

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 06/30/2024

Portfolio Summary

Total Current Balance	274,247,762
Total Accrued Interest	14,068,241
Accrued Interest to be Capitalized	2,247,366
Accrued Interest Not to be Capitalized	11,820,875
Total Nr Loans	24,558
Avg Balance per Loan	11,167
Total Nr Accounts	11,261
Avg Balance per Borrower	24,354
Wtd Avg Remaining Term	172.41
Wtd Avg Interim Months	2.01
Wtd Avg Seasoning (Repay)	222.26
Wtd Avg Gross Borrower Rate	5.955%
Wtd Avg Net Borrower Rate	5.753%
Wtd Avg Incentives	0.203%
% Fixed Rate Loans	91.51%
% Variable Rate Loans	8.49%
Wtd Avg Borrower Fixed Rate	5.564%
Wtd Avg Borrower Variable Rate Margin	2.440%
Wtd Avg SAP Margin	2.562%
% Floor Income Loans	43.30%
% Floor Income Fixed Rate Loans	38.41%
% PFH Loans	17.36%
% Rehab Loans	0.69%
Wtd Avg Floor Income Fixed Rate	4.790%
Cumulative Claim Principal	\$11,606,205.04
Cumulative Rejects Principal	\$0.00
Cumulative Rejects Principal (% Cumulative Claim Principal)	0.00%

Loan Program

	Current Balance	% Total Balance	# Loans
Stafford Unsubsidized	35,627,869	12.99%	5,212
Stafford Subsidized	29,719,237	10.84%	7,508
Consolidation Unsubsidized	119,929,925	43.73%	5,749
Consolidation Subsidized	81,119,255	29.58%	5,730
PLUS Unsubsidized	7,606,075	2.77%	334
SLS Unsubsidized	245,401	0.09%	25
TOTALS	274,247,762	100.00%	24,558

School Type

	Current Balance	% Total Balance	# Loans
2-Year	9,154,563	3.34%	1,990
4-Year +	54,396,651	19.83%	9,460
Vocational/Proprietary	8,314,328	3.03%	1,442
Other/Consolidation/Unknown	202,382,220	73.80%	11,666
TOTALS	274,247,762	100.00%	24,558

Interest Rate Type

	Current Balance	% Total Balance	# Loans
Fixed Rate	250,967,661	91.51%	18,978
Variable Rate	23,280,101	8.49%	5,580
TOTALS	274,247,762	100.00%	24,558

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 06/30/2024

Borrower Interest Rate	Current Balance	% Total Balance	# Loans
1.99% or less	8,658,682	3.16%	853
2 to 2.49	4,411,598	1.61%	450
2.5 to 2.99	16,159,621	5.89%	1,417
3 to 3.49	17,723,047	6.46%	1,181
3.5 to 3.99	16,858,963	6.15%	1,158
4 to 4.49	14,169,655	5.17%	825
4.5 to 4.99	22,175,232	8.09%	1,494
5 to 5.49	14,580,201	5.32%	1,017
5.5 to 5.99	13,772,161	5.02%	1,426
6 to 6.49	11,581,884	4.22%	844
6.5 to 6.99	54,630,470	19.92%	6,671
7 to 7.49	18,327,184	6.68%	1,016
7.5 to 7.99	24,419,767	8.90%	4,465
8 to 8.49	21,556,410	7.86%	1,217
8.5 to 8.99	6,043,464	2.20%	375
9.00% or greater	9,179,422	3.35%	149
TOTALS	274,247,762	100.00%	24,558

Loan Status	Current Balance	% Total Balance	# Loans
School	170,948	0.06%	28
Grace	45,590	0.02%	9
Deferment	10,854,228	3.96%	1,162
Forbearance	28,628,537	10.44%	1,893
Repayment	232,499,929	84.78%	21,237
Claim	2,048,529	0.75%	229
TOTALS	274,247,762	100.00%	24,558

