Record Date
Days in Accrual Period	29			1/25/2023
				1/24/2023

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate	Maturity	12/27/2022	Interest Due	1/25/2023
i. A Notes	83715RAH5	LIBOR	1.50%	4.38871%	5.8887100%	1/25/2036	\$ 46,600,849.96	\$ 221,059.66	\$ 44,751,642.31

IV. Transactions for the Time Period		12/01/2022 - 12/31/2022
A. Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 1,087,138.51
ii.	Principal Collections from Guaranty Agency	194,848.39
iii.	Principal Recoveries on Alternative Loans Previously Considered Loss	13,861.55
iv.	Principal Repurchases/Reimbursements by Servicer	-
v.	Paydown due to Loan Consolidation	439,271.97
vi.	Other System Adjustments	-
vii.	Total Principal Collections	\$ 1,735,120.42
B. Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	3,821.67
ii.	Principal Realized Losses - Other	63,170.81
iii.	Principal Losses - Alternative Loans Becoming Greater than 180 days past due or Extinguished by Bankruptcy	77,419.17
iv.	Principal Additions - Alternative Loans Becoming Less than 181 days past due	(365,726.16)
v.	Adjustments for Principal Recoveries on Private Loans Previously Considered Loss	(13,861.55)
vi.	Other Adjustments (Borrower Incentives)	-
vii.	Interest Capitalized into Principal During Collection Period	(95,628.52)
viii.	Other Adjustments	(0.08)
ix.	Total Non-Cash Principal Activity	\$ (330,804.66)
C. Total Student Loan Principal Activity (IV.A.vii + IV.B.ix)		\$ 1,404,315.76
D. Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 390,782.28
ii.	Interest Claims Received from Guaranty Agency	11,201.56
iii.	Interest Recoveries on Private Loans Previously Considered Loss	3,492.45
iv.	Late Fees & Other	6,283.29
v.	Interest Repurchases/Reimbursements by Servicer	-
vi.	Interest due to Loan Consolidation	12,103.41
vii.	Other System Adjustments	-
viii.	Special Allowance Payments	-
ix.	Interest Subsidy Payments	-
x.	Total Interest Collections	\$ 423,862.99
E. Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	6.45
ii.	Interest Losses - Other	1,185.33
iii.	Interest Capitalized into Principal During Collection Period	95,628.52
iv.	Other Adjustments	-
v.	Total Non-Cash Interest Adjustments	\$ 96,820.30
F. Total Student Loan Interest Activity (IV.D.x + IV.E.v)		\$ 520,683.29
G. Interest Expected to be Capitalized		
i.	Interest Expected to be Capitalized - Beginning	707,553.14
ii.	Interest Capitalized into Principal During Collection Period (IV.B.vii)	(95,628.52)
iii.	Change in Interest Expected to be Capitalized	92,200.24
iv.	Interest Expected to be Capitalized - Ending	\$ 704,124.85

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	2,158,983.41
vi.	Interest Earned on Investment Obligations During the Collection Period and other amounts deposited	7,894.29
vii.	Less Funds Previously Transferred	-
viii.	Available Funds	\$ 2,166,877.70
C. Funds Remitted During Collection Period: Department Reserve Fund		
i.	Negative Special Allowance	\$ -
ii.	Interest Subsidy	-
iii.	Special Allowance	-
iv.	Consolidation Loan Rebate Fee	5,873.86
v.	Other	-
vi.	Total	\$ 5,873.86
D. Funds Remitted During Collection Period: Operating Fund		
i.	Servicing Fees	\$ 83,059.90
ii.	Trustee Fees	-
iii.	Administrator Fees	9,228.51
iv.	Other	-
v.	Total	\$ 92,288.41

