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I. Principal Parties to the Transaction

Issuing Entity	Kentucky Higher Education Student Loan Corporation
Servicers	Kentucky Higher Education Student Loan Corporation
Administrator	Kentucky Higher Education Student Loan Corporation
Trustee	Bank of New York Mellon Trust Company, N.A.

II. Explanations / Definitions / Abbreviations

Monthly Distribution Date	The first Business Day of each month, commencing on October 1, 2019.
Record Date	The close of business on the day preceding a Monthly Distribution Date.
Pool Balance	The aggregate principal balance of the Financed Loans, on any Monthly Distribution Date, plus any capitalized interest.
Adjusted Pool Balance	The Pool Balance plus the Reserve Fund after taking into effect any deposits or withdrawal as of any Monthly Distribution Date.
Asset Coverage Ratio	Means the ratio, expressed as a percentage, of (a)(i) the aggregate of the Balances in all of the funds and accounts maintained under the Indenture (other than the Department Rebate Fund and the Treasury Rebate Fund) less (ii) any amount, then required to be deposited under the Indenture to the Department Rebate Fund or to the Treasury Rebate Fund to (b) the sum of (i) the principal of and accrued and unpaid interest on all Outstanding Notes, plus (ii) all other Obligations then due and unpaid hereunder, plus (iii) due and unpaid Servicing and Administration Fees.
Minimum Asset Coverage Ratio	107.00%
Reserve Requirement	\$350,000

III. Deal Parameters								
		Tax -Exempt			Taxable			
A. Student Loan Portfolio Characteristics		09/30/2022	Activity	12/31/2022	09/30/2022	12/31/2022		
					Activity			
i. Portfolio Principal Balance		\$ 34,772,711.40	\$ (1,590,942.57)	\$ 33,181,768.83	\$ 32,445,129.31	\$ (1,199,445.24)	\$ 31,245,684.07	
ii. Interest Expected to be Capitalized		704,256.82		723,608.15	683,130.28		709,234.22	
iii. Pool Balance (i + ii)		\$ 35,476,968.22		\$ 33,905,376.98	\$ 33,128,259.59		\$ 31,954,918.29	
iv. Adjusted Pool Balance (Pool Balance + Specified Reserve Fund Balance)		\$ 35,476,968.22		\$ 33,905,376.98	\$ 33,478,259.59		\$ 32,304,918.29	
v. Other Accrued Interest		\$ 681,179.07		\$ 701,013.08	\$ 433,205.36		\$ 510,986.91	
vi. Weighted Average Coupon (WAC)		5.82%		5.84%	5.66%		5.69%	
vii. Weighted Average Remaining Months to Maturity (WARM)		127		126	154		153	
viii. Number of Loans		6,289		6,002	4,774		4,594	
ix. Number of Borrowers		1,880		1,792	1,717		1,636	
x. Average Borrower Indebtedness		18,496		18,517	18,896		19,099	
B. Reserve Fund Balance								
i. Required Reserve Fund Balance					\$ 350,000.00		\$ 350,000.00	
ii. Specified Reserve Fund Balance					256,234.00		221,255.00	
iii. Reserve Fund Floor Balance					350,000.00		350,000.00	
iv. Reserve Fund Balance after Distribution Date					398,867.01		398,867.01	
C. Other Fund Balances								
i. Acquisition Fund								
ii. Collection Fund*		\$ 1,191,825.64	\$ 156,229.57	\$ 1,348,055.21	\$ 1,710,077.82	\$ (547,749.42)	\$ 1,162,328.40	
iii. Department Rebate Fund		\$ 278,376.45	\$ (298,464.84)	\$ (20,088.39)	\$ 213,332.12	\$ (113,341.95)	\$ 99,990.17	
iv. Treasury Rebate Fund						\$ 40,727.60	\$ 40,727.60	
(* For further information regarding Fund detail, see Section VII - K, "Collection Fund Reconciliation".)								
Total Fund Balances		\$ 1,470,202.09	\$ (142,235.27)	\$ 1,327,966.82	\$ 2,322,276.95	\$ (620,363.77)	\$ 1,701,913.18	
D. Series 2019-1 Notes								
	CUSIP	Spread	Coupon Rate	Interest Due	Beginning Balance	Activity	Ending Balance	Original Balance
I. Class 1-A - Tax-Exempt		0.25%	4.01780%	118,558.58	35,410,000.00	(495,000.00)	34,915,000.00	59,560,000.00
			4.3702%	139,870.07	34,915,000.00	(220,000.00)	34,695,000.00	
			4.61880%	129,089.69	34,695,000.00	(515,000.00)	34,180,000.00	
I. Total Class 1-A Notes				\$ 387,518.34	\$ 35,410,000.00	\$ (1,230,000.00)	\$ 34,180,000.00	\$ 59,560,000.00
II. Class 2-A - Taxable		0.90%	4.66780%	97,907.11	25,170,000.00	(245,000.00)	24,925,000.00	45,405,000.00
			5.02020%	114,701.11	24,925,000.00	(450,000.00)	24,475,000.00	
			5.26880%	103,879.51	24,475,000.00	(430,000.00)	24,045,000.00	
II. Total Class 2-A Notes				\$ 316,487.73	\$ 25,170,000.00	\$ (1,125,000.00)	\$ 24,045,000.00	\$ 45,405,000.00
III. Total Notes			12/01/2022	216,465.69	60,580,000.00	(740,000.00)	59,840,000.00	104,965,000.00
			01/03/2023	254,571.18	59,840,000.00	(670,000.00)	59,170,000.00	
			02/01/2023	232,969.20	59,170,000.00	(945,000.00)	58,225,000.00	
III. Total Notes				\$ 704,006.07	\$ 60,580,000.00	\$ (2,355,000.00)	\$ 58,225,000.00	\$ 104,965,000.00
Accrual Period				Collection Period		Distribution Date		
LIBOR Rate for the Period	First Date	Last Date	Days	First Date	Last Date	Record Date	Distribution Date	
3.76780%	11/01/2022	11/30/2022	30	10/01/2022	10/31/2022	11/29/2022	12/01/2022	
4.12020%	12/01/2022	01/02/2023	33	11/01/2022	11/30/2022	01/01/2023	01/03/2023	
4.36880%	01/03/2023	01/31/2023	29	12/01/2022	12/31/2022	01/30/2023	02/01/2023	

