

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 1993 Trust Estate**  
**February 28, 2009**

Number of borrowers		132,795
Number of loans		333,211
Portfolio principal balance	\$	1,470,033,563.09
Average borrower indebtedness	\$	11,069.95
Weighted Avg. borrower interest rate		4.92%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	133,904	258,069	\$ 1,124,476,362.18	76.50%
Qualified	12,999	22,797	\$ 145,343,578.92	9.89%
Disqualified	26,619	51,772	\$ 197,314,476.47	13.42%
Not Eligible	314	573	\$ 2,899,145.52	0.20%
<b>ACH BENEFIT</b>				
Participating	32,413	59,807	\$ 419,470,383.80	19.08%
Nonparticipating	137,492	273,404	\$ 1,050,563,179.29	80.92%
<b>SCHOOL TYPE</b>				
2 Year Schools		31,261	\$ 82,933,391.20	5.64%
4 Year Schools		231,499	\$ 1,088,556,882.73	74.04%
Proprietary Schools		46,904	\$ 145,879,549.38	9.92%
Graduate Schools		18,823	\$ 118,845,366.64	8.08%
Other		4,724	\$ 33,818,373.14	2.30%
<b>SERVICER</b>				
Nelnet		72,248	\$ 374,994,412.70	25.51%
In-House		260,963	\$ 1,095,039,150.39	74.49%
<b>LOAN TYPE</b>				
Stafford-Subsidized	132,320	186,286	\$ 497,843,057.86	33.86%
Stafford-Unsubsidized	67,268	89,245	\$ 272,352,366.41	18.53%
PLUS	4,665	5,079	\$ 29,417,390.75	2.00%
Consolidation-Subsidized	29,900	30,568	\$ 382,210,180.06	26.00%
Consolidation-Unsubsidized	22,017	22,033	\$ 288,210,568.01	19.61%
<b>STATUS</b>				
In-School	34,733	63,143	\$ 200,391,420.24	13.63%
Grace	7,853	15,596	\$ 44,641,983.59	3.04%
Repayment	90,077	175,097	\$ 857,477,842.33	58.33%
Forbearance	7,635	17,496	\$ 102,420,448.38	6.97%
Deferment	29,580	60,486	\$ 259,667,277.59	17.66%
Claims Processing	629	1,393	\$ 5,434,590.96	0.37%
<b>DEFAULT CLAIMS PAID</b>			\$ 1,890,495.36	0.13%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	157,455	306,993	\$ 1,335,494,017.21	91.76%
T-Bill	14,136	26,218	\$ 134,539,545.88	8.24%
<b>CONSOLIDATION REBATE FEE</b>			\$ 585,375.97	0.04%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	71,114	111,858	\$ 379,396,536.56	25.81%
Consolidations - Fixed Rate	31,492	51,594	\$ 657,541,621.68	44.73%
All Loan Types - Variable	59,267	169,759	\$ 433,095,404.85	29.46%
<b>DELINQUENCY</b>				
31 To 60 Days	3,788	4,644	\$ 22,058,390.54	1.50%
61 To 90 Days	1,947	4,190	\$ 16,637,293.76	1.13%
91 To 120 Days	1,097	2,138	\$ 9,808,730.72	0.67%
121 To 270 Days	3,088	4,820	\$ 23,073,348.50	1.57%
Over 270 Days	602	517	\$ 3,879,167.55	0.26%
Claims Processing	629	1,393	\$ 5,434,590.96	0.37%
Total Delinquency	11,151	17,702	\$ 80,891,522.03	8.38%

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