VI. Distributions			
A. Waterfall Summary			
			Remaining Funds Balance
Total Available Funds for Distribution (V.B.viii)		\$	2,166,877.70
i. To the Department Reserve Fund, an amount that, when added to the amount therein, will equal the Department Reserve Fund Requirement.	\$	5,486.52	\$ 2,161,391.18
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.	\$	91,123.87	\$ 2,070,267.31
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.	\$	221,059.66	\$ 1,849,207.65
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.	\$	-	\$ 1,849,207.65
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).	\$	-	\$ 1,849,207.65
vi. To the Principal Account, to pay principal on the Notes until the Noteholders have been paid in full.	\$	1,849,207.65	\$ -
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	\$ 221,059.66	\$ 221,059.66	\$ 1,849,207.65	\$ 2,070,267.31
* Principal is due on the Stated Maturity Date of January 25, 2036.				
C. Note Principal Balances				
	12/27/2022	Paydown Factors	1/25/2023	
A Notes	\$ 46,600,849.96		\$ 44,751,642.31	
A Notes Ending Balance Factor	0.234883316	0.009320603	0.225562713	

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		4,113,032.40
iii.	Total Principal Required to be Paid on FFELP Loans (VII.A.i + VII.A.ii)		49,036,659.01
iv.	Principal Balance of FFELP Loans Defaulting (claim paid by Guaranty Agency) During Period		198,670.06
v.	Cumulative Principal Balance of Defaulted FFELP Loans		17,116,674.25
vi.	Cumulative Default Rate (VII.A.v / VII.A.iii)		34.91%

B. FFELP Student Loan Recovery

i.	Default Claims Principal Balance Reimbursed During Period	\$	194,848.39
ii.	Principal Balance of Loans Having a Claim Paid During Period		198,670.06
iii.	Cumulative Default Claims Principal Balance Reimbursed		16,869,994.14
iv.	Cumulative Principal Balance of Loans Having a Claim Paid		17,116,674.25
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		5,605.90
iii.	Cumulative Gross Reject Rate (VII.C.ii / VII.A.v)		0.03%

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		7,309,941.24
iii.	Total Principal Required to be Paid on Alternative Loans (VII.D.i. + VII.D.iii.)		207,862,451.06
iv.	Principal Balance of Alternative Loans Becoming Greater than 180 Days Past Due During Period		43,131.38
v.	Cumulative Principal Balance of Alternative Loans Having Defaulted		20,487,706.22
vi.	Cumulative Default Rate (VII.D.v. / VII.D.iii.)		9.86%
vii.	Principal Balance of Alternative Loans Currently Greater than 180 Days Past Due		14,084,409.54
viii.	Current Default Rate (VII.D.vii. / VII.D.iii.)		6.78%

E. Alternative Student Loan Recovery

i.	Principal Received on Defaulted Alternative Loans During Period	\$	13,861.55
ii.	Interest Received on Defaulted Alternative Loans During Period		3,492.45
iii.	Fees Received on Defaulted Alternative Loans During Period		338.08
iv.	Total Periodic Recovery (VII.E.i + VII.E.ii + VII.E.iii)		17,692.08
v.	Periodic Recovery Rate (VII.E.iv / VII.D.v)		0.09%
vi.	Cumulative Principal Received on Alternative Loans Since Default	\$	2,468,232.96
vii.	Cumulative Interest Received on Alternative Loans Since Default		514,631.22
viii.	Cumulative Fees Received on Alternative Loans Since Default		56,341.20
ix.	Total Cumulative Recovery (VII.E.vi + VII.E.vii + VII.E.viii)		3,039,205.38
x.	Cumulative Recovery Rate (VII.E.ix / VII.D.v)		14.83%

VIII. Optional Redemption Information as of 12/31/2022

Current Pool Balance	Initial Pool Balance	%
\$ 94,262,295.98	\$ 246,808,861.44	38.19%
10 % or Less - Qualify for Optional Redemption		N

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

Next Distribution Date	2/27/2023
First Date in Accrual Period	1/25/2023
Last Date in Accrual Period	2/26/2023
Days in Accrual Period	33

Notes	CUSIP	Rate Type	Spread	Index Rate	Coupon Rate
A Notes	83175RAH5	LIBOR	1.50%	4.50586%	6.00586%

