

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 03/31/2024

Portfolio Summary

Total Current Balance	301,280,477
Total Accrued Interest	16,645,429
Accrued Interest to be Capitalized	2,913,906
Accrued Interest Not to be Capitalized	13,731,523
Total Nr Loans	26,717
Avg Balance per Loan	11,277
Total Nr Accounts	12,230
Avg Balance per Borrower	24,635
Wtd Avg Remaining Term	169.76
Wtd Avg Interim Months	2.34
Wtd Avg Seasoning (Repay)	219.03
Wtd Avg Gross Borrower Rate	5.958%
Wtd Avg Net Borrower Rate	5.757%
Wtd Avg Incentives	0.201%
% Fixed Rate Loans	91.58%
% Variable Rate Loans	8.42%
Wtd Avg Borrower Fixed Rate	5.572%
Wtd Avg Borrower Variable Rate Margin	2.435%
Wtd Avg SAP Margin	2.562%
% Floor Income Loans	43.03%
% Floor Income Fixed Rate Loans	38.19%
% PFH Loans	17.59%
% Rehab Loans	0.67%
Wtd Avg Floor Income Fixed Rate	4.793%
Cumulative Claim Principal	\$9,807,561.14
Cumulative Rejects Principal	\$0.00
Cumulative Rejects Principal (% Cumulative Claim Principal)	0.00%

Loan Program

	Current Balance	% Total Balance	# Loans
Stafford Unsubsidized	38,812,727	12.88%	5,708
Stafford Subsidized	32,434,587	10.77%	8,212
Consolidation Unsubsidized	132,804,253	44.08%	6,217
Consolidation Subsidized	88,403,249	29.34%	6,166
PLUS Unsubsidized	8,580,302	2.85%	389
SLS Unsubsidized	245,359	0.08%	25
TOTALS	301,280,477	100.00%	26,717

School Type

	Current Balance	% Total Balance	# Loans
2-Year	9,572,900	3.18%	2,153
4-Year +	60,276,792	20.01%	10,402
Vocational/Proprietary	8,769,582	2.91%	1,573
Other/Consolidation/Unknown	222,661,203	73.90%	12,589
TOTALS	301,280,477	100.00%	26,717

Interest Rate Type

	Current Balance	% Total Balance	# Loans
Fixed Rate	275,917,081	91.58%	20,605
Variable Rate	25,363,396	8.42%	6,112
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Borrower Interest Rate	Current Balance	% Total Balance	# Loans
1.99% or less	9,279,569	3.08%	899
2 to 2.49	4,895,100	1.62%	487
2.5 to 2.99	17,887,925	5.94%	1,513
3 to 3.49	18,730,754	6.22%	1,252
3.5 to 3.99	18,095,179	6.01%	1,246
4 to 4.49	16,010,687	5.31%	901
4.5 to 4.99	24,871,855	8.26%	1,626
5 to 5.49	16,040,703	5.32%	1,093
5.5 to 5.99	15,355,789	5.10%	1,533
6 to 6.49	13,756,523	4.57%	937
6.5 to 6.99	59,105,644	19.62%	7,305
7 to 7.49	20,385,432	6.77%	1,144
7.5 to 7.99	26,156,241	8.68%	4,854
8 to 8.49	23,578,900	7.83%	1,326
8.5 to 8.99	6,835,955	2.27%	426
9.00% or greater	10,294,220	3.42%	175
TOTALS	301,280,477	100.00%	26,717

Loan Status	Current Balance	% Total Balance	# Loans
School	216,538	0.07%	37
Grace	0	0.00%	0
Deferment	13,199,014	4.38%	1,350
Forbearance	32,007,205	10.62%	2,066
Repayment	251,015,212	83.32%	22,942
Claim	4,842,507	1.61%	322
TOTALS	301,280,477	100.00%	26,717

Floor Income	Current Balance	% Total Balance	# Loans
Floor	129,652,190	43.03%	12,552
Non-Floor	171,628,287	56.97%	14,165
TOTALS	301,280,477	100.00%	26,717

Floor Income - Fixed Rate Loans Only	Current Balance	% Total Balance	# Loans
Floor	105,373,309	38.19%	6,704
Non-Floor	170,543,772	61.81%	13,901
TOTALS	275,917,081	100.00%	20,605

Income Based Repayment (IBR)	Current Balance	% Total Balance	# Loans
Non-PFH	248,297,236	82.41%	23,346
PFH	52,983,240	17.59%	3,371
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Current Loan Balance	Current Balance	% Total Balance	# Loans
\$2,000.00 or less	6,045,955	2.01%	5,933
\$2,000.01 to \$4,000.00	14,513,276	4.82%	4,882
\$4,000.01 to \$6,000.00	17,357,757	5.76%	3,518
\$6,000.01 to \$8,000.00	17,243,241	5.72%	2,235
\$8,000.01 to \$10,000.00	24,527,664	8.14%	2,276
\$10,000.01 to \$15,000.00	30,599,522	10.16%	2,215
\$15,000.01 to \$20,000.00	23,936,486	7.94%	1,251
\$20,000.01 to \$25,000.00	19,167,348	6.36%	793
\$25,000.01 to \$30,000.00	22,839,922	7.58%	740
\$30,000.01 to \$40,000.00	23,927,025	7.94%	629
\$40,000.01 to \$50,000.00	17,051,969	5.66%	355
\$50,000.01 to \$60,000.00	15,997,855	5.31%	1,237
\$60,000.01 to \$70,000.00	11,228,955	3.73%	174
\$70,000.01 to \$80,000.00	8,282,541	2.75%	111
\$80,000.01 or more	48,560,960	16.12%	368
TOTALS	301,280,477	100.00%	26,717

