

Higher Education Loan Authority of the State of Missouri (“MOHELA”)

Investor Presentation

February 2024



Presented by: Frank Reyes
Director of Finance & CFO

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Section 1

Executive Summary



Executive Summary

The Higher Education Loan Authority of the State of Missouri (“MOHELA” or the “Authority”) is pleased to meet with you to discuss the company, its operations and business strategy

MOHELA is a public instrumentality and body politic and corporate of the State of Missouri

- Established in 1981 pursuant to the Authorizing Act⁽¹⁾, the Authority was initially formed to serve in various capacities to assure that all eligible post-secondary education students have access to post-secondary education loans
 - The Authority currently finances, acquires and services student loans including, Federal Family Education Loan Program (“FFELP”), Federal Direct Student Loan Program (“FDLP”), third party owned private loans and Supplemental loans
- Since its inception, MOHELA has maintained a consistent presence in the student loan industry
 - A committed holder of student loans with \$669.0 million⁽²⁾ of FFELP and \$107.0 million private student loans owned⁽²⁾
 - Provider of more than \$48.6 million⁽²⁾ in student loan forgiveness, helping Missouri students attend Missouri schools
 - Administrator of the Missouri Scholarship & Loan Foundation, a tax-exempt nonprofit 501(c)(3) organization that has originated \$30.6 million in an interest free loan program for Missouri students to date

Notes

(1) Authorizing Act is the Missouri Higher Education Loan Authority Act, Title XI, Chapter 173, Section 173.350 to 173.445 of the Missouri Revised Statutes, inclusive as amended

(2) As of January 31, 2024



Executive Summary

The Higher Education Loan Authority of the State of Missouri (“MOHELA” or the “Authority”) is pleased to meet with you to discuss the company, its operations and business strategy

MOHELA is a public instrumentality and body politic and corporate of the State of Missouri

- The Authority has solidified its reputation as an experienced and capable servicer of student loans
 - The Authority is a leading servicer of student loans with over \$375.8 billion⁽²⁾ in student loan assets serviced
 - Pursuant to the Health Care and Education Reconciliation Act of 2010 (“HCERA”), effective October 2011, MOHELA became the first nonprofit (non-Title IV Additional Servicer (“TIVA”)) entity contracted to service student loans originated under the FDLP
 - MOHELA is contracted for federal and private student loan servicing and currently services 8.0 million FDLP borrower accounts, representing \$356.7 billion and over 357,000 third party owned private loans, representing \$18.4 billion⁽²⁾
 - Entered into a Binding Letter of Intent to service over \$60 billion in FFELP and private loan portfolios owned and serviced by Navient
- The Authority has solidified its reputation as an experienced and capable servicer of federal and private student loan assets serviced. With MOHELA’s diversified revenue sources, MOHELA will continue to maintain a consistent presence in the student loan industry.

Notes

(2) As of January 31, 2024



Section 2

MOHELA Organization Overview



Overview of MOHELA

Mission

- To ease the burden of financing higher education in Missouri while providing exceptional student loan services

Vision

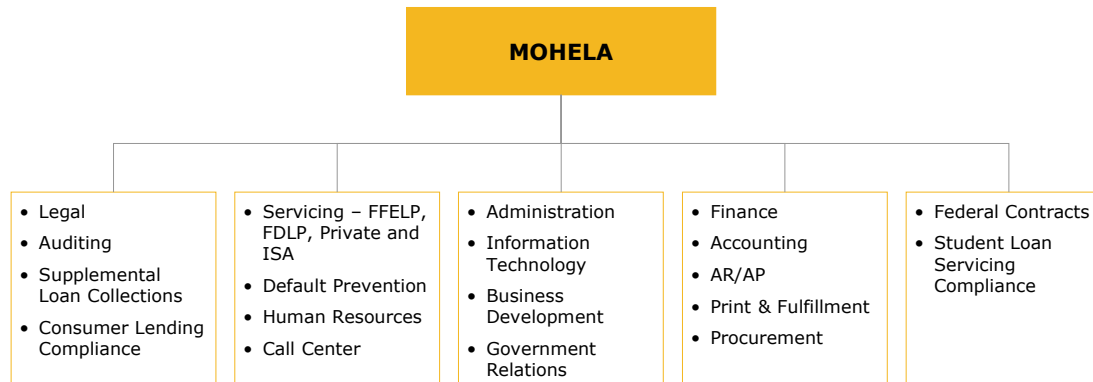
- Be a nationally recognized leader in student loan servicing and higher education financing
- Have the capacity and capability to leverage federal contracting and other business-related opportunities
- Be recognized as an ethical, transparent and prudent steward of assets

