

**North Carolina State Education Assistance Authority
1995 General Resolution
Student Loan Portfolio Report
Report as of 6/30/2007**

General Information	Amount	Loan Type Distribution	Principal Balance	% of Balance	Number of Loans	% of Loans
Total Outstanding Principal Balance	\$2,270,979,703.14	Subsidized Stafford	\$632,823,943.21	27.87%	220,174	47.32%
Number of Loans	465,277	Unsubsidized Stafford	570,212,794.56	25.11%	175,234	37.66%
Average Principal Balance Per Loan	\$4,880.91	SLS	17,378.64	0.00%	10	0.00%
Number of Borrowers	190,038	PLUS-Parent	144,249,851.63	6.35%	26,461	5.69%
Average Principal Balance Per Borrower	\$11,950.13	PLUS-Graduate/Professional Student	11,469,833.22	0.51%	947	0.20%
Average Principal Balance Per Borrower - Consolidation Loans	\$21,594.76	Consolidation	912,205,901.88	40.16%	42,451	9.13%
Average Principal Balance Per Borrower - Non-Consolidation Loans	\$8,766.84	TOTAL	\$2,270,979,703.14	100.00%	465,277	100.00%
Portfolio Activity Summary		Loan Status Distribution				
Opening Balance 4/01/07	\$2,291,760,373.60	In school	\$583,559,238.54	25.70%	170,242	36.59%
plus - Loans purchased/sold	0.00	Grace / Interim	154,054,619.68	6.78%	40,671	8.74%
plus - Principal disbursed	55,887,733.45	In repayment	1,104,488,414.68	48.63%	178,090	38.28%
plus - Capitalization	7,241,492.94	Deferment	241,960,435.54	10.65%	40,597	8.73%
plus - Loans repurchased from guarantors	526,461.89	Forbearance	184,153,873.14	8.11%	34,721	7.46%
plus - Loans rehabilitated	0.00	Default/Claim	2,763,121.56	0.13%	956	0.20%
plus - Reversal of bad debt write offs	0.00	TOTAL	\$2,270,979,703.14	100.00%	465,277	100.00%
less - Principal received from borrowers	29,977,010.96	School Type Distribution				
less - Principal received from schools	1,097,283.13	4-year	\$2,106,633,672.67	92.76%	407,577	87.60%
less - Principal received from consolidation prepayments	46,183,624.15	2-year	93,274,239.49	4.11%	36,386	7.82%
less - Principal received from guarantors	4,738,578.40	Proprietary	56,813,413.99	2.50%	20,641	4.44%
less - Principal written off (bad debt)	0.00	Out of Country/Unknown	14,258,376.99	0.63%	673	0.14%
less - Principal written off (small balances)	6,928.01	TOTAL	\$2,270,979,703.14	100.00%	465,277	100.00%
less - Principal written off (risk sharing)	71,867.96	Delinquency Data (Loans in Repayment Only)*				
less - Borrower Benefit Prepayments	12,057.39	Current	\$913,785,370.22	82.73%	135,865	76.29%
less - Loans canceled (unconsummated)	2,349,008.74	1 - 30 days	85,615,203.15	7.75%	15,578	8.75%
Ending Balance 6/30/07	\$2,270,979,703.14	31 - 60 days	35,527,772.26	3.22%	7,877	4.42%
		61 - 90 days	22,054,465.69	2.00%	5,738	3.22%
		91 - 180 days	31,178,559.11	2.82%	8,270	4.64%
		181 - 270 days	15,006,828.40	1.36%	4,352	2.44%
		>270 days	1,320,215.85	0.12%	410	0.24%
		TOTAL	\$1,104,488,414.68	100.00%	178,090	100.00%

*Delinquency data is now being reported for loans in repayment only whereas reports dated 9/30/99 and earlier included data on all loans.