X. Items to Note

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XI. Collateralization	
A. Parity Percentage as of the End of the Collection Period	12/31/2022
i. Unpaid Principal Balance of Financed FFELP Loans	\$ 12,400,087.91
ii. Borrower Accrued Interest on Financed FFELP Loans	709,534.33
iii. Accrued Interest Subsidy Payments	11,302.67
iv. Accrued Special Allowance Payments (if positive)	33,087.90
v. Less: Unguaranteed Portion of FFELP Loans in Claim Status	(5,365.20)
vi. Unpaid Principal Balance of Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	81,158,083.22
vii. Borrower Accrued Interest on Financed Alternative Loans Less Those > 180 Days Past Due or Extinguished by Bankruptcy	970,403.45
viii. Other Cash and Investments	2,685,449.36
ix. Total Assets	<u>97,962,583.64</u>
xii. Notes Outstanding	\$ 46,600,849.96
xiii. Note Accrued Interest	38,113.73
xiv. Other Liabilities	91,123.87
xv. Total Liabilities	<u>46,730,087.56</u>
Parity Percentage [XI.A.xi / XI.A.xv]	209.63%

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
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%	\$ 2,183,046.48
12/31/2022	\$ 94,262,295.98	12.78%	8.29%	\$ 3,278,288.89

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%
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%	5.56%	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	\$ 89,429,894.78	\$ 85,628,008.12	1.55%	2.23%	7.25%	11.03%

XIII Portfolio Characteristics

Status	WAC		Number of Loans		WARM		Principal Balance		%		
	9/30/2022	12/31/2022	9/30/2022	12/31/2022	9/30/2022	12/31/2022	9/30/2022	12/31/2022	9/30/2022	12/31/2022	
In School											
Alternative Loans	4.75%	6.25%	11	10	185.67	184.57	40,583.28	39,792.33	0.04%	0.04%	
FFELP Loans			-	-			-	-	0.00%	0.00%	
Total In School	4.75%	6.25%	11	10	185.67	184.57	\$ 40,583.28	\$ 39,792.33	0.04%	0.04%	
Repayment											
Active											
Alternative Loans											
Days Delinquent											
0 - 30	4.92%	6.41%	9,958	9,646	137.43	134.47	73,660,750.22	70,866,206.84	74.94%	75.75%	
31 - 60	5.39%	6.82%	134	168	131.80	125.44	1,160,777.60	1,512,938.91	1.18%	1.62%	
61 - 90	5.34%	6.90%	73	54	161.07	118.21	723,867.06	390,731.61	0.74%	0.42%	
91 - 120	5.16%	6.71%	85	83	179.68	204.11	883,801.13	843,059.34	0.90%	0.90%	
121 - 180	5.26%	6.60%	118	118	196.78	198.69	1,441,683.70	1,512,968.68	1.47%	1.62%	
Total	4.94%	6.43%	10,368	10,069	139.15	136.28	77,870,879.71	75,125,905.38	79.23%	80.30%	
FFELP Loans											
Days Delinquent											
0 - 30	5.19%	5.31%	1,482	1,427	112.23	113.98	8,111,102.21	8,153,696.60	8.25%	8.72%	
31 - 60	5.19%	5.47%	82	78	94.65	111.12	511,372.68	417,277.13	0.52%	0.45%	
61 - 90	5.80%	5.90%	67	47	121.60	124.72	427,226.18	339,470.41	0.43%	0.36%	
91 - 120	5.27%	5.37%	45	32	117.12	140.48	297,666.73	274,054.36	0.30%	0.29%	
121 - 180	5.24%	5.13%	83	68	94.61	66.41	404,640.40	285,928.43	0.41%	0.31%	
> 180	5.69%	5.18%	111	115	173.62	149.84	1,152,487.50	820,256.45	1.17%	0.88%	
Total	5.27%	5.32%	1,870	1,767	117.74	116.46	10,904,495.70	10,290,683.38	11.09%	11.00%	
Deferment											
FFELP Loans	5.53%	5.38%	238	186	156.16	149.45	1,351,000.39	959,785.58	1.37%	1.03%	
Forbearance											
Alternative Loans	5.19%	6.64%	812	716	167.21	170.27	6,576,682.46	5,992,385.51	6.69%	6.40%	
FFELP Loans	5.66%	6.06%	173	149	138.52	105.95	1,175,689.11	832,528.50	1.20%	0.89%	
Total Repayment	5.01%	6.30%	13,461	12,887	138.87	136.11	\$ 97,878,747.37	\$ 93,201,288.35	99.58%	99.62%	
Claims In Process	5.44%	5.39%	72	55	132.33	138.88	356,090.21	302,769.34	0.36%	0.32%	
Aged Claims Rejected (Uninsured)	6.67%	6.67%	4	4	48.0	45.0	14,321.11	14,321.11	0.01%	0.02%	
Grand Total	5.01%	6.30%	13,548	12,956	138.86	136.13	\$ 98,289,741.97	\$ 93,558,171.13	100.00%	100.00%	