Providing Students Access to Higher Education since 1981

Experienced Management Team with Extensive Student Loan Experience

MOHELA was initially established pursuant to the Authorizing Act for the purpose of ensuring that all eligible post-secondary students have access to federally guaranteed student loans, with a directive to: finance and acquire loans; administer and service loans; and, originate Supplemental loans

- Headquartered in Chesterfield, Missouri, MOHELA's current staff of 1,277 employees and 2,010 subcontractors perform customary loan servicing, administrative, and advisory functions
- Business lines include the management and servicing of its existing portfolio, servicing of Federal owned student loan assets, Specialty Loan Servicing for private loans and income share agreements, and business process operations non-servicing federal contract



ORGANIZATION OVERVIEW

Audit

- Unmodified Opinion for FY2023 Financial Statement Audit and Unmodified Opinion for FY2023 Uniform Guidance Audit by Ernst & Young
- SSAE 18 Audits
 - Specialty Servicing SSAE-18 delivered January 26, 2024 covering the servicing period of 1/1/2023-12/31/2023
 - Annual Specialty Servicing SSAE-18 completed based on lender request covering calendar year servicing periods and issued by end of Q1 each year
 - Federal Servicing SSAE-18 delivered August 11, 2023 covering the servicing period of 1/1/2023-6/30/2023 and February 14, 2024 covering the period 7/1/2023-12/31/2023
- Periodic USDE and Guarantor Reviews
- Subject to CFPB Audit
- Additional financial, audit and other information can be found on our website at www.mohela.com under the About Us section



ORGANIZATION OVERVIEW

Business Strategy and Outlook

MOHELA's Operational Strategy and Outlook

- MOHELA has repositioned its student lending business for future growth opportunities for contracted servicing:
 - * MOHELA began servicing FDLP for the Department of Education October 2011 and continues to pursue servicing contract opportunities
 - * Processing for third party servicer(s) contracted with the Department of Education began February 2015. Servicing tasks have expanded to include:
 - Income Driven Repayment Plans
 - Deferment and Forbearance Requests
 - Enrollment Monitoring and Account Status Updates
 - Credit Dispute Processing
 - * Servicing for third party private loan lenders began in February 2015. MOHELA services refinanced and in-school student and parent loan portfolios for third party clients
 - * As of September 2019 Specialty Servicing has expanded servicing into the Income Share Agreement space
 - * Business Process Operations non-servicing contract with the Department of Education was awarded in June 2020
 - * September 2021 started transitioning loans in the FDLP from a federal servicer exiting the federal servicing business
 - * As of July 1, 2022, MOHELA became the Public Service Loan Forgiveness program federal servicer
 - * In January 2024, MOHELA entered into a Binding Letter of Intent to service the Navient owned and serviced portfolios



Section 3

MOHELA Servicing Operations



MOHELA SERVICING OPERATIONS

MOHELA Serviced Student Loan Portfolio

FFELP, Supplemental and FDLP Loans

MOHELA Portfolio

- As of 01/31/2024, Total loans owned \$776.0 million and 39,547 accounts
 - \$669.0 million in FFELP and 35,031 accounts
 - \$107.0 million in Supplemental and 4,516 accounts
- As of fiscal year-end 2023,
 - \$762.1 million in FFELP loans and \$111.0 million of Supplemental loans⁽²⁾
- MOHELA currently services 100% of its student loan portfolio

FDLP Portfolio

- As of 01/31/2024, Federal Asset principal serviced \$356.7 billion and 8,039,054 accounts
- As of fiscal year-end 2023, Federal Asset principal serviced \$344.4 billion and 7,830,174 accounts⁽²⁾

Lender Portfolio

- As of 01/31/2024, Total lender loans serviced \$18.4 billion and 351,009 accounts
- As of fiscal year-end 2023, Total lender loans serviced \$18.0 billion and 334,348 accounts⁽²⁾

