

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

Number of borrowers	58,294
Number of loans	115,604
Portfolio principal balance	\$ 924,074,624.98
Average borrower indebtedness	\$ 15,851.97
Weighted Avg. borrower interest rate	3.11%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	25,168	48,192	\$ 358,483,300.03	38.80%
Qualified	21,533	36,453	\$ 339,532,240.23	36.74%
Disqualified	16,141	30,513	\$ 223,941,905.92	24.23%
Not Eligible	234	446	\$ 2,117,178.80	0.23%
ACH BENEFIT				
Participating	23,744	40,951	\$ 422,950,235.06	38.05%
Nonparticipating	38,658	74,653	\$ 501,124,389.92	61.95%
SCHOOL TYPE				
2 Year Schools		8,121	\$ 30,014,601.54	3.25%
4 Year Schools		98,240	\$ 796,590,564.47	86.20%
Proprietary Schools		5,176	\$ 15,992,707.94	1.73%
Graduate Schools		1,569	\$ 6,809,448.82	0.74%
Other		2,498	\$ 74,667,302.21	8.08%
SERVICER				
Nelnet		48,768	\$ 335,375,033.86	36.29%
In-House		66,836	\$ 588,699,591.12	63.71%
LOAN TYPE				
Stafford-Subsidized	22,850	37,274	\$ 76,135,459.59	8.24%
Stafford-Unsubsidized	10,162	14,506	\$ 37,762,668.82	4.09%
PLUS	517	540	\$ 1,578,799.78	0.17%
Consolidation-Subsidized	34,954	35,282	\$ 433,853,956.19	46.95%
Consolidation-Unsubsidized	27,636	28,002	\$ 374,743,740.60	40.55%
STATUS				
In-School	565	1,267	\$ 3,480,263.06	0.38%
Grace	206	512	\$ 1,506,574.02	0.16%
Repayment	47,439	86,287	\$ 715,612,288.32	77.44%
Forbearance	4,169	8,520	\$ 83,425,889.57	9.03%
Deferment	9,870	18,615	\$ 117,934,751.21	12.76%
Claims Processing	189	403	\$ 2,114,858.80	0.23%
DEFAULT CLAIMS PAID			\$ 1,757,275.23	0.19%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	53,737	97,224	\$ 827,438,057.21	84.63%
T-Bill	9,759	18,380	\$ 96,636,567.77	15.37%
CONSOLIDATION REBATE FEE			\$ 548,300.66	0.08%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,554	2,963	\$ 8,948,605.15	0.97%
Consolidations - Fixed Rate	37,539	62,425	\$ 797,497,378.67	86.30%
All Loan Types - Variable	11,103	50,216	\$ 117,628,641.16	12.73%
DELINQUENCY				
31 To 60 Days	1,803	3,688	\$ 24,124,957.58	2.61%
61 To 90 Days	857	1,719	\$ 11,413,706.31	1.24%
91 To 120 Days	582	1,182	\$ 7,401,337.61	0.80%
121 To 270 Days	1,621	3,262	\$ 20,717,105.73	2.24%
Over 270 Days	252	532	\$ 2,923,208.49	0.32%
Claims Processing	189	403	\$ 2,114,858.80	0.23%
Total Delinquency	5,304	10,786	\$ 68,695,174.52	8.57%

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