

North Texas Higher Education Authority, Inc.
ADJUSTABLE RATE TAXABLE STUDENT LOAN-BACKED NOTES, SERIES 2023-1
Quarterly Report
Loan Characteristics as of 09/30/2024

Portfolio Summary

Total Current Balance	261,628,031
Total Accrued Interest	13,675,692
Accrued Interest to be Capitalized	2,279,132
Accrued Interest Not to be Capitalized	11,396,560
Total Nr Loans	23,317
Avg Balance per Loan	11,220
Total Nr Accounts	10,679
Avg Balance per Borrower	24,499
Wtd Avg Remaining Term	173.94
Wtd Avg Interim Months	1.78
Wtd Avg Seasoning (Repay)	225.56
Wtd Avg Gross Borrower Rate	5.984%
Wtd Avg Net Borrower Rate	5.782%
Wtd Avg Incentives	0.202%
% Fixed Rate Loans	91.40%
% Variable Rate Loans	8.60%
Wtd Avg Borrower Fixed Rate	5.599%
Wtd Avg Borrower Variable Rate Margin	2.442%
Wtd Avg SAP Margin	2.562%
% Floor Income Loans	43.40%
% Floor Income Fixed Rate Loans	38.44%
% PFH Loans	16.98%
% Rehab Loans	0.65%
Wtd Avg Floor Income Fixed Rate	4.834%
Cumulative Claim Principal	\$14,781,213.67
Cumulative Rejects Principal	\$0.00
Cumulative Rejects Principal (% Cumulative Claim Principal)	0.00%

Loan Program

	Current Balance	% Total Balance	# Loans
Stafford Unsubsidized	34,278,279	13.10%	4,950
Stafford Subsidized	28,598,869	10.93%	7,124
Consolidation Unsubsidized	113,771,994	43.49%	5,452
Consolidation Subsidized	77,491,001	29.62%	5,456
PLUS Unsubsidized	7,245,076	2.77%	313
SLS Unsubsidized	242,812	0.09%	22
TOTALS	261,628,031	100.00%	23,317

School Type

	Current Balance	% Total Balance	# Loans
2-Year	8,810,320	3.37%	1,899
4-Year +	52,209,522	19.96%	8,958
Vocational/Proprietary	8,022,700	3.07%	1,370
Other/Consolidation/Unknown	192,585,490	73.61%	11,090
TOTALS	261,628,031	100.00%	23,317

Interest Rate Type

	Current Balance	% Total Balance	# Loans
Fixed Rate	239,137,804	91.40%	17,984
Variable Rate	22,490,227	8.60%	5,333
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Borrower Interest Rate	Current Balance	% Total Balance	# Loans
1.99% or less	8,331,666	3.18%	822
2 to 2.49	4,093,958	1.56%	426
2.5 to 2.99	15,096,784	5.77%	1,343
3 to 3.49	16,211,307	6.20%	1,117
3.5 to 3.99	15,516,003	5.93%	1,083
4 to 4.49	13,405,815	5.12%	792
4.5 to 4.99	21,015,615	8.03%	1,438
5 to 5.49	13,622,047	5.21%	940
5.5 to 5.99	12,721,863	4.86%	1,369
6 to 6.49	11,443,052	4.37%	798
6.5 to 6.99	52,858,545	20.20%	6,321
7 to 7.49	18,602,245	7.11%	1,246
7.5 to 7.99	22,832,095	8.73%	3,978
8 to 8.49	21,155,499	8.09%	1,162
8.5 to 8.99	5,565,108	2.13%	337
9.00% or greater	9,156,430	3.50%	145
TOTALS	261,628,031	100.00%	23,317

Loan Status	Current Balance	% Total Balance	# Loans
School	168,913	0.06%	28
Grace	3,500	0.00%	1
Deferment	10,642,056	4.07%	1,104
Forbearance	28,356,457	10.84%	1,819
Repayment	219,098,186	83.74%	20,102
Claim	3,358,919	1.28%	263
TOTALS	261,628,031	100.00%	23,317

Floor Income	Current Balance	% Total Balance	# Loans
Floor	113,550,418	43.40%	11,016
Non-Floor	148,077,613	56.60%	12,301
TOTALS	261,628,031	100.00%	23,317

Floor Income - Fixed Rate Loans Only	Current Balance	% Total Balance	# Loans
Floor	91,924,762	38.44%	5,902
Non-Floor	147,213,043	61.56%	12,082
TOTALS	239,137,804	100.00%	17,984

Income Based Repayment (IBR)	Current Balance	% Total Balance	# Loans
Non-PFH	217,213,367	83.02%	20,495
PFH	44,414,664	16.98%	2,822
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Current Loan Balance	Current Balance	% Total Balance	# Loans
\$2,000.00 or less	5,221,619	2.00%	5,129
\$2,000.01 to \$4,000.00	12,632,678	4.83%	4,274
\$4,000.01 to \$6,000.00	15,457,134	5.91%	3,132
\$6,000.01 to \$8,000.00	15,044,398	5.75%	2,159
\$8,000.01 to \$10,000.00	22,784,792	8.71%	2,062
\$10,000.01 to \$15,000.00	25,615,822	9.79%	1,803
\$15,000.01 to \$20,000.00	20,760,896	7.94%	1,062
\$20,000.01 to \$25,000.00	16,788,605	6.42%	685
\$25,000.01 to \$30,000.00	19,559,800	7.48%	617
\$30,000.01 to \$40,000.00	18,537,110	7.09%	489
\$40,000.01 to \$50,000.00	15,026,428	5.74%	307
\$50,000.01 to \$60,000.00	12,676,291	4.85%	215
\$60,000.01 to \$70,000.00	7,413,726	2.83%	109
\$70,000.01 to \$80,000.00	11,514,086	4.40%	952
\$80,000.01 or more	42,594,645	16.28%	322
TOTALS	261,628,031	100.00%	23,317