Servicer of Nearly 8.4 Million Borrower Accounts, or \$375.8 Billion of Student Loans⁽¹⁾

- MOHELA utilizes Pennsylvania Higher Education Assistance Agency's ("PHEAA") proprietary remote servicing platform "COMPASS" to perform its servicing operations
 - COMPASS is a mainframe-based decision support tool utilized by external client personnel as well as academic institutions and other educational servicing agencies
- MOHELA services the majority of its student loan portfolio financed through ABS transactions, with AES serving as backup servicer
- MOHELA has expanded student loan servicing to include:
 - Specialty Loan Servicing of private student loans for other organizations
 - Task processing for another federal contractor
 - Income Share Agreement Servicing for another lender
 - Public Service Loan Forgiveness

Notes

- (1) As of January 31, 2024
- (2) As of June 30, 2023



Section 4

MOHELA Financial Overview



MOHELA Financial Overview

Balance Sheet Position Highlights⁽¹⁾

MOHELA is a quasi-state agency that follows GASB guidelines for accounting purposes

Strategic movement from owning to servicing loans results in reduction in total assets over time, but stable net income and net position

- Total assets and deferred outflows of resources decreased \$216.1 million from \$1.307 billion at 6/30/2022 to \$1.091 billion at 6/30/2023. This decrease was primarily driven by decrease in student loan receivable of \$233.4 million
- Total liabilities and deferred inflows of resources decreased \$243.8 million from \$1.108 billion at 6/30/2022 to \$864 million at 6/30/2023, resulting in an increase in net position of \$27.6 million. The decrease in total liabilities was primarily due to a decrease in bonds payable of \$255.4 million.
- Net position is \$226.7 million at 6/30/2023

Notes

1. MOHELA stand alone as of June 30, 2023



MOHELA Financial Overview

Income Statement Highlights⁽¹⁾

MOHELA's operating income is distributed to supporting higher education initiatives in the State of Missouri and to the Missouri Scholarship and Loan Foundation to support philanthropic endeavors such as scholarships, grants and interest-free loans.

- Total operating revenues increased 139% or \$201.3 million from \$144.3 million in fiscal year 2022 to \$345.6 million in fiscal year 2023
 - Primarily due to an increase in net servicing revenue
- Total operating expenses increased 137% or \$180.3 million from \$131.6 million in fiscal year 2022 to \$311.9 million in fiscal year 2023
 - Primarily due to an increase general and administrative expenses related to salaries and employee benefits and computer services
- Total operating income increased 165% or \$21.0 million from \$12.7 million in fiscal year 2022 to \$33.7 million in fiscal year 2023
- Total distributions of operating income decreased 76% or \$19.0 million from \$25.0 million in fiscal year 2022 to \$6.0 million in fiscal year 2023.

Notes

1. MOHELA stand alone as of June 30, 2023



Financial Summary

Period Ended January 31, 2024
Unaudited, Non GAAP, Non GASB

Assets + Deferred Outflows: \$988,947,997
 Net Position: \$184,998,416
 Liabilities + Deferred Inflows: \$803,949,581
 Debt Outstanding: \$691,110,249
 YTD Income/(Loss): (\$4,167,774*)
 YTD Expenses as % of loans owned & serviced: 0.09%
 Equity Ratio: 18.71%
 ROAA Before Distribution: -5.83%
 ROE Before Distribution: -33.06%
 Unencumbered Equity Ratio: 10.12%
 Servicing & Admin Draw Weighted Average Rate: 0.85%
 Weighted Average Bond Interest Rate: 5.16%
 Federal Asset, FFELP, Cash, & Pathway Loans Owned & Third Party Serviced: \$375,830,107,364
 Federal Asset, FFELP, Cash, & Pathway Accounts Owned & Third Party Serviced: 8,435,788
 FFELP, Cash, & Pathway Loans Owned: \$775,980,862
 FFELP Loans Owned: \$669,022,441
 Cash Loans Owned: \$26,634,215
 Pathway Loans Owned: \$77,137,891
 Judgment Loans Owned: \$3,186,315
 FFELP, Cash, Pathway & Judgment Accounts Owned: 39,547
 Federal Asset Principal Serviced: \$356,662,335,786
 Federal Accounts Serviced: 8,039,054
 Third Party Lender Principal Serviced: \$18,391,790,716
 Third Party Lender Accounts Serviced: 357,187
 ISA Principal Serviced: \$37,447,476
 ISA Accounts Serviced: 2,844
 Current Month Avg Federal Asset Revenue per Federal Accounts Serviced: \$2.23

