

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
August 31, 2010

Number of borrowers		48,114
Number of loans		96,206
Portfolio principal balance	\$	754,400,371.46
Average borrower indebtedness	\$	15,679.44
Weighted Avg. borrower interest rate		3.21%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	22,358	43,058	\$ 313,525,569.09	41.56%
Qualified	15,727	26,590	\$ 255,588,980.39	33.88%
Disqualified	13,634	26,220	\$ 183,493,641.00	24.32%
Not Eligible	188	338	\$ 1,792,180.98	0.24%
ACH BENEFIT				
Participating	18,300	31,613	\$ 334,785,396.21	35.64%
Nonparticipating	33,041	64,593	\$ 419,614,975.25	64.36%
SCHOOL TYPE				
2 Year Schools		7,008	\$ 26,085,140.75	3.46%
4 Year Schools		81,044	\$ 640,773,500.27	84.94%
Proprietary Schools		4,538	\$ 14,394,147.40	1.90%
Graduate Schools		1,435	\$ 6,459,139.87	0.86%
Other		2,181	\$ 66,688,443.17	8.84%
SERVICER				
Nelnet		39,686	\$ 263,143,692.38	34.88%
In-House		56,520	\$ 491,256,679.08	65.12%
LOAN TYPE				
Stafford-Subsidized	20,352	33,027	\$ 70,404,916.01	9.33%
Stafford-Unsubsidized	9,151	13,174	\$ 35,601,059.59	4.72%
PLUS	486	508	\$ 1,655,093.19	0.22%
Consolidation-Subsidized	27,184	27,435	\$ 347,765,841.48	46.10%
Consolidation-Unsubsidized	21,718	22,062	\$ 298,973,461.19	39.63%
STATUS				
In-School	482	1,094	\$ 2,957,380.45	0.39%
Grace	232	547	\$ 1,479,479.47	0.20%
Repayment	38,056	69,745	\$ 580,577,402.96	76.96%
Forbearance	3,713	7,620	\$ 66,586,696.58	8.83%
Deferment	8,465	16,234	\$ 98,997,440.33	13.12%
Claims Processing	426	966	\$ 3,801,971.67	0.50%
DEFAULT CLAIMS PAID			\$ 1,594,054.42	0.21%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	43,996	80,613	\$ 667,905,765.58	84.23%
T-Bill	8,236	15,593	\$ 86,494,605.88	15.77%
CONSOLIDATION REBATE FEE			\$ 565,876.50	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,464	2,757	\$ 8,145,159.70	1.08%
Consolidations - Fixed Rate	29,230	48,686	\$ 636,108,397.98	84.32%
All Loan Types - Variable	10,005	44,763	\$ 110,146,813.78	14.60%
DELINQUENCY				
31 To 60 Days	1,161	2,274	\$ 15,117,349.72	2.00%
61 To 90 Days	745	1,554	\$ 9,982,935.10	1.32%
91 To 120 Days	576	1,146	\$ 7,244,483.17	0.96%
121 To 270 Days	1,604	3,423	\$ 19,037,279.08	2.52%
Over 270 Days	599	1,407	\$ 5,300,227.64	0.70%
Claims Processing	426	966	\$ 3,801,971.67	0.50%
Total Delinquency	5,111	10,770	\$ 60,484,246.38	9.29%

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