XIV. Portfolio Characteristics by Program and School Type as of 12/31/2022					
Loan Type	WAC	WARM	Number of Loans	Principal Balance	%
FFELP Consolidation Loans - Subsidized	5.22%	151.81	261	\$ 3,043,090.43	3.25%
FFELP Consolidation Loans - Unsubsidized	4.87%	175.43	217	\$ 2,981,998.83	3.19%
FFELP Stafford Loans - Subsidized	5.42%	70.14	987	\$ 3,037,562.48	3.25%
FFELP Stafford Loans - Unsubsidized	5.86%	79.76	682	\$ 3,219,363.91	3.44%
FFELP PLUS Undergraduate	8.01%	153.66	13	\$ 116,072.03	0.12%
FFELP Grad PLUS			-	\$ -	0.00%
FFELP SLS	6.08%	23.00	1	\$ 2,000.23	0.00%
Alternative Loans	6.45%	137.09	10,668	\$ 76,234,018.81	81.48%
Alternative Loans - Consolidation	6.33%	164.81	127	\$ 4,924,064.41	5.26%
Total	6.30%	136.13	12,956	\$ 93,558,171.13	100.00%
School Type					
Four-Year Public & Private Nonprofit	6.42%	131.16	10,018	\$ 66,172,926.20	70.73%
Two-Year Public & Private Nonprofit	6.11%	84.49	1,298	\$ 4,247,238.99	4.54%
For Profit / Vocational	6.32%	156.99	997	\$ 12,062,951.61	12.89%
Unknown / Consolidation Loans	5.64%	162.86	643	\$ 11,075,054.33	11.84%
Total	6.30%	136.13	12,956	\$ 93,558,171.13	100.00%

XV. Portfolio Characteristics by Student Grade Level Distribution as of 12/31/2022					
Grade Level	WAC	WARM	Number of Loans	Principal Balance	%
Freshman	6.36%	118.57	3,913	\$ 24,100,118.94	25.76%
Sophomore	6.39%	129.64	3,252	\$ 20,389,195.48	21.79%
Junior	6.48%	134.11	2,174	\$ 14,268,627.06	15.25%
Senior	6.62%	131.36	2,035	\$ 11,798,672.38	12.61%
1st Year Graduate	6.11%	160.89	481	\$ 5,958,209.75	6.37%
2nd Year Graduate	6.12%	164.16	344	\$ 3,936,201.04	4.21%
3rd Year Graduate +	6.17%	171.47	152	\$ 2,157,992.81	2.31%
Unknown / Consolidation	5.62%	164.09	605	\$ 10,949,153.67	11.70%
Total	6.30%	136.13	12,956	\$ 93,558,171.13	100.00%

XVI. Servicer Totals as of 12/31/2022		
Servicer	Principal Balance	Percent of Total
SC Student Loan Corp.*	\$ 93,558,171.13	100.00%

* Loans are subserviced by Nelnet Servicing, LLC.