IV. Transactions for the Time Period

10/01/2022 - 12/31/2022

		Tax -Exempt Receipts	Taxable Receipts
A.	Student Loan Principal Collection Activity		
i.	Regular Principal Collections	\$ 197,186.49	\$ 172,212.12
ii.	Principal Collections from Guarantor	756,181.35	448,620.73
iii.	Paydown due to Loan Consolidation	863,811.41	741,281.61
iv.	Principal Write-Offs Reimbursed to the Trust	-	-
v.	Other System Adjustments	-	-
vi.	Timing Adjustments	2,344.26	(705.04)
vii.	Total Principal Collections	\$ 1,819,523.51	\$ 1,361,409.42
B.	Student Loan Non-Cash Principal Activity		
i.	Principal Realized Losses - Claim Write-Offs	\$ 528.02	\$ 46.93
ii.	Principal Realized Losses - Other	40.64	80.29
iii.	Other Adjustments	(7,933.09)	-
iv.	Timing Adjustments	(2,344.26)	705.04
v.	Capitalized Interest	(218,872.25)	(162,796.44)
vi.	Total Non-Cash Principal Activity	\$ (228,580.94)	\$ (161,964.18)
C.	Student Loan Principal Additions		
i.	New Loan Additions	\$ -	\$ -
ii.	Total Principal Additions	\$ -	\$ -
D.	Total Student Loan Principal Activity (Avii + Bvi + Cii)	\$ 1,590,942.57	\$ 1,199,445.24
E.	Student Loan Interest Activity		
i.	Regular Interest Collections	\$ 134,194.89	\$ 108,732.22
ii.	Interest Claims Received from Guarantors	28,486.06	16,012.68
iii.	Late Fees & Other	8,567.36	8,061.11
iv.	Interest due to Loan Consolidation	28,015.03	20,499.35
v.	Interest Write-Offs Reimbursed to the Trust	-	-
vi.	Other System Adjustments	-	-
vii.	Special Allowance Payments	(385,054.20)	(148,519.69)
viii.	Interest Benefit Payments	63,400.47	59,265.50
ix.	Total Interest Collections	\$ (122,390.39)	\$ 64,051.17
F.	Student Loan Non-Cash Interest Activity		
i.	Interest Losses - Claim Write-offs	\$ 19,266.40	\$ 11,686.42
ii.	Interest Losses - Other	66.91	0.01
iii.	Other Adjustments	(14,952.78)	(13,283.07)
iv.	Capitalized Interest	218,872.25	162,796.44
v.	Total Non-Cash Interest Adjustments	\$ 223,252.78	\$ 161,199.80
G.	Student Loan Interest Additions		
i.	New Loan Additions	\$ -	\$ -
ii.	Total Interest Additions	\$ -	\$ -
H.	Total Student Loan Interest Activity (Eix + Fv + Gii)	\$ 100,862.39	\$ 225,250.97
I.	Defaults Paid this Quarter	\$ 685,280.02	\$ 452,070.51
J.	Cumulative Defaults Paid to Date	\$ 20,073,791.71	\$ 15,050,887.46
K.	Interest Expected to be Capitalized		
	Interest Expected to be Capitalized - Beginning (III - A-ii)	9/30/2022	\$ 704,256.82
	Interest Capitalized into Principal During Collection Period (B-v)		218,872.25
	Change in Interest Expected to be Capitalized		(199,520.92)
	Interest Expected to be Capitalized - Ending (III - A-ii)	12/31/2022	\$ 723,608.15
			\$ 683,130.28
			162,796.44
			(136,692.50)
			\$ 709,234.22

