## North Texas Higher Education Authority, Inc.

## ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1

Quarterly Report

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	20,717 11,277 12,230 24,635		
Total Nr Accounts			
Avg Balance per Borrower			
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% 0.67%		
% Rehab Loans			
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
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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
TOTALS	301,280,477	100.00%	26,717
101120	301,200,411	100.0070	20,111

#### North Texas Higher Education Authority, Inc. ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1

Loan Characteristics as of 03/31/2024

**Quarterly Report** 

Borrower Interest Rate	Current Balance	% Total Balance	# Loan:
1.99% or less	9,279,569	3.08%	899
2 to 2.49	4,895,100	1.62%	48
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%	90
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%	93
6.5 to 6.99	59,105,644	19.62%	7,30
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%	420
9.00% or greater	10,294,220	3.42%	175
TOTALS	301,280,477	100.00%	26,717
Loan Status	Current Balance	% Total Balance	# Loan:
School	216,538	0.07%	37
Grace	0	0.00%	(
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	# Loan:
Floor			
	129,652,190	43.03% 56.97%	12,552
Non-Floor TOTALS	171,628,287 301,280,477	100.00%	14,165 26,717
TOTALS	301,260,477	100.00%	20,711
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%	13,90
TOTALS	275,917,081	100.00%	20,60
101120	210,011,001	100.0070	20,000
Income Based Repayment (IBR)	Current Balance	% Total Balance	# Loan:
Non-PFH	248,297,236	82.41%	23,346
PFH	52,983,240	17.59%	3,37
TOTALS	301,280,477	100.00%	26,717

