

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

Number of borrowers		122,294
Number of loans		309,066
Portfolio principal balance	\$	1,375,724,963.74
Average borrower indebtedness	\$	11,249.33
Weighted Avg. borrower interest rate		4.05%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	117,781	232,650	\$ 1,020,618,562.55	74.18%
Qualified	13,911	24,316	\$ 156,077,807.51	11.35%
Disqualified	26,501	51,583	\$ 196,392,518.63	14.28%
Not Eligible	284	517	\$ 2,636,075.05	0.19%
ACH BENEFIT				
Participating	33,081	61,479	\$ 418,505,212.08	21.42%
Nonparticipating	121,394	247,587	\$ 957,219,751.66	78.58%
SCHOOL TYPE				
2 Year Schools		28,558	\$ 72,989,430.41	5.31%
4 Year Schools		219,453	\$ 1,038,621,891.74	75.50%
Proprietary Schools		38,582	\$ 120,295,407.44	8.74%
Graduate Schools		17,976	\$ 110,899,605.75	8.06%
Other		4,497	\$ 32,918,628.40	2.39%
SERVICER				
Nelnet		68,162	\$ 356,360,827.91	25.90%
In-House		240,904	\$ 1,019,364,135.83	74.10%
LOAN TYPE				
Stafford-Subsidized	120,069	173,141	\$ 458,263,858.53	33.32%
Stafford-Unsubsidized	59,071	80,392	\$ 244,659,476.95	17.78%
PLUS	3,579	3,915	\$ 19,438,665.92	1.41%
Consolidation-Subsidized	29,324	29,976	\$ 370,857,879.80	26.96%
Consolidation-Unsubsidized	21,628	21,642	\$ 282,505,082.54	20.53%
STATUS				
In-School	19,077	36,736	\$ 110,767,431.98	8.05%
Grace	7,559	15,708	\$ 54,834,618.68	3.99%
Repayment	89,292	174,051	\$ 845,759,666.59	61.48%
Forbearance	9,011	20,552	\$ 111,157,710.65	8.08%
Deferment	29,504	61,191	\$ 250,158,727.57	18.18%
Claims Processing	380	828	\$ 3,046,808.27	0.22%
DEFAULT CLAIMS PAID			\$ 2,494,378.39	0.18%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	143,137	284,898	\$ 1,253,050,719.57	91.65%
T-Bill	13,047	24,168	\$ 122,674,244.17	8.35%
CONSOLIDATION REBATE FEE			\$ 569,906.90	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	59,678	95,472	\$ 322,984,460.00	23.48%
Consolidations - Fixed Rate	30,849	50,646	\$ 641,137,301.30	46.60%
All Loan Types - Variable	57,308	162,948	\$ 411,603,202.44	29.92%
DELINQUENCY				
31 To 60 Days	2,872	6,044	\$ 24,089,705.11	1.75%
61 To 90 Days	1,828	3,847	\$ 15,347,012.48	1.12%
91 To 120 Days	1,516	3,352	\$ 13,041,909.36	0.95%
121 To 270 Days	3,104	6,841	\$ 24,591,940.10	1.79%
Over 270 Days	482	1,059	\$ 3,607,702.85	0.26%
Claims Processing	380	828	\$ 3,046,808.27	0.22%
Total Delinquency	10,182	21,971	\$ 83,725,078.17	8.72%

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