V. Cash Receipts for the Time Period		10/01/2022 - 12/31/2022	
		Tax -Exempt Receipts	Taxable Receipts
A.	Principal Collections		
	i. Principal Payments Received - Cash	\$ 955,712.10	\$ 620,127.81
	ii. Principal Received from Loans Consolidated	863,811.41	741,281.61
	iii. Total Principal Collections	\$ 1,819,523.51	\$ 1,361,409.42
B.	Interest Collections		
	i. Interest Payments Received - Cash	\$ 162,680.95	\$ 124,744.90
	ii. Interest Received from Loans Consolidated	28,015.03	20,499.35
	iii. Interest Payments Received - Special Allowance and Interest Benefit Payments	(321,653.73)	(89,254.19)
	vi. Late Fees & Other	8,567.36	8,061.11
	vii. Total Interest Collections	\$ (122,390.39)	\$ 64,051.17
C.	Other Reimbursements		
D.	Investment Earnings	\$ 6,396.19	\$ 6,810.67
E.	Total Cash Receipts during Collection Period	\$ 1,703,529.31	\$ 1,432,271.26

Funds Previously Remitted: Collection Account		Tax -Exempt Collections	Taxable Collections
A.	Joint Sharing Agreement Payments/Claims	\$ -	\$ -
B.	Transfer to Department Rebate Fund	\$ 87,469.46	\$ 14,000.00
C.	Transfer to Treasury Rebate Fund	\$ -	
D.	Trustee Fees	\$ 679.47	\$ 518.01
E.	Servicing Fees	\$ 53,223.40	\$ 49,843.43
F.	Administration Fees	\$ 20,241.15	\$ 19,114.48
G.	To the Corporation	\$ -	\$ -
H.	Interest Payments on Notes	\$ 307,339.99	\$ 263,808.40
I.	Mandatory Redemption	\$ -	\$ -
J.	Transfer to Tax-Exempt Collection Account (as required)	\$ -	\$ -
K.	Transfer to the Reserve Fund	\$ -	\$ -
L.	Principal Payments on Notes	\$ 1,400,000.00	\$ 1,725,000.00
M.	Additional CCA Costs	\$ -	\$ -
N.	Total Payments During Collection Period	\$ 1,868,953.47	\$ 2,072,284.32
O. Collection Fund Reconciliation			
i.	Beginning Balance:	9/30/2022 \$ 1,191,825.64	\$ 1,710,077.82
ii.	Principal Paid During Collection Period (I + L)	(1,400,000.00)	(1,725,000.00)
iii.	Interest Paid During Collection Period (H)	(307,339.99)	(263,808.40)
iv.	Deposits During Collection Period (V-E - V-D - V-B-iii)	2,018,786.85	1,514,714.78
v.	Payments out During Collection Period (N-H-I-L)	(161,613.48)	(83,475.92)
vi.	Total Investment Income Received for Quarter (V-D)	6,396.19	6,810.67
vii.	Funds transferred from the Acquisition Fund	-	-
viii.	Funds transferred between Tax-exempt and Taxable Fund	-	-
ix.	Funds transferred from the Department Rebate Fund	-	-
x.	Funds transferred from the Reserve Fund	-	3,009.45
xi.	Funds Available for Distribution	12/31/2022 \$ 1,348,055.21	\$ 1,162,328.40