Floor Income	Current Balance	% Total Balance	# Loans
Floor	118,745,673	43.30%	11,571
Non-Floor	155,502,089	56.70%	12,987
TOTALS	274,247,762	100.00%	24,558

Floor Income - Fixed Rate Loans Only	Current Balance	% Total Balance	# Loans
Floor	96,390,870	38.41%	6,222
Non-Floor	154,576,791	61.59%	12,756
TOTALS	250,967,661	100.00%	18,978

Income Based Repayment (IBR)	Current Balance	% Total Balance	# Loans
Non-PFH	226,645,725	82.64%	21,495
PFH	47,602,037	17.36%	3,063
TOTALS	274,247,762	100.00%	24,558

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 06/30/2024

Current Loan Balance	Current Balance	% Total Balance	# Loans
\$2,000.00 or less	5,587,749	2.04%	5,509
\$2,000.01 to \$4,000.00	13,351,093	4.87%	4,495
\$4,000.01 to \$6,000.00	16,045,293	5.85%	3,250
\$6,000.01 to \$8,000.00	15,693,761	5.72%	2,255
\$8,000.01 to \$10,000.00	15,348,440	5.60%	1,716
\$10,000.01 to \$15,000.00	31,135,453	11.35%	2,554
\$15,000.01 to \$20,000.00	23,761,903	8.66%	1,368
\$20,000.01 to \$25,000.00	19,803,226	7.22%	885
\$25,000.01 to \$30,000.00	15,793,640	5.76%	575
\$30,000.01 to \$40,000.00	24,463,991	8.92%	710
\$40,000.01 to \$50,000.00	17,284,626	6.30%	388
\$50,000.01 to \$60,000.00	13,750,744	5.01%	252
\$60,000.01 to \$70,000.00	11,214,642	4.09%	174
\$70,000.01 to \$80,000.00	6,957,140	2.54%	93
\$80,000.01 or more	44,056,062	16.06%	334
TOTALS	274,247,762	100.00%	24,558

Guarantee Percent	Current Balance	% Total Balance	# Loans
97	145,784,436	53.16%	12,228
98	126,532,068	46.14%	12,118
100	1,931,258	0.70%	212
TOTALS	274,247,762	100.00%	24,558

Delinquency	Current Balance	% Total Balance	# Loans
Not in Repayment	41,747,833	15.22%	3,321
0-30 days	204,758,672	74.66%	19,067
31-60 days	8,505,593	3.10%	616
61-90 days	5,940,212	2.17%	418
91-120 days	3,067,142	1.12%	268
121 and Greater	10,228,311	3.73%	868
TOTALS	274,247,762	100.00%	24,558

Servicer	Current Balance	% Total Balance	# Loans
Aspire	0	0.00%	0
HESC	73,865,842	26.93%	8,251
Navient	128,366,367	46.81%	10,784
Nelnet	72,015,553	26.26%	5,523
TOTALS	274,247,762	100.00%	24,558

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 06/30/2024

Remaining Term	Current Balance	% Total Balance	# Loans
0 to 24	2,867,125	1.05%	1,884
25 to 36	3,472,376	1.27%	1,099
37 to 48	4,721,310	1.72%	1,125
49 to 60	5,359,642	1.95%	1,026
61 to 72	7,684,387	2.80%	1,220
73 to 84	8,270,659	3.02%	1,215
85 to 96	11,381,214	4.15%	1,271
97 to 108	13,430,655	4.90%	1,406
109 to 120	20,133,209	7.34%	2,046
121 to 132	17,047,138	6.22%	1,249
133 to 144	16,641,545	6.07%	1,164
145 to 156	15,488,178	5.65%	1,081
157 to 168	19,672,500	7.17%	1,104
169 to 180	14,881,931	5.43%	967
181 to 192	13,124,666	4.79%	897
193 to 220	31,503,758	11.49%	2,066
221 to 260	23,130,173	8.43%	1,600
261 to 300	23,138,413	8.44%	1,154
Over 300	22,298,883	8.13%	984
TOTALS	274,247,762	100.00%	24,558

