

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
April 30, 2009

Number of borrowers		122,343
Number of loans		307,648
Portfolio principal balance	\$	1,371,543,067.31
Average borrower indebtedness	\$	11,210.64
Weighted Avg. borrower interest rate		4.78%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	118,148	233,456	\$ 1,027,810,012.41	74.94%
Qualified	13,319	23,336	\$ 149,164,194.40	10.88%
Disqualified	25,814	50,308	\$ 191,796,784.60	13.98%
Not Eligible	301	548	\$ 2,772,075.90	0.20%
ACH BENEFIT				
Participating	32,783	60,887	\$ 420,355,945.40	21.32%
Nonparticipating	120,972	246,761	\$ 951,187,121.91	78.68%
SCHOOL TYPE				
2 Year Schools		29,258	\$ 77,290,954.56	5.64%
4 Year Schools		218,697	\$ 1,040,356,423.98	75.86%
Proprietary Schools		38,562	\$ 120,781,651.94	8.80%
Graduate Schools		16,766	\$ 101,510,067.88	7.40%
Other		4,365	\$ 31,603,968.95	2.30%
SERVICER				
Nelnet		70,419	\$ 366,790,172.19	26.74%
In-House		237,229	\$ 1,004,752,895.12	73.26%
LOAN TYPE				
Stafford-Subsidized	118,992	172,223	\$ 452,707,771.57	33.01%
Stafford-Unsubsidized	58,240	79,273	\$ 236,019,373.01	17.21%
PLUS	3,643	3,983	\$ 19,611,071.52	1.43%
Consolidation-Subsidized	29,636	30,296	\$ 377,610,033.01	27.53%
Consolidation-Unsubsidized	21,858	21,873	\$ 285,594,818.20	20.82%
STATUS				
In-School	21,989	43,020	\$ 128,472,411.04	9.37%
Grace	6,303	12,888	\$ 38,990,872.53	2.84%
Repayment	87,636	170,693	\$ 833,858,035.29	60.80%
Forbearance	8,018	18,486	\$ 106,704,604.44	7.78%
Deferment	29,658	61,412	\$ 259,405,434.98	18.91%
Claims Processing	502	1,149	\$ 4,111,709.03	0.30%
DEFAULT CLAIMS PAID			\$ 1,720,695.43	0.13%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	141,768	282,143	\$ 1,239,752,674.83	91.16%
T-Bill	13,755	25,505	\$ 131,790,392.48	8.84%
CONSOLIDATION REBATE FEE			\$ 579,067.41	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	56,668	89,789	\$ 297,242,609.89	21.67%
Consolidations - Fixed Rate	31,207	51,181	\$ 650,693,188.65	47.44%
All Loan Types - Variable	58,329	166,678	\$ 423,607,268.77	30.89%
DELINQUENCY				
31 To 60 Days	2,413	5,010	\$ 19,192,449.73	1.40%
61 To 90 Days	1,342	2,815	\$ 10,708,153.38	0.78%
91 To 120 Days	914	1,992	\$ 7,984,286.84	0.58%
121 To 270 Days	2,954	6,361	\$ 22,898,582.31	1.67%
Over 270 Days	551	1,225	\$ 4,281,954.64	0.31%
Claims Processing	502	1,149	\$ 4,111,709.03	0.30%
Total Delinquency	8,676	18,552	\$ 69,177,135.93	7.32%

* Number of borrowers in total is overstated due to borrowers with more than one loan each fitting into multiple criteria .