VII. Waterfall for Distribution - Tax-Exempt Series

		Jan-23	Feb-23	Remaining Funds Balance
A.	Total Available Funds for Distribution			\$ 1,348,055.21
B.	Joint Sharing Agreement Payments	\$ -	\$ -	\$ 1,348,055.21
C.	Treasury Rebate Fund	\$ -	\$ -	\$ 1,348,055.21
D.	Department Rebate Fund	\$ 287,743.78	\$ 6,000.00	\$ 1,054,311.43
E.	Trustee Fee	\$ 226.49	\$ 226.49	\$ 1,053,858.45
F.	Servicing Fee	\$ 17,143.35	\$ 16,952.69	\$ 1,019,762.41
G.	Administration Fee	\$ 5,714.44	\$ 5,650.90	\$ 1,008,397.07
H.	Interest Distribution Amount: Class 1-1-A	\$ 139,870.07	\$ 129,089.69	\$ 739,437.31
	Principal Distribution Amount: Class 1-1-A	\$ 220,000.00	\$ 515,000.00	\$ 4,437.31
J.	Transfer to Tax-Exempt Collection Account	\$ -	\$ -	\$ 4,437.31
K.	Reserve Fund Deposits	\$ -	\$ -	\$ 4,437.31
L.	Additional Principal	\$ -	\$ -	\$ 4,437.31
N.	To the Corporation	\$ -	\$ -	\$ 4,437.31

VIII. Waterfall for Distribution - Taxable Series

		Jan-23	Feb-23	Remaining Funds Balance
A.	Total Available Funds for Distribution			\$ 1,162,328.40
B.	Joint Sharing Agreement Payments	\$ -	\$ -	\$ 1,162,328.40
C.	Department Rebate Fund	\$ 10,000.00	\$ 10,000.00	\$ 1,142,328.40
D.	Trustee Fee	\$ 172.67	\$ 172.67	\$ 1,141,983.06
E.	Servicing Fee	\$ 16,150.27	\$ 15,977.45	\$ 1,109,855.34
F.	Administration Fee	\$ 5,383.42	\$ 5,325.83	\$ 1,099,146.09
G.	Interest Distribution Amount: Class 1-2-A	\$ 114,701.11	\$ 103,879.51	\$ 880,565.47
H.	Principal Distribution Amount: Class 1-2-A	\$ 450,000.00	\$ 430,000.00	\$ 565.47
I.	Transfer to Tax-Exempt Collection Account	\$ -	\$ -	\$ 565.47
J.	Reserve Fund Deposits	\$ -	\$ -	\$ 565.47
K.	Additional Principal	\$ -	\$ -	\$ 565.47
L.	To the Corporation	\$ -	\$ -	\$ 565.47

IX. Distributions

A. Distribution Amounts	Notes
i. Quarterly Interest Due	\$ 704,006.07
ii. Quarterly Interest Paid	704,006.07
iii. Interest Overpayment	\$ (0.00)
iv. Interest Carryover Due	\$ -
v. Interest Carryover Paid	-
vi. Interest Carryover	\$ -
vii. Quarterly Principal Paid	\$ 2,355,000.00
viii. Total Distribution Amount	\$ 3,059,006.07