*Includes \$2 million to Bright Flight, \$2 million to Access Missouri, \$2 million to A+ Scholarship Program

General Fund

Assets: \$219,414,032
 Loans: \$122,061,470
 Note Payable: \$7,543,299
 Interest Rate: 4.24% Fixed
 Balloon Date: 3/15/24
 Prepayment Penalty as of 12/31/23: \$0

Lease Terms

DC Expiration:
1/31/26

**2021-3
Trust Indenture**

Assets: \$134,290,207	Class A-1A \$15 million
Loans: \$113,828,443	Fixed Rate 1.58%
Bonds Outstanding: \$120,593,390	DBRS Rating: AAA
YTD Inc./(Loss): \$579,631	S&P Rating: AA+
Parity 12/31/23: 103.20%	
	Class A-1B \$178 million
A/L 12/31/23: 111.35%	1 Month SOFR + 0.57%
	DBRS Rating: AAA
	S&P Rating: AA+
Pool/Initial Balance: 59.1%	
Portfolio Balance for 10%	Class B \$4.5 million
Requirement: \$20 million	1 Month SOFR + 1.15%
Bond Maturity: 8/25/2061	DBRS Rating: A
Restricted Recycling	S&P Rating: AA
S&A Draw: 0.85%	
Parity Release at 106.5% with min adj pool balance of \$66M	

**2021-1
Trust Indenture**

Assets: \$282,983,605	Class A-1A \$135 million
Loans: \$247,913,863	Fixed Rate 1.53%
Bonds Outstanding: \$253,699,298	DBRS Rating: AAA
YTD Inc./(Loss): \$2,760,430	S&P Rating: AA+
Parity 12/31/23: 102.57%	
	Class A-1B \$301 million
A/L 12/31/23: 111.49%	1 Month SOFR + 0.75%
	DBRS Rating: AAA
	S&P Rating: AA+
Pool/Initial Balance: 56.5%	
Portfolio Balance for 10%	Class B \$10 million
Requirement: \$46 million	1 Month SOFR + 1.52%
Bond Maturity: 1/25/2061	DBRS Rating: A
Restricted Recycling	S&P Rating: AA
S&A Draw: 0.85%	
Parity Release at 105.5% with min adj pool balance of \$96M	

