

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
December 31, 2009

Number of borrowers	127,232
Number of loans	332,513
Portfolio principal balance	\$ 1,496,324,410.73
Average borrower indebtedness	\$ 11,760.60
Weighted Avg. borrower interest rate	4.24%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	124,469	246,919	\$ 1,062,656,941.80	71.01%
Qualified	16,704	29,320	\$ 212,467,013.49	14.20%
Disqualified	28,765	55,862	\$ 219,016,173.22	14.64%
Not Eligible	228	412	\$ 2,184,282.22	0.15%
ACH BENEFIT				
Participating	34,412	64,423	\$ 448,523,605.57	20.82%
Nonparticipating	130,871	268,090	\$ 1,047,800,805.16	79.18%
SCHOOL TYPE				
2 Year Schools		29,324	\$ 74,421,084.69	4.97%
4 Year Schools		242,533	\$ 1,147,699,843.15	76.71%
Proprietary Schools		35,716	\$ 117,363,342.05	7.84%
Graduate Schools		20,795	\$ 132,627,491.88	8.86%
Other		4,145	\$ 24,212,648.96	1.62%
SERVICER				
Nelnet		62,693	\$ 332,890,959.92	22.25%
In-House		269,820	\$ 1,163,433,450.81	77.75%
LOAN TYPE				
Stafford-Subsidized	129,376	186,144	\$ 506,309,458.39	33.84%
Stafford-Unsubsidized	64,687	88,195	\$ 278,992,536.65	18.65%
PLUS	3,896	4,288	\$ 23,259,526.43	1.55%
Consolidation-Subsidized	29,799	30,063	\$ 373,038,296.33	24.93%
Consolidation-Unsubsidized	23,446	23,823	\$ 314,724,592.93	21.03%
STATUS				
In-School	22,905	43,298	\$ 135,670,775.00	9.07%
Grace	4,992	10,128	\$ 31,622,230.13	2.11%
Repayment	96,242	189,963	\$ 936,231,299.51	62.57%
Forbearance	10,534	24,401	\$ 133,484,230.04	8.92%
Deferment	30,641	63,395	\$ 254,394,070.44	17.00%
Claims Processing	586	1,328	\$ 4,921,805.61	0.33%
DEFAULT CLAIMS PAID			\$ 1,930,148.49	0.13%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	156,455	312,593	\$ 1,395,953,799.45	93.74%
T-Bill	10,446	19,920	\$ 100,370,611.28	6.26%
CONSOLIDATION REBATE FEE			\$ 600,816.73	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	73,224	120,357	\$ 417,987,300.76	27.93%
Consolidations - Fixed Rate	32,191	52,974	\$ 676,081,794.59	45.18%
All Loan Types - Variable	56,813	159,182	\$ 402,255,315.38	26.88%
DELINQUENCY				
31 To 60 Days	3,656	7,819	\$ 30,284,566.25	2.02%
61 To 90 Days	1,757	3,642	\$ 14,951,226.42	1.00%
91 To 120 Days	1,179	2,513	\$ 10,257,153.67	0.69%
121 To 270 Days	3,582	7,802	\$ 30,149,615.23	2.01%
Over 270 Days	696	1,526	\$ 5,019,484.74	0.34%
Claims Processing	586	1,328	\$ 4,921,805.61	0.33%
Total Delinquency	11,456	24,630	\$ 95,583,851.92	8.89%

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