Guarantee Percent	Current Balance	% Total Balance	# Loans
97	138,939,244	53.11%	11,585
98	120,874,426	46.20%	11,531
100	1,814,361	0.69%	201
TOTALS	261,628,031	100.00%	23,317

Delinquency	Current Balance	% Total Balance	# Loans
Not in Repayment	42,529,845	16.26%	3,215
0-30 days	192,403,783	73.54%	18,088
31-60 days	8,390,683	3.21%	557
61-90 days	4,975,451	1.90%	308
91-120 days	3,861,164	1.48%	319
121 and Greater	9,467,105	3.62%	830
TOTALS	261,628,031	100.00%	23,317

Servicer	Current Balance	% Total Balance	# Loans
Aspire	0	0.00%	0
HESC	71,334,597	27.27%	7,819
Navient	123,492,631	47.20%	10,269
Nelnet	66,800,803	25.53%	5,229
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Remaining Term	Current Balance	% Total Balance	# Loans
0 to 24	2,824,921	1.08%	1,715
25 to 36	3,311,961	1.27%	1,024
37 to 48	4,731,883	1.81%	1,067
49 to 60	5,076,596	1.94%	994
61 to 72	7,084,927	2.71%	1,187
73 to 84	8,614,042	3.29%	1,233
85 to 96	11,137,441	4.26%	1,238
97 to 108	12,797,552	4.89%	1,394
109 to 120	17,141,788	6.55%	1,757
121 to 132	16,889,126	6.46%	1,202
133 to 144	15,042,294	5.75%	1,050
145 to 156	14,373,686	5.49%	1,014
157 to 168	17,797,131	6.80%	972
169 to 180	14,443,171	5.52%	932
181 to 192	12,844,903	4.91%	822
193 to 220	29,358,307	11.22%	1,976
221 to 260	22,802,789	8.72%	1,533
261 to 300	19,281,079	7.37%	1,020
Over 300	26,074,436	9.97%	1,187
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States	Current Balance	% Total Balance	# Loans
Alabama	1,383,254	0.53%	134
Alaska	300,764	0.11%	22
Arizona	3,780,274	1.44%	275
Arkansas	676,698	0.26%	85
California	117,149,182	44.78%	9,994
Colorado	3,360,638	1.28%	269
Connecticut	341,117	0.13%	39
Delaware	199,301	0.08%	13
District of Columbia	181,273	0.07%	13
Florida	8,960,642	3.42%	574
Georgia	3,923,565	1.50%	324
Hawaii	2,019,940	0.77%	142
Idaho	1,072,056	0.41%	77
Illinois	2,649,557	1.01%	183
Indiana	1,577,502	0.60%	114
Iowa	362,830	0.14%	43
Kansas	1,525,023	0.58%	92
Kentucky	931,433	0.36%	74
Louisiana	1,489,192	0.57%	115
Maine	956,186	0.37%	188
Maryland	1,100,236	0.42%	102
Massachusetts	1,325,438	0.51%	128
Michigan	1,352,198	0.52%	82
Minnesota	1,400,741	0.54%	139
Mississippi	888,531	0.34%	48
Missouri	938,430	0.36%	95
Montana	567,358	0.22%	37
Nebraska	162,415	0.06%	17
Nevada	2,718,659	1.04%	252
New Hampshire	427,037	0.16%	44
New Jersey	1,155,178	0.44%	117
New Mexico	1,392,780	0.53%	107
New York	5,500,355	2.10%	553
North Carolina	2,543,270	0.97%	189
North Dakota	84,429	0.03%	24
Ohio	1,887,881	0.72%	104
Oklahoma	1,391,550	0.53%	109
Oregon	3,721,971	1.42%	277
Pennsylvania	1,803,902	0.69%	117
Puerto Rico	436,428	0.17%	21

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Rhode Island	267,755	0.10%	19
South Carolina	2,147,726	0.82%	125
South Dakota	101,357	0.04%	16
Tennessee	3,096,543	1.18%	408
Texas	61,619,615	23.55%	6,542
Utah	912,971	0.35%	93
Vermont	253,290	0.10%	22
Virginia	2,835,059	1.08%	197
Washington	4,271,695	1.63%	334
West Virginia	185,316	0.07%	33
Wisconsin	834,271	0.32%	69
Wyoming	209,323	0.08%	16
American Samoa	0	0.00%	0
Guam	10,434	0.00%	4
Virgin Islands	18,025	0.01%	1
Armed Forces	38,897	0.01%	10
Armed Forces Pacific	29,551	0.01%	5
Quebec	31,776	0.01%	2
Foreign Country	335,657	0.13%	18
Unknown	789,557	0.30%	71
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Rehab	Current Balance	% Total Balance	# Loans
Non-Rehab	259,938,022	99.35%	23,139
Rehab	1,690,010	0.65%	178
TOTALS	261,628,031	100.00%	23,317

Seasoning Months	Current Balance	% Total Balance	# Loans
Not in Repayment	42,529,845	16.26%	3,215
0 to 12 months	16,648	0.01%	5
13 to 24 months	0	0.00%	0
25 to 36 months	0	0.00%	0
37 to 48 months	17,502	0.01%	4
49 to 60 months	10,709	0.00%	4
61 to 72 months	119,510	0.05%	20
73 to 84 months	157,037	0.06%	20
85 to 96 months	230,167	0.09%	53
97 to 108 months	154,014	0.06%	46
109 to 120 months	515,473	0.20%	106
More than 120 months	217,877,126	83.28%	19,844
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