Guarantee Percent	Current Balance	% Total Balance	# Loans
97	160,614,805	53.31%	13,331
98	138,709,874	46.04%	13,159
100	1,955,797	0.65%	227
TOTALS	301,280,477	100.00%	26,717

Delinquency	Current Balance	% Total Balance	# Loans
Not in Repayment	50,265,264	16.68%	3,775
0-30 days	224,342,271	74.46%	20,698
31-60 days	8,479,001	2.81%	750
61-90 days	4,067,676	1.35%	343
91-120 days	3,458,132	1.15%	260
121 and Greater	10,668,132	3.54%	891
TOTALS	301,280,477	100.00%	26,717

Servicer	Current Balance	% Total Balance	# Loans
Aspire	4,349,118	1.44%	416
HESC	73,531,078	24.41%	8,484
Navient	142,971,192	47.45%	11,721
Nelnet	80,429,088	26.70%	6,096
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Remaining Term	Current Balance	% Total Balance	# Loans
0 to 24	4,131,976	1.37%	2,226
25 to 36	4,315,484	1.43%	1,200
37 to 48	5,137,013	1.71%	1,208
49 to 60	6,205,248	2.06%	1,136
61 to 72	8,583,343	2.85%	1,315
73 to 84	9,539,774	3.17%	1,335
85 to 96	12,655,748	4.20%	1,432
97 to 108	14,654,044	4.86%	1,569
109 to 120	22,226,224	7.38%	2,214
121 to 132	18,215,997	6.05%	1,344
133 to 144	19,111,013	6.34%	1,269
145 to 156	18,884,384	6.27%	1,250
157 to 168	21,426,152	7.11%	1,251
169 to 180	16,231,489	5.39%	1,094
181 to 192	14,403,623	4.78%	956
193 to 220	33,080,396	10.98%	2,168
221 to 260	25,261,066	8.38%	1,639
261 to 300	24,415,028	8.10%	1,224
Over 300	22,802,476	7.57%	887
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States	Current Balance	% Total Balance	# Loans
Alabama	1,588,578	0.53%	151
Alaska	310,718	0.10%	25
Arizona	4,499,240	1.49%	316
Arkansas	754,849	0.25%	93
California	140,145,852	46.52%	11,507
Colorado	3,739,878	1.24%	325
Connecticut	501,143	0.17%	47
Delaware	216,530	0.07%	17
District of Columbia	154,450	0.05%	12
Florida	9,742,590	3.23%	665
Georgia	4,488,773	1.49%	386
Hawaii	2,312,334	0.77%	165
Idaho	1,146,593	0.38%	84
Illinois	3,008,109	1.00%	215
Indiana	1,918,312	0.64%	134
Iowa	393,071	0.13%	45
Kansas	1,608,214	0.53%	108
Kentucky	1,002,755	0.33%	75
Louisiana	1,705,625	0.57%	134
Maine	1,195,891	0.40%	241
Maryland	1,313,590	0.44%	119
Massachusetts	1,794,697	0.60%	167
Michigan	1,702,212	0.56%	94
Minnesota	1,443,196	0.48%	134
Mississippi	821,852	0.27%	55
Missouri	1,137,565	0.38%	112
Montana	568,116	0.19%	38
Nebraska	454,593	0.15%	24
Nevada	2,849,849	0.95%	262
New Hampshire	452,842	0.15%	47
New Jersey	1,450,333	0.48%	134
New Mexico	1,509,191	0.50%	124
New York	6,463,590	2.15%	617
North Carolina	2,936,500	0.97%	233
North Dakota	155,640	0.05%	45
Ohio	2,087,479	0.69%	123
Oklahoma	1,419,090	0.47%	109
Oregon	4,517,980	1.50%	338
Pennsylvania	2,013,475	0.67%	130
Puerto Rico	444,298	0.15%	20

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Rhode Island	285,733	0.09%	24
South Carolina	2,232,024	0.74%	132
South Dakota	105,806	0.04%	18
Tennessee	3,290,781	1.09%	465
Texas	67,347,841	22.35%	7,411
Utah	1,031,128	0.34%	103
Vermont	277,609	0.09%	30
Virginia	2,862,246	0.95%	208
Washington	4,951,834	1.64%	385
West Virginia	230,540	0.08%	35
Wisconsin	1,068,541	0.35%	84
Wyoming	149,508	0.05%	16
American Samoa	34,574	0.01%	2
Guam	10,434	0.00%	4
Virgin Islands	23,743	0.01%	1
Armed Forces	58,160	0.02%	12
Armed Forces Pacific	23,397	0.01%	3
Quebec	32,847	0.01%	2
Foreign Country	352,305	0.12%	19
Unknown	941,834	0.31%	93
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Rehab	Current Balance	% Total Balance	# Loans
Non-Rehab	299,269,475	99.33%	26,498
Rehab	2,011,002	0.67%	219
TOTALS	301,280,477	100.00%	26,717

Seasoning Months	Current Balance	% Total Balance	# Loans
Not in Repayment	50,265,264	16.68%	3,775
0 to 12 months	16,250	0.01%	5
13 to 24 months	24,679	0.01%	4
25 to 36 months	5,389	0.00%	1
37 to 48 months	34,926	0.01%	10
49 to 60 months	32,959	0.01%	10
61 to 72 months	120,057	0.04%	19
73 to 84 months	186,099	0.06%	28
85 to 96 months	312,499	0.10%	58
97 to 108 months	453,360	0.15%	87
109 to 120 months	579,959	0.19%	147
More than 120 months	249,249,035	82.73%	22,573
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