XVII. Collateral Table as of 12/31/2022

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	1,429	\$ 10,484,270.87	84.55%	-	\$ -	0.00%
Prime	-	\$ -	0.00%	9,150	\$ 68,350,652.35	84.22%
3-Month LIBOR	-	\$ -	0.00%	1,604	\$ 12,729,905.03	15.69%
1-Year Treasury	1	\$ 2,000.23	0.02%	-	\$ -	0.00%
91-Day TBill	731	\$ 1,913,816.81	15.43%	41	\$ 77,525.84	0.10%
Total	2,161	\$ 12,400,087.91	100.00%	10,795	\$ 81,158,083.22	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%	8	\$ 67,113.06	0.54%	-	\$ -	0.00%
3.00% - 3.99%	727	\$ 2,669,690.73	21.53%	45	\$ 96,107.47	0.12%
4.00% - 4.99%	243	\$ 2,383,920.37	19.23%	2	\$ 3,226.38	0.00%
5.00% - 5.99%	153	\$ 1,183,881.82	9.55%	45	\$ 281,759.57	0.35%
6.00% - 6.99%	959	\$ 4,954,362.60	39.95%	8,110	\$ 60,823,661.64	74.94%
7.00% - 7.99%	37	\$ 683,131.32	5.51%	1,670	\$ 12,146,085.73	14.97%
8.00% - 8.99%	31	\$ 408,488.08	3.29%	923	\$ 7,807,242.43	9.62%
9.00% or Greater	3	\$ 49,499.93	0.40%	-	\$ -	0.00%
Total	2,161	\$ 12,400,087.91	100.00%	10,795	\$ 81,158,083.22	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	521	\$ 2,629,766.78	21.21%	3,054	\$ 24,193,984.99	29.81%
April 1, 2006 - Sept. 30, 2007	793	\$ 5,775,608.91	46.58%	4,605	\$ 36,083,285.59	44.46%
October 1, 1993 - March 31, 2006	847	\$ 3,994,712.22	32.22%	3,136	\$ 20,880,812.64	25.73%
Total	2,161	\$ 12,400,087.91	100.00%	10,795	\$ 81,158,083.22	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	68	\$ 192,465.78	1.55%	805	\$ 1,013,512.24	1.25%
13 - 24	337	\$ 635,296.15	5.12%	845	\$ 1,679,181.95	2.07%
25 - 36	217	\$ 680,809.96	5.49%	946	\$ 2,503,636.06	3.08%
37 - 48	250	\$ 1,015,034.35	8.19%	750	\$ 2,654,653.54	3.27%
49 - 60	234	\$ 971,868.59	7.84%	739	\$ 3,233,875.54	3.98%
61 - 72	249	\$ 1,169,061.20	9.43%	653	\$ 3,535,878.59	4.36%
73 - 84	239	\$ 1,235,940.45	9.97%	750	\$ 4,588,791.42	5.65%
85 - 96	155	\$ 763,614.02	6.16%	736	\$ 4,871,352.58	6.00%
97 - 108	70	\$ 435,015.09	3.51%	641	\$ 4,846,968.87	5.97%
109 - 120	23	\$ 145,752.74	1.18%	536	\$ 4,615,376.99	5.69%
121 - 132	26	\$ 243,405.56	1.96%	485	\$ 4,585,554.46	5.65%
133 - 144	30	\$ 409,756.34	3.30%	481	\$ 5,019,082.92	6.18%
145 - 156	34	\$ 405,986.80	3.27%	420	\$ 4,814,783.87	5.93%
157 - 168	26	\$ 431,271.14	3.48%	365	\$ 4,684,979.54	5.77%
169 - 180	15	\$ 308,710.37	2.49%	318	\$ 4,525,144.80	5.58%
181 - 192	14	\$ 404,128.43	3.26%	303	\$ 5,011,991.69	6.18%
193 - 204	28	\$ 669,543.06	5.40%	286	\$ 4,891,002.60	6.03%
205 - 216	26	\$ 557,704.91	4.50%	222	\$ 3,853,602.67	4.75%
217 - 228	19	\$ 315,712.21	2.55%	137	\$ 2,577,074.11	3.18%
229 - 240	32	\$ 381,649.78	3.08%	128	\$ 2,735,631.16	3.37%
241 or Greater	69	\$ 1,027,360.98	8.29%	249	\$ 4,916,007.62	6.06%
Total	2,161	\$ 12,400,087.91	100.00%	10,795	\$ 81,158,083.22	100.00%