# North Texas Higher Education Authority, Inc. ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1 Quarterly Report

Current Loan Balance         Current Loan Balance         # Loans           \$2,000.00 or less         6,045,985         2.01%         5,933           \$2,000.00 or lo \$4,000.00         14,513,276         4.82%         4,882           \$4,000.01 to \$8,000.00         17,243,241         5,72%         2,235           \$6,000.01 to \$8,000.00         24,247,664         8,14%         2,276           \$10,000.01 to \$15,000.00         30,599,522         10,16%         2,215           \$15,000.01 to \$2,000.00         23,936,486         7,94%         1,251           \$20,000.01 to \$2,000.00         22,839,922         10,16%         2,215           \$20,000.01 to \$25,000.00         22,839,922         7,58%         740           \$20,000.01 to \$25,000.00         22,839,922         7,58%         740           \$30,000.01 to \$40,000.00         22,839,922         7,58%         740           \$30,000.01 to \$40,000.00         17,591,969         5,66%         355           \$50,000.01 to \$60,000.00         11,597,875         5,31%         1,237           \$50,000.01 to \$60,000.00         11,228,955         5,31%         1,237           \$50,000.01 to \$60,000.00         11,228,955         5,31%         1,237           \$60,000.01 to \$60,000.00				
\$2,000.01 to \$4,000.00         \$4,513,276         \$4,82%         \$4,828           \$4,000.01 to \$8,000.00         \$17,357,757         \$5,78%         3,518           \$6,000.01 to \$8,000.00         \$24,234,241         \$7,2%         2,235           \$10,000.01 to \$15,000.00         \$30,599,522         \$10,16%         2,215           \$15,000.01 to \$25,000.00         \$30,599,522         \$10,16%         2,215           \$15,000.01 to \$25,000.00         \$19,167,448         6,36%         793           \$25,000.01 to \$25,000.00         \$23,939,22         7,58%         740           \$25,000.01 to \$30,000.00         \$23,937,025         7,94%         629           \$40,000.01 to \$40,000.00         \$15,997,855         5,31%         74           \$40,000.01 to \$50,000.00         \$15,997,855         5,31%         1,237           \$60,000.01 to \$70,000.00         \$15,997,855         5,31%         1,237           \$60,000.01 to \$70,000.00         \$1,228,955         3,73%         174           \$80,000.01 to \$70,000.00         \$1,228,955         3,73%         174           \$80,000.01 to \$70,000.00         \$1,228,955         3,73%         134           \$97         \$100,000         \$0,255,264         \$6,000         \$6,000	Current Loan Balance	Current Balance	% Total Balance	# Loans
\$4,000.01 to \$6,000.00	· year and			
86,000.01 to \$8,000.00       \$7,243,241       \$7,27%       \$2.235         \$8,000.01 to \$10,000.00       30,599,522       \$10,16%       \$2,15         \$15,000.01 to \$20,000.00       23,936,486       7,94%       \$1,251         \$20,000.01 to \$20,000.00       23,936,486       7,94%       \$1,251         \$25,000.01 to \$20,000.00       22,939,922       7,59%       740         \$30,000.01 to \$40,000.00       23,927,025       7,94%       629         \$40,000.01 to \$40,000.00       \$15,997,885       5,31%       1,237         \$50,000.01 to \$60,000.00       \$15,997,885       5,31%       1,237         \$60,000.01 to \$70,000.00       \$11,228,955       3,73%       174         \$70,000.01 to \$70,000.00       \$1,228,55       3,73%       174         \$80,000.01 to \$70,000.00       \$1,228,55       3,34%       13,31         \$97       \$150,000,10       \$1,228,50       \$1,11         \$80,000.01 to \$70,000.00       \$1,228,222,222       \$1,222,222       \$1,222,222       \$1,222,222				
88,000.01 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         22,939,466         7,94%         1,281           \$20,000.01 to \$30,000.00         22,839,922         7,58%         740           \$30,000.01 to \$40,000.00         33,927,025         7,94%         629           \$40,000.01 to \$50,000.00         17,051,969         5,66%         355           \$50,000.01 to \$50,000.00         15,997,855         5,31%         1,237           \$60,000.01 to \$70,000.00         15,997,855         5,31%         1,237           \$70,000.01 to \$70,000.00         8,282,541         2,75%         111           \$80,000.01 to \$80,000.00         8,282,541         2,75%         111           \$80,000.01 to \$30,000.00         8,282,541         2,75%         111           \$80,000.00         10,898,096         16,12%         368           \$90,000.01 to \$30,000 <t< td=""><td></td><td></td><td></td><td></td></t<>				
\$10,000.01 to \$15,000.00         30,599,522         10,16%         2,215           \$15,000.01 to \$20,000.00         23,938,486         7,94%         1,251           \$20,000.01 to \$20,000.00         19,167,348         6,36%         793           \$25,000.01 to \$30,000.00         22,937,025         7,58%         740           \$30,000.01 to \$40,000.00         23,937,025         7,94%         629           \$40,000.00 to \$40,000.00         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 to \$80,000.00         8,282,541         2,75%         111           \$80,000.01 to \$80,000.00         8,282,541         2,75%         111           \$80,000.01 to \$80,000.00         8,282,541         2,75%         111           \$97         160,614,805         53,31%         13,331           \$98         138,709,804         446,04%         13,159           \$90         1,955,797         0,65%         227           \$100         1,955,797         0,65%         227           \$100         1,955,797         0,65%         227				
\$15,000.01 to \$20,000.00         23,936,486         7,94%         1,251           \$20,000.01 to \$30,000.00         22,839,922         7,58%         740           \$30,000.01 to \$30,000.00         22,839,922         7,58%         740           \$30,000.01 to \$40,000.00         17,051,969         5,66%         355           \$40,000.01 to \$50,000.00         17,051,969         5,66%         355           \$50,000.01 to \$0,000.00         11,228,955         5,31%         1,237           \$60,000.01 to \$70,000.00         11,228,955         3,21%         1,237           \$60,000.01 to \$70,000.00         8,282,541         2,75%         111           \$80,000.01 to more         48,560,960         16,12%         368           TOTALS         301,280,477         100,000%         26,717           Guarantee Percent         Current Balance         % Total Balance         # Loans           \$7         136,799,674         40,04%         13,159           \$10         1,955,797         0,65%         227           \$24,342,271         74,66%         20,65         26,717           \$0         20,243,42,271         74,66%         20,65         26,717           \$24,000         22,174         40,00%				,
