

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

Number of borrowers	126,281
Number of loans	330,197
Portfolio principal balance	\$ 1,484,373,659.80
Average borrower indebtedness	\$ 11,754.53
Weighted Avg. borrower interest rate	4.01%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	122,067	241,681	\$ 1,037,913,702.98	69.92%
Qualified	16,937	29,684	\$ 216,279,417.09	14.57%
Disqualified	30,044	58,431	\$ 228,149,315.03	15.37%
Not Eligible	221	401	\$ 2,031,224.70	0.14%
ACH BENEFIT				
Participating	34,426	64,501	\$ 446,917,087.60	20.98%
Nonparticipating	129,670	265,696	\$ 1,037,456,572.20	79.02%
SCHOOL TYPE				
2 Year Schools		29,239	\$ 74,332,134.00	5.01%
4 Year Schools		241,037	\$ 1,139,099,032.65	76.73%
Proprietary Schools		35,191	\$ 115,490,290.41	7.78%
Graduate Schools		20,606	\$ 131,295,067.55	8.85%
Other		4,124	\$ 24,157,135.19	1.63%
SERVICER				
Nelnet		61,999	\$ 329,457,101.30	22.20%
In-House		268,198	\$ 1,154,916,558.50	77.80%
LOAN TYPE				
Stafford-Subsidized	128,402	184,742	\$ 501,082,239.72	33.76%
Stafford-Unsubsidized	64,223	87,580	\$ 276,909,010.69	18.65%
PLUS	3,850	4,238	\$ 22,991,305.56	1.55%
Consolidation-Subsidized	29,657	29,921	\$ 370,518,506.48	24.96%
Consolidation-Unsubsidized	23,343	23,716	\$ 312,872,597.35	21.08%
STATUS				
In-School	23,219	43,850	\$ 136,936,310.25	9.23%
Grace	4,103	8,447	\$ 27,130,234.15	1.83%
Repayment	94,477	186,771	\$ 924,039,636.67	62.25%
Forbearance	9,657	22,452	\$ 126,374,594.07	8.51%
Deferment	32,623	67,250	\$ 264,945,190.81	17.85%
Claims Processing	623	1,427	\$ 4,947,693.85	0.33%
DEFAULT CLAIMS PAID			\$ 2,803,214.87	0.19%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	155,418	310,605	\$ 1,385,406,270.00	93.80%
T-Bill	10,279	19,592	\$ 98,967,389.80	6.20%
CONSOLIDATION REBATE FEE			\$ 596,884.70	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	72,781	119,628	\$ 415,103,913.42	27.96%
Consolidations - Fixed Rate	32,035	52,736	\$ 671,870,587.11	45.26%
All Loan Types - Variable	56,398	157,833	\$ 397,399,159.27	26.77%
DELINQUENCY				
31 To 60 Days	4,080	8,915	\$ 34,424,479.59	2.32%
61 To 90 Days	2,215	4,898	\$ 18,644,844.46	1.26%
91 To 120 Days	1,198	2,540	\$ 10,057,041.88	0.68%
121 To 270 Days	3,471	7,543	\$ 29,619,640.72	2.00%
Over 270 Days	745	1,661	\$ 6,196,690.34	0.42%
Claims Processing	623	1,427	\$ 4,947,693.85	0.33%
Total Delinquency	12,332	26,984	\$ 103,890,390.84	9.84%

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