B. Note Balances	Beginning Balance	Paydown Factors	Ending Balance
I. Total Note Balance	\$ 60,580,000.00		\$ 58,225,000.00
Total Note Pool Factor	0.5771447625	0.0224360501	0.5547087124
II. 1-1-A Note Balance	\$ 35,410,000.00		\$ 34,180,000.00
1-1-A Note Pool Factor	0.5945265279	0.0206514439	0.5738750839
III. 1-2-A Note Balance	\$ 25,170,000.00		\$ 24,045,000.00
1-2-A Pool Factor	0.5543442352	0.0247770069	0.5295672283

C. Parity Report as of:		12/31/2022	
	Parity Valuation	Parity Ratio	
Numerator:			
Loans less than 181 Days Past Due (1)	58,711,726		
Loans greater than 180 Days Past Due that are not Impaired Loans (2)	5,454,073		
Loans that are Specialty Claims that are not Impaired Loans (3)	74,673		
Less Excess Concentration Loans (4)	-		
Less Any Other Loans which are not Eligible Loans	-		64,240,472
Cash and Cash Equivalents	3,029,880		
Less: Department Rebate Fund	(79,902)		
Less: Transfer of Special Allowance Payment	-		
Less: Transfer of Consolidation Loan Rebate Fee Payment	(16,000)		
Less: Treasury Rebate Fund	(40,728)		2,893,250
Accrued Interest Income (5)			2,642,409
Interfund Receivables (6)			-
Numerator for Parity Calculation			69,776,131
Denominator:			
Revenue Bonds Payable			59,840,000
Accrued Interest Expense			254,571
Accounts Payable and Accrued Expenses (7)			170
Interfund Payable (6)			34,082
Denominator for Parity Calculation			60,128,823
Parity			116.0444%
<p>(1) Valued at 100%. (2) Valued at Guaranteed Amount (a "Defaulted Loan"). (3) Valued at Guaranteed Amount (100%). (4) Valued at 0%. (5) Reduced by Default and Impaired loan valuations, as applicable. (6) Due and unpaid servicing and administration fees are included in this amount. (7) Due and unpaid consolidation loan rebate fees are excluded from this amount.</p>			

D. Reserve Fund Reconciliation			
i. Beginning of Period Balance	9/30/2022	\$	398,867.01
ii. Amounts, if any, necessary to reinstate the balance			-
iii. Total Reserve Fund Balance Available		\$	398,867.01
iv. Required Reserve Fund Balance			398,867.01
v. Excess Reserve - Apply to Collection Fund		\$	-
vi. Ending Reserve Fund Balance	12/31/2022	\$	398,867.01

X. Portfolio Characteristics										
12/31/2022										
	WAC	WAC	WARM	WARM	Number of Loans	Number of Loans	Principal Amount	Principal Amount	Percent	Percent
Status	09/30/2022	12/31/2022	09/30/2022	12/31/2022	09/30/2022	12/31/2022	09/30/2022	12/31/2022	09/30/2022	12/31/2022
Interim:										
In School										
Subsidized Loans	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Unsubsidized Loans	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Grace										
Subsidized Loans	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Unsubsidized Loans	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Total Interim	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Repayment										
Active										
0-30 Days Delinquent	5.65%	5.77%	133	131	6,532	5,770	\$36,491,616.93	\$32,242,504.43	54.289%	50.045%
31-60 Days Delinquent	5.86%	5.57%	132	149	431	722	\$2,698,477.82	\$4,487,652.49	4.015%	6.965%
61-90 Days Delinquent	5.48%	5.67%	161	143	487	519	\$3,449,086.38	\$3,225,271.94	5.131%	5.006%
91-120 Days Delinquent	5.86%	5.83%	175	141	338	438	\$2,893,296.30	\$2,622,951.01	4.304%	4.071%
121-150 Days Delinquent	5.87%	6.02%	133	129	345	304	\$2,519,761.18	\$1,985,175.97	3.749%	3.081%
151-180 Days Delinquent	5.71%	5.51%	117	167	243	235	\$1,270,073.09	\$2,019,701.99	1.889%	3.135%
181-210 Days Delinquent	5.78%	5.88%	107	201	255	213	\$1,566,720.21	\$1,872,434.42	2.331%	2.906%
211-240 Days Delinquent	5.68%	5.82%	89	97	134	164	\$655,721.41	\$1,011,892.96	0.976%	1.571%
241-270 Days Delinquent	5.63%	5.96%	91	135	106	117	\$617,496.02	\$692,243.83	0.919%	1.074%
271-300 Days Delinquent	0.00%	6.18%	0	77	0	27	\$0.00	\$116,632.08	0.000%	0.181%
>300 Days Delinquent	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Total Repayment	5.68%	5.76%	135	137	8,871	8,509	\$52,162,269.34	\$50,276,461.12	77.602%	78.036%
Deferment										
Subsidized Loans	5.92%	5.49%	156	134	471	406	\$2,448,153.06	\$1,857,462.56	3.642%	2.883%
Unsubsidized Loans	6.43%	6.19%	191	171	292	277	\$2,790,316.26	\$2,216,876.06	4.151%	3.441%
Forbearance										
Subsidized Loans	5.81%	5.77%	171	155	688	581	\$4,128,679.15	\$3,666,434.17	6.142%	5.691%
Unsubsidized Loans	5.91%	5.87%	148	153	483	465	\$4,273,535.94	\$4,387,695.46	6.358%	6.810%
Claims In Process	5.85%	5.62%	102	95	258	358	\$1,414,886.96	\$2,022,523.53	2.105%	3.139%
Aged Claims Rejected	0.00%	0.00%	0	0	0	0	\$0.00	\$0.00	0.000%	0.000%
Grand Total	5.75%	5.77%	140	139	11,063	10,596	\$67,217,840.71	\$64,427,452.90	100.000%	100.000%