**2021-2
Trust Indenture**

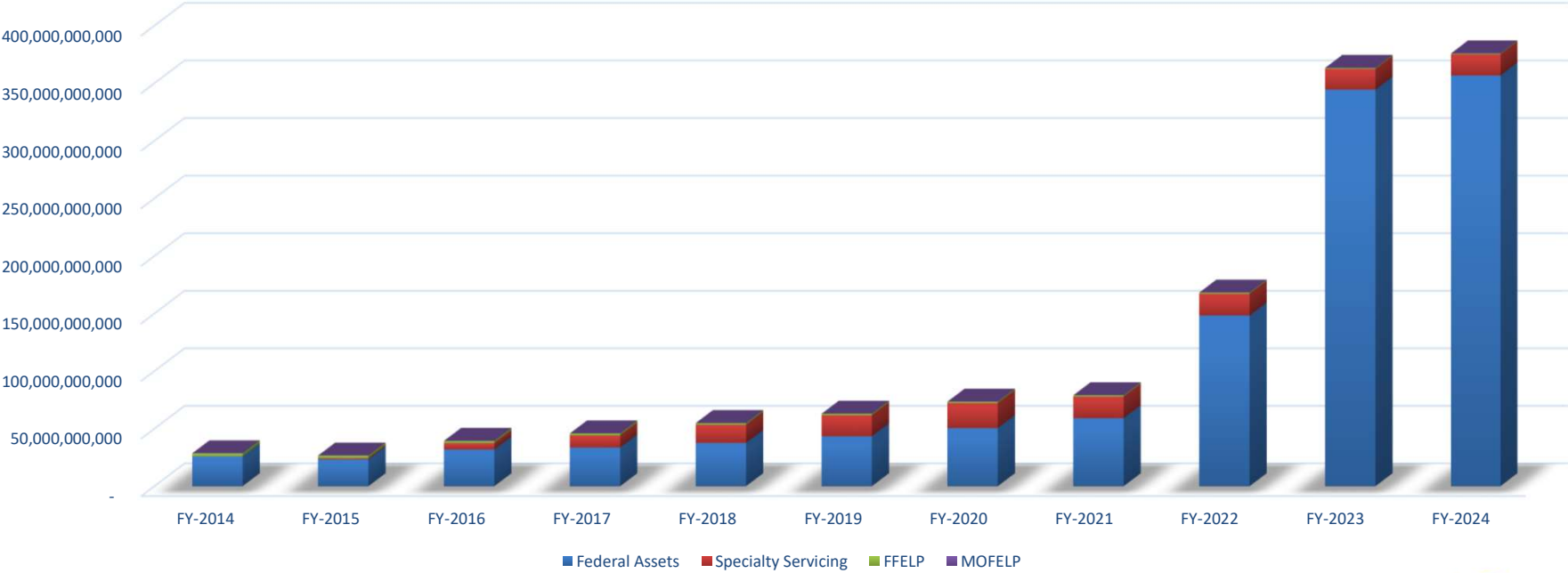
Assets: \$347,731,068	Class A-1A \$125 million
Loans: \$292,177,086	Fixed Rate 1.97%
Bonds Outstanding: \$316,817,561	DBRS Rating: AAA
YTD Inc./(Loss): \$2,657,539	S&P Rating: AA+
Parity 12/31/23: 100.92%	
	Class A-1B \$387 million
A/L 12/31/23: 109.79%	1 Month SOFR + 0.70%
	DBRS Rating: AAA
	S&P Rating: AA+
Pool/Initial Balance: 58.1%	
Portfolio Balance for 10%	Class B \$11.9 million
Requirement: \$53 million	1 Month SOFR + 1.50%
Bond Maturity: 3/25/2061	DBRS Rating: A
Restricted Recycling	S&P Rating: AA
S&A Draw: 0.85%	
Parity Release at 105.3% with min adj pool balance of \$115M	



MOHELA FINANCIAL OVERVIEW

Historical Trend Analysis

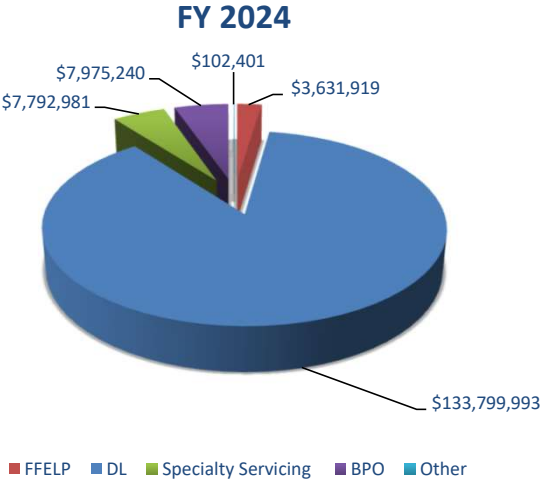
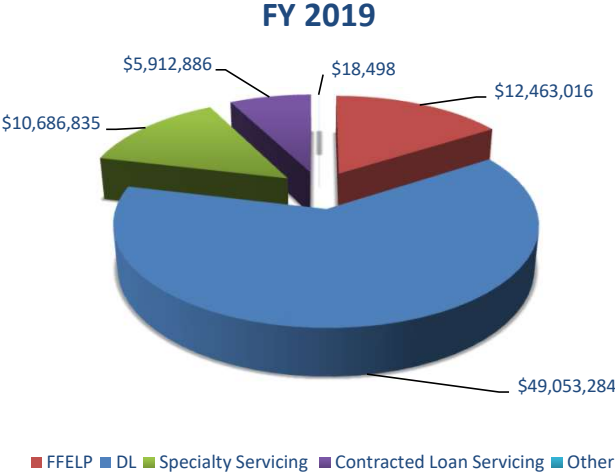
Assets Owned & Serviced