States	Current Balance	% Total Balance	# Loans
Alabama	1,459,582	0.53%	138
Alaska	306,311	0.11%	25
Arizona	3,825,260	1.39%	292
Arkansas	758,641	0.28%	93
California	123,906,244	45.18%	10,513
Colorado	3,261,582	1.19%	270
Connecticut	480,613	0.18%	45
Delaware	204,399	0.07%	16
District of Columbia	184,601	0.07%	13
Florida	9,307,161	3.39%	610
Georgia	4,091,166	1.49%	348
Hawaii	2,238,525	0.82%	149
Idaho	1,070,187	0.39%	75
Illinois	2,847,330	1.04%	203
Indiana	1,633,824	0.60%	121
Iowa	368,701	0.13%	43
Kansas	1,557,334	0.57%	100
Kentucky	964,216	0.35%	74
Louisiana	1,480,112	0.54%	118
Maine	1,120,975	0.41%	219
Maryland	1,122,663	0.41%	106
Massachusetts	1,368,603	0.50%	137
Michigan	1,605,679	0.59%	90
Minnesota	1,385,080	0.51%	125
Mississippi	823,593	0.30%	50
Missouri	942,227	0.34%	96
Montana	551,466	0.20%	37
Nebraska	234,210	0.09%	20
Nevada	2,674,466	0.98%	236
New Hampshire	440,035	0.16%	45
New Jersey	1,286,891	0.47%	123
New Mexico	1,521,775	0.55%	111
New York	5,898,872	2.15%	574
North Carolina	2,644,616	0.96%	202
North Dakota	150,787	0.05%	44
Ohio	1,871,292	0.68%	106
Oklahoma	1,433,454	0.52%	107
Oregon	4,066,534	1.48%	304
Pennsylvania	1,880,057	0.69%	119
Puerto Rico	440,012	0.16%	20

North Texas Higher Education Authority, Inc.

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

Quarterly Report

Loan Characteristics as of 06/30/2024

Rhode Island	271,712	0.10%	20
South Carolina	2,198,901	0.80%	129
South Dakota	94,573	0.03%	17
Tennessee	3,181,493	1.16%	425
Texas	63,914,653	23.31%	6,917
Utah	1,008,851	0.37%	101
Vermont	254,526	0.09%	24
Virginia	2,903,822	1.06%	203
Washington	4,389,466	1.60%	355
West Virginia	218,018	0.08%	34
Wisconsin	847,448	0.31%	71
Wyoming	181,770	0.07%	16
American Samoa	0	0.00%	0
Guam	10,434	0.00%	4
Virgin Islands	20,894	0.01%	1
Armed Forces	56,560	0.02%	12
Armed Forces Pacific	30,385	0.01%	5
Quebec	32,361	0.01%	2
Foreign Country	341,071	0.12%	19
Unknown	881,747	0.32%	86
TOTALS	274,247,762	100.00%	24,558

Rehab	Current Balance	% Total Balance	# Loans
Non-Rehab	272,346,896	99.31%	24,364
Rehab	1,900,866	0.69%	194
TOTALS	274,247,762	100.00%	24,558

Seasoning Months	Current Balance	% Total Balance	# Loans
Not in Repayment	41,747,833	15.22%	3,321
0 to 12 months	16,250	0.01%	5
13 to 24 months	26,062	0.01%	4
25 to 36 months	0	0.00%	0
37 to 48 months	18,718	0.01%	6
49 to 60 months	16,851	0.01%	4
61 to 72 months	129,158	0.05%	23
73 to 84 months	170,965	0.06%	22
85 to 96 months	412,319	0.15%	68
97 to 108 months	245,935	0.09%	60
109 to 120 months	534,340	0.19%	116
More than 120 months	230,929,331	84.20%	20,929
TOTALS	274,247,762	100.00%	24,558