XI. Portfolio Characteristics by School and Program as of					
12/31/2022					
Loan Type	WAC	WARM	Number of Loans	Principal Amount	Percent
Consolidation - Subsidized	5.80%	246	413	\$8,407,172.48	13.049%
Consolidation - Unsubsidized	5.37%	271	362	\$8,944,057.29	13.882%
Stafford - Subsidized	5.60%	93	5,604	\$21,344,962.56	33.130%
Stafford - Unsubsidized	5.92%	94	4,079	\$24,058,804.46	37.342%
Grad Plus	8.50%	161	9	\$114,334.20	0.177%
Parent Plus	7.70%	123	128	\$1,541,225.32	2.392%
SLS	5.93%	84	1	\$16,896.59	0.026%
Total	5.77%	139	10,596	\$64,427,452.90	100.000%
School Type					
Public Institutions	5.83%	94	6,762	\$2,941,882.20	51.130%
Private Institutions	5.92%	98	1,482	\$7,277,836.86	11.296%
Proprietary	5.78%	95	1,567	\$6,826,864.27	10.596%
Foreign	0.00%	-	0	\$0.00	0.000%
Consolidations*	5.58%	258	785	\$17,380,869.57	26.977%
Total	5.77%	139	10,596	\$64,427,452.90	100.000%

XII. Servicer Totals	
12/31/2022	
\$64,427,452.90	KHESLC

XIII. Collateral Tables as of 12/31/2022

Distribution of the Student Loans by Geographic Location *

Location	Number of Loans	Principal Balance	Percent by Principal
Kentucky	4,593	\$24,572,513.41	38.140%
Alabama	2,035	\$11,799,253.56	18.314%
Georgia	587	\$4,144,917.36	6.433%
New Jersey	330	\$2,769,048.11	4.298%
Florida	395	\$2,647,500.19	4.109%
Indiana	283	\$1,689,982.28	2.623%
Vermont	248	\$1,666,105.03	2.586%
Tennessee	271	\$1,375,027.72	2.134%
New York	126	\$1,385,875.57	2.151%
Ohio	223	\$1,351,416.71	2.098%
Foreign Countries	16	\$71,903.96	0.112%
Other States & US Territories	1,489	\$10,953,909.00	17.002%
Total	10,596	\$64,427,452.90	100.000%

*Based on billing addresses of borrowers shown on servicer's records.