XVII. Collateral Table as of 12/31/2022 (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	13	\$ 33,605.93	0.28%	31	\$ 458,169.01	0.56%
2nd year of repayment	63	\$ 337,765.58	2.79%	59	\$ 908,356.06	1.12%
3rd year of repayment	135	\$ 779,979.65	6.45%	88	\$ 915,284.99	1.13%
More than 3 years of repayment	1,895	\$ 10,945,967.41	90.48%	10,607	\$ 78,836,480.83	97.19%
Total	2,106	\$ 12,097,318.57	100.00%	10,785	\$ 81,118,290.89	100.00%

Weighted Average Months in Repayment

FFELP Loans	81.1
Alternative Loans	133.5
Total	126.7

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	404	184,077.62	1.48%	1,296	705,875.02	0.87%
\$1,000 - \$1,999	301	445,349.55	3.59%	1,336	2,003,689.95	2.47%
\$2,000 - \$2,999	276	682,117.17	5.50%	1,183	2,943,975.05	3.63%
\$3,000 - \$3,999	231	814,438.48	6.57%	982	3,434,498.18	4.23%
\$4,000 - \$4,999	185	828,984.75	6.69%	838	3,752,567.09	4.62%
\$5,000 - \$5,999	158	864,232.50	6.97%	683	3,741,531.42	4.61%
\$6,000 - \$6,999	110	717,791.95	5.79%	581	3,759,871.75	4.63%
\$7,000 - \$7,999	86	643,761.96	5.19%	499	3,740,377.50	4.61%
\$8,000 - \$8,999	72	609,203.53	4.91%	455	3,854,304.43	4.75%
\$9,000 - \$9,999	56	530,179.92	4.28%	340	3,224,499.81	3.97%
\$10,000 - \$14,999	137	1,622,385.03	13.08%	1,163	14,170,872.37	17.46%
\$15,000 - \$19,999	43	757,006.11	6.10%	649	11,158,313.83	13.75%
\$20,000 - \$24,999	26	581,970.80	4.69%	337	7,488,230.91	9.23%
\$25,000 - \$29,999	20	544,826.13	4.39%	172	4,683,447.87	5.77%
\$30,000 - \$34,999	19	615,512.54	4.96%	86	2,793,839.28	3.44%
\$35,000 - \$39,999	13	486,783.21	3.93%	56	2,089,552.54	2.57%
\$40,000 - \$44,999	7	300,689.80	2.42%	47	2,000,690.12	2.47%
\$45,000 - \$49,999	5	236,155.19	1.90%	33	1,564,498.44	1.93%
\$50,000 - \$54,999	1	51,605.94	0.42%	11	568,953.15	0.70%
\$55,000 or Greater	11	883,015.73	7.12%	48	3,478,494.51	4.29%
Total	2,161	\$ 12,400,087.91	100.00%	10,795	\$ 81,158,083.22	100.00%

XVII. Collateral Table as of 12/31/2022 (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)	2,157	\$ 12,385,766.80	100.00%

H. Distribution of FFELP Loans by Guarantee Percentage

Rate	Number of Loans	Principal Balance	Percent of Total
100%	771	\$ 2,921,097.62	23.58%
98%	498	\$ 3,213,182.65	25.94%
97%	888	\$ 6,251,486.53	50.47%
Total	<u>2,157</u>	<u>\$ 12,385,766.80</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	5,637	\$ 28,854,278	30.95%
Extended	16	\$ 147,312	0.16%
Graduated	6,092	\$ 56,682,164	60.81%
Graduated Extended	67	\$ 540,747	0.58%
Income Sensitive	-	\$ -	0.00%
IBR - Partial Financial Hardship	522	\$ 3,523,912	3.78%
IBR - Permanent Standard	557	\$ 3,467,196	3.72%
Total	<u>12,891</u>	<u>\$ 93,215,609.46</u>	<u>100.00%</u>

