

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

Number of borrowers		131,678
Number of loans		329,576
Portfolio principal balance	\$	1,440,032,146.50
Average borrower indebtedness	\$	10,936.01
Weighted Avg. borrower interest rate		4.94%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	132,646	255,924	\$ 1,105,970,612.05	76.80%
Qualified	12,254	21,576	\$ 137,477,205.17	9.55%
Disqualified	26,514	51,489	\$ 193,837,395.72	13.46%
Not Eligible	309	587	\$ 2,746,933.56	0.19%
<b>ACH BENEFIT</b>				
Participating	31,411	57,940	\$ 403,615,304.75	18.71%
Nonparticipating	136,436	271,636	\$ 1,036,416,841.75	81.29%
<b>SCHOOL TYPE</b>				
2 Year Schools		30,750	\$ 81,122,143.03	5.63%
4 Year Schools		229,411	\$ 1,065,946,838.58	74.03%
Proprietary Schools		45,919	\$ 141,165,240.95	9.80%
Graduate Schools		18,844	\$ 118,869,252.46	8.25%
Other		4,652	\$ 32,928,671.48	2.29%
<b>SERVICER</b>				
Nelnet		71,907	\$ 370,089,165.69	25.70%
In-House		257,669	\$ 1,069,942,980.81	74.30%
<b>LOAN TYPE</b>				
Stafford-Subsidized	131,361	185,021	\$ 495,668,292.63	34.42%
Stafford-Unsubsidized	66,654	88,473	\$ 268,954,547.06	18.68%
PLUS	4,521	4,922	\$ 29,104,019.22	2.02%
Consolidation-Subsidized	29,123	29,802	\$ 370,970,868.32	25.76%
Consolidation-Unsubsidized	21,341	21,358	\$ 275,334,419.27	19.12%
<b>STATUS</b>				
In-School	37,644	68,510	\$ 214,004,755.75	14.86%
Grace	7,236	15,239	\$ 47,814,329.72	3.32%
Repayment	87,117	169,226	\$ 824,285,495.59	57.24%
Forbearance	7,130	16,670	\$ 97,942,600.20	6.80%
Deferment	28,681	58,583	\$ 250,983,737.28	17.43%
Claims Processing	650	1,348	\$ 5,001,227.96	0.35%
<b>DEFAULT CLAIMS PAID</b>			\$ 1,355,531.06	0.09%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	154,923	302,218	\$ 1,302,826,236.11	91.34%
T-Bill	14,694	27,358	\$ 137,205,910.39	8.66%
<b>CONSOLIDATION REBATE FEE</b>			\$ 564,187.57	0.04%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	70,793	111,173	\$ 376,000,731.50	26.11%
Consolidations - Fixed Rate	30,642	50,146	\$ 633,343,183.41	43.98%
All Loan Types - Variable	58,486	168,257	\$ 430,688,231.59	29.91%
<b>DELINQUENCY</b>				
31 To 60 Days	3,788	7,957	\$ 28,488,192.08	1.98%
61 To 90 Days	1,947	4,178	\$ 15,147,498.01	1.05%
91 To 120 Days	1,097	2,398	\$ 8,553,869.99	0.59%
121 To 270 Days	3,088	6,652	\$ 24,853,147.71	1.73%
Over 270 Days	602	1,368	\$ 4,826,060.92	0.34%
Claims Processing	650	1,348	\$ 5,001,227.96	0.35%
Total Delinquency	11,172	23,901	\$ 86,869,996.67	9.37%

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