Distribution of the Student Loans by Range of Principal Balance

Principal balance	Number of Loans	Principal Balance	Percent by Principal
\$2,000.00 or less	2,845	\$3,084,166.51	4.787%
\$2,000.01 to \$4,000.00	2,738	\$8,138,389.40	12.632%
\$4,000.01 to \$6,000.00	1,857	\$9,157,491.43	14.214%
\$6,000.01 to \$8,000.00	1,058	\$7,332,888.75	11.382%
\$8,000.01 to \$10,000.00	647	\$5,764,699.69	8.948%
\$10,000.01 to \$15,000.00	814	\$9,764,115.04	15.155%
\$15,000.01 to \$20,000.00	244	\$4,139,614.52	6.425%
\$20,000.01 to \$25,000.00	103	\$2,306,687.60	3.580%
\$25,000.01 to \$30,000.00	72	\$1,956,639.24	3.037%
\$30,000.01 to \$40,000.00	89	\$3,039,418.52	4.718%
\$40,000.01 to \$50,000.00	37	\$1,625,051.15	2.522%
\$50,000.01 to \$60,000.00	30	\$1,648,527.21	2.559%
Greater than \$60,000.00	62	\$6,469,763.84	10.042%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by Borrower Payment Status

Payment Status	Number of Loans	Principal Balance	Percent by Principal
Deferment	676	\$4,019,884.11	6.239%
Forbearance	1,090	\$8,510,822.97	13.210%
Grace	0	\$0.00	0.000%
Repayment (First Year)	350	\$3,010,826.27	4.673%
Repayment (Second Year)	1,784	\$13,693,967.94	21.255%
Repayment (Third Year)	1,470	\$8,775,109.30	13.620%
Repayment (More than 3 Years)	5,226	\$26,416,842.31	41.002%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by Guaranty Agency

Guarantee Agency	Number of Loans	Principal Balance	Percent by Principal
KHEAA	10,434	\$62,130,320.38	96.435%
HESAA	82	2,009,268.38	3.119%
GLHEC	45	79,895.77	0.124%
MHEAA	19	50,649.15	0.079%
ECMC	14	129,253.82	0.201%
PHEAA	2	28,075.40	0.044%
TOTAL	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by Number of Days Delinquent

Days Delinquent	Number of Loans	Principal Balance	Percent by Principal
0 to 30	7,504	\$44,445,645.70	68.986%
31 to 60	722	\$4,487,652.49	6.965%
61 to 90	519	\$3,225,271.94	5.006%
91 to 120	438	\$2,622,951.01	4.071%
121 and Greater	1,413	\$9,645,931.76	14.972%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by Interest Rate

Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1.99% or less	0	\$0.00	0.000%
2.00% to 2.99%	76	\$1,035,143.55	1.607%
3.00% to 3.99%	4,104	\$15,399,180.02	23.902%
4.00% to 4.99%	431	\$5,619,180.50	8.722%
5.00% to 5.99%	329	\$3,227,199.39	5.009%
6.00% to 6.99%	5,419	\$33,051,895.16	51.301%
7.00% to 7.99%	59	\$1,461,178.73	2.268%
8.00% or greater	178	\$4,633,675.55	7.192%
Total	10,596	\$64,427,452.90	100.000%

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

Number of Months	Number of Loans	Principal Balance	Percent by Principal
0 to 24	105	\$363,054.57	0.564%
25 to 36	42	\$94,255.23	0.146%
37 to 48	165	\$364,253.68	0.565%
49 to 60	1,071	\$3,445,672.14	5.348%
61 to 72	1,936	\$7,008,225.57	10.876%
73 to 84	1,933	\$9,229,652.80	14.326%
85 to 96	1,622	\$8,043,494.86	12.485%
97 to 108	2,080	\$12,809,273.88	19.882%
109 to 120	745	\$4,704,207.29	7.302%
121 to 144	63	\$532,925.28	0.827%
145 to 168	44	\$513,566.96	0.797%
169 to 192	95	\$1,362,207.46	2.114%
193 to 216	81	\$1,481,975.00	2.300%
Greater than 216	614	\$14,474,688.18	22.467%
Total	10,596	\$64,427,452.90	100.000%

