

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 1993 Trust Estate**  
**January 31, 2011**

Number of borrowers		57,930
Number of loans		114,847
Portfolio principal balance	\$	917,384,567.45
Average borrower indebtedness	\$	15,836.09
Weighted Avg. borrower interest rate		3.11%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	24,659	47,198	\$ 351,453,941.05	38.32%
Qualified	21,610	36,570	\$ 339,816,529.33	37.04%
Disqualified	16,187	30,650	\$ 224,152,772.05	24.43%
Not Eligible	226	429	\$ 1,961,325.02	0.21%
<b>ACH BENEFIT</b>				
Participating	23,662	40,770	\$ 419,964,012.47	38.16%
Nonparticipating	38,346	74,077	\$ 497,420,554.98	61.84%
<b>SCHOOL TYPE</b>				
2 Year Schools		8,059	\$ 29,692,103.47	3.24%
4 Year Schools		97,630	\$ 791,044,708.03	86.23%
Proprietary Schools		5,111	\$ 15,755,905.48	1.71%
Graduate Schools		1,558	\$ 6,761,561.25	0.74%
Other		2,489	\$ 74,130,289.22	8.08%
<b>SERVICER</b>				
Nelnet		48,364	\$ 332,773,943.03	36.27%
In-House		66,483	\$ 584,610,624.42	63.73%
<b>LOAN TYPE</b>				
Stafford-Subsidized	22,651	36,929	\$ 75,083,101.95	8.18%
Stafford-Unsubsidized	10,083	14,392	\$ 37,377,720.82	4.07%
PLUS	507	529	\$ 1,526,206.08	0.17%
Consolidation-Subsidized	34,795	35,122	\$ 430,790,941.77	46.96%
Consolidation-Unsubsidized	27,511	27,875	\$ 372,606,596.83	40.62%
<b>STATUS</b>				
In-School	569	1,284	\$ 3,524,760.54	0.38%
Grace	188	465	\$ 1,365,034.08	0.15%
Repayment	46,454	84,294	\$ 700,633,229.77	76.38%
Forbearance	4,321	8,876	\$ 87,561,222.79	9.54%
Deferment	10,306	19,520	\$ 121,715,914.17	13.27%
Claims Processing	204	408	\$ 2,584,406.10	0.28%
<b>DEFAULT CLAIMS PAID</b>			\$ 1,338,723.40	0.15%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	53,985	97,588	\$ 832,639,998.21	85.54%
T-Bill	9,123	17,259	\$ 84,744,569.24	14.46%
<b>CONSOLIDATION REBATE FEE</b>			\$ 550,620.93	0.08%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	1,542	2,938	\$ 8,878,201.10	0.97%
Consolidations - Fixed Rate	37,357	62,144	\$ 792,403,404.34	86.37%
All Loan Types - Variable	11,033	49,765	\$ 116,102,962.01	12.66%
<b>DELINQUENCY</b>				
31 To 60 Days	1,561	3,276	\$ 20,060,677.66	2.19%
61 To 90 Days	1,088	2,228	\$ 15,397,259.11	1.68%
91 To 120 Days	567	1,154	\$ 7,345,164.97	0.80%
121 To 270 Days	1,531	3,082	\$ 18,976,019.99	2.07%
Over 270 Days	220	476	\$ 2,741,766.83	0.30%
Claims Processing	204	408	\$ 2,584,406.10	0.28%
Total Delinquency	5,171	10,624	\$ 67,105,294.66	8.49%

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