\$20,000.01 to \$25,000.00         19,167,348         6.36%         703           \$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         15,997,855         5.31%         1,237           \$60,000.01 to \$60,000.00         11,228,955         3.73%         174           \$50,000.01 to \$70,000.00         8,282,541         2.75%         111           \$80,000.01 to \$70,000.00         8,282,541         2.75%         111           \$80,000.01 to more         48,560,960         16,12%         368           TOTALS         301,280,477         100.00%         26,717           \$9         160,614,805         53,31%         13,331           98         138,709,874         40,04%         13,159           100         1,955,797         0.65%         22,717           \$01ALS         301,280,477         100.00%         26,717           \$02         1,955,797         0.65%         22,717           \$03         2,842,2471         74,46%         20,698           \$04         \$04,606         \$1,55%         33,458         31,55         34,68				
\$25,000.01 to \$30,000.00         22,839,922         7.58%         740           \$40,000.01 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 \$50,000.00         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 to more         48,560,960         16,12%         368           TOTALS         301,280,477         100.00%         26,717           Cuarantee Percent         Current Balance         * Total Balance         # Loans           \$7         160,614,805         53,31%         13,331           98         18,709,874         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           >301 days         24,44,271         74,46%         20,698				
830,000.01 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 \$50,000.00         15,997,855         5,31%         1,237           \$60,000.01 to \$70,000.00         8,282,541         2,75%         111           \$80,000.01 to 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         183,709,874         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         8,479,001         2,81%         750           0-30 days         4,067,676         1,35%         343           31-20 days         3,455,132         1,15%         26,01           Notal Carre	*			
\$40,000.01 to \$\$0,000.00         17,051,969         5.66%         355           \$50,000.01 to \$80,000.00         15,997,855         5.31%         1,237           \$60,000.01 to \$\$0,000.00         11,228,955         3.73%         174           \$70,000.01 to \$80,000.00         8,282,541         2.75%         111           \$80,000.01 to 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         160,614,805         53,31%         13,331           98         138,709,874         46,04%         13,159           190         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 da	\$25,000.01 to \$30,000.00	22,839,922	7.58%	740
\$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         24,434,2271         7.4,4%         20,698           31-60 days         8,479,001         2.81%         75           61-90 days         4,067,676         1,35%         343           91-120 days         301,280,477         100.00%         26,717           5ervicer	\$30,000.01 to \$40,000.00			629
\$60,000.01 to \$70,000.00         11,228,955         3,73%         174           \$70,000.01 to \$80,000.00         8,262,541         2,75%         111           \$80,000.01 to 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         4,067,676         1,35%         343           91-120 days         3,458,132         1,15%         26,717           Value         10,608,132         3,54%         991           TOTALS         301,280,477         100.00%         26,717           Verticer         Current Bal	\$40,000.01 to \$50,000.00	17,051,969	5.66%	355
\$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         3,458,132         1.15%         260           1-21 and Greater         10,668,132         3.54%         891           TOTALS         301,280,477         100.00%         26,717           Servicer         Current Balance         % Total Balance         # Loans           Aspire         4	\$50,000.01 to \$60,000.00	15,997,855		1,237
\$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	\$60,000.01 to \$70,000.00	11,228,955	3.73%	174
TOTALS         301,280,477         100.00%         26,717           Guarantee Percent         Current Balance         % Total Balance         # Loans           97         160,614,805         53,31%         13,331           90         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,	\$70,000.01 to \$80,000.00	8,282,541	2.75%	111
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         47,4	\$80,000.01 or more	48,560,960	16.12%	368
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           Neinet         80,429,088         26,70%         6,096<	TOTALS	301,280,477	100.00%	26,717
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           Neinet         80,429,088         26,70%         6,096<				
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           Neinet         80,429,088         26,70%         6,096<	Guarantee Percent	Current Balance	% Total Balance	# Loans
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           HESC         73,531,078         24,41%         8,484           Navient         142,971,192         47,45%         11,721           Neinet         80,429,088         26,70%         6,096<				
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           Neinet         80,429,088         26,70%         6,096	· ·	· · · · · · · · · · · · · · · · · · ·		,
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				,
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		,, -		
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				
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	Delinguancy	Current Balance	% Total Balance	# Loans
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       4,349,118       1.44%       8,484         Navient       142,971,192       47.45%       11,721         Nelnet       80,429,088       26.70%       6,096				
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				
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	·			
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				
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				
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				
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				
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	TOTALS	301,280,477	100.00%	20,717
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				
HESC       73,531,078       24.41%       8,484         Navient       142,971,192       47.45%       11,721         Nelnet       80,429,088       26.70%       6,096				
Navient       142,971,192       47.45%       11,721         Nelnet       80,429,088       26.70%       6,096	·			
Nelnet 80,429,088 26.70% 6,096				,
	Navient	· · ·	47.45%	,
TOTALS 301,280,477 100.00% 26,717				
	TOTALS	301,280,477	100.00%	26,717

## North Texas Higher Education Authority, Inc.

ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1 Quarterly Report

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
TOTALS	301,280,477	100.00%	26,717

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
lowa	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

## North Texas Higher Education Authority, Inc.

## ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1 Quarterly Report

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
TOTALS	301,280,477	100.00%	26,717

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
TOTALS	301,280,477	100.00%	26,717