XIII. Collateral Tables as of 12/31/2022 (continued from previous page)

Distribution of the Student Loans by Rehab Status			
Rehab Status	Number of Loans	Principal Balance	Percent by Principal
Non-Rehab Loans	73	\$170,912.56	0.265%
Rehab Loans	10,166	\$61,522,107.22	95.491%
Repurchased Loans	357	\$2,734,433.12	4.244%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by IBR			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
IBR-PFH	2,374	\$15,728,308.30	24.412%
IBR-PERMIT	2,446	\$16,768,489.36	26.027%
NOT IBR	5,776	\$31,930,655.24	49.561%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by Date of Disbursement¹			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
Pre October 1, 1993	36	\$430,141.36	0.668%
October 1, 1993 - June 30, 2006	4,732	\$26,309,093.20	40.835%
July 1, 2006 or later	5,828	\$37,688,218.34	58.497%
Total	10,596	\$64,427,452.90	100.000%

Distribution of the Student Loans by SAP Interest Rate Index			
SAP Interest Rate	Number of Loans	Principal Balance	Percent by Principal
1 Mo LIBOR Index	10,226	\$61,332,744.81	95.197%
91 Day T-Bill Index	370	\$3,094,708.09	4.803%
Total	10,596	\$64,427,452.90	100.000%

¹Financed student loans disbursed prior to October 1, 1993 are 100% guaranteed by the guarantee agency. Financed student loans disbursed on or after October 1, 1993 and before July 1, 2006, are 98% guaranteed by the guarantee agency. Financed student loans for which the first disbursement is made on or after July 1, 2006, are 97% guaranteed by the applicable guarantee agency.

Distribution of the Student Loans by Date of Disbursement²			
Disbursement Date	Number of Loans	Principal Balance	Percent by Principal
Pre-April 1, 2006	4,557	\$25,535,329.07	39.634%
April 1, 2006 - September 30, 2007	3,601	\$25,043,950.42	38.872%
October 1, 2007 and later	2,438	\$13,848,173.41	21.494%
Total	10,596	\$64,427,452.90	100.000%

²For FFELP Loans disbursed on or after April 1, 2006, if the stated interest rate is higher than the rate applicable to such loan including Special Allowance Payments, the holder of the loan is to credit the difference to the Department of Education. FFELP Loans disbursed on or after October 1, 2007, have a higher SAP margin for eligible not-for-profit lenders such as the issuer than for-profit lenders, but a 40 bps to 70 bps lower SAP margin than loans originated on or after January 1, 2003 and before October 1, 2007.

Distribution of the Student Loans by PFH														
TOTAL FFELP			TOTAL PFH LOANS							TOTAL PFH LOANS W \$0 SCHEDULED PMT			TOTAL PFH LOANS ACTUAL PMT DURING PERIOD	
TRUST	COUNT	PRINCIPAL	COUNT	PRINCIPAL	INTEREST	% of Pool on PFH	Wtr Avg Mths on PFH	PFH Pmt % of Original Pmt	% of PFH in Def/Forb Sts	COUNT	PRINCIPAL	% of PFH Pool w \$0 Pmt	% of PFH Pool Pmt GT zero	% of Actual Pmt to Scheduled Pmt
2019-1	10,596	64,427,452.90	2,374	15,728,308.30	966,273.10	24.41%	44.94	11.8%	9.2%	798	5,815,868	63%	37%	56%

XIV. Payment History and CPRs

Quarter End Date	Actual Ending Principal Balance	Quarterly CPR
12/31/2022	\$64,427,453	13.72%
9/30/2022	\$67,217,841	15.00%
6/30/2022	\$70,463,358	13.83%
3/31/2022	\$73,644,525	9.93%
12/31/2021	\$76,160,333	13.20%
9/30/2021	\$79,452,311	4.57%
6/30/2021	\$80,902,199	3.86%
3/31/2021	\$82,316,673	12.07%

XV. Weighted Average Payments Made

	% of Pool Principal Balance	W.A. Time until Repayment (months) ^(a) (should include grace period)
In School	0.00%	-
Grace	0.00%	-
Deferment	6.33%	(19)
Forbearance	12.50%	(2)
		W.A. Time in Repayment (months)
Repayment	81.17%	42
Total Weighted Average	100.00%	34

(a) W.A. Time Until Repayment would most likely be reflected as a negative number in this calculation. For example, if a loan has 3 months left in school and 6 months of grace period, the time until repayment for that loan would be -9 months.

XVI. Items to Note

Commencing with the September 2021 report, the Corporation has included all unpaid interest accrued on income based repayment loans that are in partial financial hardship status as "Interest Expected to Capitalized."