MOHELA FINANCIAL OVERVIEW

Historical Trend Analysis

Revenue Diversification



Section 5

Investor Reporting



INVESTOR REPORTING

MOHELA Investor Reporting Practices

Investor Disclosure

- * Investor information is available under About Us/Investor Information at: <https://www.mohela.com>
 - * Financial Disclosures
 - * Servicing Reports
 - * Offering Documents
 - * Indentures
- * Primary Contacts:
 - * Frank Reyes
 - * Director of Finance and CFO
 - * frankr@mohela.com
 - * Karen Lenk
 - * Controller
 - * karenle@mohela.com

MOHELA Investor Relations Website

Reports to Bondholders

- * Monthly servicing reports include, but are not limited to:
 - * Waterfall distributions, including principal and interest distributions on the bonds
 - * Outstanding note balances and applicable interest rates
 - * Fees and expenses accrued and paid
 - * Student loan profile
 - * Trust balance sheet and parity levels
 - * Trust income statement
- * Servicing reports are posted to the Investor Information section of MOHELA's website under each respective bond indenture



INVESTOR REPORTING

Portfolio Statistics⁽¹⁾

As of January 31, 2024

Bonds	\$ Value of Total Portfolio	# of Total Borrowers	% of Total Portfolio	% of Total Borrowers
2021-1	\$247,908,704	15,563	37.9%	35.9%
2021-2	\$292,174,623	19,139	44.7%	44.1%
2021-3	\$113,823,275	8,679	17.4%	20.0%
Total	\$653,906,602	43,381	100.0%	100.0%

Note:
 (1) Duplication of borrowers between trusts could exist



IBR PORTFOLIO
Portfolio Statistics
As of January 31, 2024

Bonds	\$ Value of Total Portfolio	\$ IBR Principal Balance	\$ IBR Principal as a % of Total Portfolio	\$ IBR Principal Bal. \$0 Payments	\$ IBR Principal Bal. \$0 Payments as a % of Total Portfolio
2021-1	\$247,908,704	\$96,695,086	39.0%	\$61,194,978	24.7%
2021-2	\$292,174,623	\$126,337,336	43.2%	\$78,728,963	26.9%
2021-3	\$113,823,275	\$44,106,584	38.8%	\$27,938,037	24.5%
Total	\$653,906,602	\$267,139,006	40.9%	\$167,861,978	25.7%



DELINQUENCY PORTFOLIO

Portfolio Statistics

As of January 31, 2024

Bonds	Current (0-30)	31-90	91-270	270+	Total
2021-1	\$216,716,064	\$10,438,254	\$17,717,488	\$3,036,898	\$247,908,704
2021-2	\$259,666,634	\$11,331,694	\$18,592,720	\$2,583,575	\$292,174,623
2021-3	\$100,332,398	\$4,542,072	\$8,039,210	\$909,595	\$113,823,275
Total	\$576,715,096	\$26,312,020	\$44,349,418	\$6,530,068	\$653,906,602



RUNOFF OF PORTFOLIO

Portfolio Statistics

As of January 31, 2024

Bonds	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/31/2023	1/31/2024
2021-1	\$372,791,157	\$350,213,103	\$306,421,627	\$293,089,539	\$282,412,131	\$270,577,643	\$255,445,695	\$247,908,704
2021-2	\$434,698,279	\$407,726,263	\$360,733,676	\$345,582,964	\$334,243,736	\$321,579,200	\$301,436,284	\$292,174,623
2021-3	\$170,528,289	\$159,575,165	\$141,090,603	\$134,451,586	\$129,845,855	\$125,396,020	\$117,547,357	\$113,823,275
Total	\$978,017,725	\$917,514,532	\$808,245,907	\$773,124,088	\$746,501,722	\$717,552,863	\$674,429,336	\$653,906,602



INVESTOR REPORTING

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Event Notice NRMSIRs Filings and Investor Presentations	+
* Bond Resolution Quarterly/Monthly Financial Data - See Individual Trust Heading	+
Continuing Financial Disclosures	+
Municipal Securities Rulemaking Board/EMMA website (Official Statements, Ratings, Etc.)	+
MOHELA Financial Summaries	+
Bond Rates FY 2012- FY 2023	+
Claim Reject Rates	+
Claim Payments Received	+
2021-1 Trust Indenture	+
2021-2 Trust Indenture	+
2021-3 Trust Indenture	+