XVII. Collateral Table as of 12/31/2022 (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	8,013	\$ 55,856,994.20	87.00%	1,152	\$ 6,711,963.00	39.59%
Two-Year Public & Private Nonprofit	425	\$ 1,384,441.38	2.16%	108	\$ 345,922.13	2.04%
For Profit / Vocational	510	\$ 5,265,461.33	8.20%	422	\$ 6,543,336.11	38.60%
Unknown/Consolidation Loans	83	\$ 1,699,512.56	2.65%	82	\$ 3,350,452.51	19.76%
Total	9,031	\$ 64,206,409.47	100.00%	1,764	\$ 16,951,673.75	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	2,284	\$ 16,824,318.42	26.20%	713	\$ 6,056,240.23	35.73%
670 - 679	350	\$ 2,601,299.65	4.05%	59	\$ 754,059.04	4.45%
680 - 689	368	\$ 2,313,188.21	3.60%	74	\$ 962,378.83	5.68%
690 - 699	397	\$ 3,034,279.06	4.73%	64	\$ 904,495.24	5.34%
700 - 709	366	\$ 2,660,674.77	4.14%	86	\$ 990,014.43	5.84%
710 - 719	435	\$ 2,950,588.99	4.60%	81	\$ 784,394.18	4.63%
720 - 729	480	\$ 3,757,699.78	5.85%	92	\$ 726,704.05	4.29%
730 - 739	389	\$ 2,740,857.03	4.27%	69	\$ 726,573.78	4.29%
740 - 749	408	\$ 2,816,438.51	4.39%	52	\$ 399,675.92	2.36%
750 - 759	351	\$ 2,548,973.48	3.97%	77	\$ 751,637.71	4.43%
760 - 769	354	\$ 2,599,581.13	4.05%	68	\$ 607,426.21	3.58%
770 - 779	324	\$ 2,245,986.78	3.50%	78	\$ 685,390.28	4.04%
780 - 789	426	\$ 2,711,592.36	4.22%	34	\$ 261,519.93	1.54%
790 - 799	344	\$ 2,508,572.67	3.91%	63	\$ 702,897.54	4.15%
800 or Greater	1,755	\$ 11,892,358.63	18.52%	154	\$ 1,638,266.38	9.66%
Total	9,031	\$ 64,206,409.47	100.00%	1,764	\$ 16,951,673.75	100.00%

Weighted Average FICO Score

Co-signed	720.1
Not Co-signed	694.4
Total	714.7

XVII. Collateral Table as of 12/31/2022 (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 -	2,221	\$ 12,940,374.31	17.00%
CLEMSON UNIVERSITY	1,554	\$ 11,481,742.92	15.09%
CHARLESTON SCHOOL OF LAW	421	\$ 8,630,482.20	11.34%
COASTAL CAROLINA UNIVERSITY	661	\$ 5,239,329.70	6.88%
WINTHROP UNIVERSITY	700	\$ 4,212,278.20	5.53%
MEDICAL UNIVERSITY OF SOUTH CA	421	\$ 3,356,988.12	4.41%
FURMAN UNIVERSITY	291	\$ 3,117,131.84	4.10%
NEWBERRY COLLEGE	304	\$ 2,415,630.04	3.17%
CHARLESTON SOUTHERN UNIVERSITY	331	\$ 2,103,176.38	2.76%
BENEDICT COLLEGE	184	\$ 2,021,739.97	2.66%
FRANCIS MARION UNIVERSITY	453	\$ 1,927,861.01	2.53%
CITADEL, THE MILITARY COLLEGE	158	\$ 1,562,151.86	2.05%
COLLEGE OF CHARLESTON	168	\$ 1,229,250.22	1.62%
SOUTH CAROLINA STATE UNIVERSIT	149	\$ 1,052,309.21	1.38%
PRESBYTERIAN COLLEGE	232	\$ 1,038,864.01	1.36%
WOFFORD COLLEGE	100	\$ 979,737.83	1.29%
NORTH GREENVILLE UNIVERSITY	139	\$ 899,993.73	1.18%
UNIVERSITY OF SOUTH CAROLINA U	189	\$ 832,784.24	1.09%
LANDER UNIVERSITY	154	\$ 809,921.00	1.06%
VIRGINIA COLLEGE	100	\$ 763,583.16	1.00%
Other SC Schools	1,167	\$ 5,183,857.88	6.81%
Other Out-of-State Schools	533	\$ 4,308,930.32	5.66%
Total	10,630	\$ 76,108,118.15	100.00%