

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

Number of borrowers		48,631
Number of loans		97,510
Portfolio principal balance	\$	762,127,271.65
Average borrower indebtedness	\$	15,671.63
Weighted Avg. borrower interest rate		3.23%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	22,935	44,183	\$ 322,483,591.35	42.32%
Qualified	15,595	26,352	\$ 254,124,611.22	33.34%
Disqualified	13,799	26,631	\$ 183,704,550.51	24.10%
Not Eligible	190	344	\$ 1,814,518.57	0.24%
ACH BENEFIT				
Participating	18,351	31,736	\$ 335,952,905.87	35.33%
Nonparticipating	33,594	65,774	\$ 426,174,365.78	64.67%
SCHOOL TYPE				
2 Year Schools		7,191	\$ 26,707,519.30	3.50%
4 Year Schools		81,943	\$ 646,784,059.53	84.87%
Proprietary Schools		4,730	\$ 14,972,709.75	1.96%
Graduate Schools		1,458	\$ 6,625,725.51	0.87%
Other		2,188	\$ 67,037,257.56	8.80%
SERVICER				
Nelnet		40,184	\$ 266,313,230.37	34.94%
In-House		57,326	\$ 495,814,041.28	65.06%
LOAN TYPE				
Stafford-Subsidized	20,832	33,749	\$ 72,367,885.72	9.50%
Stafford-Unsubsidized	9,400	13,519	\$ 36,753,022.76	4.82%
PLUS	498	524	\$ 1,738,436.75	0.23%
Consolidation-Subsidized	27,313	27,566	\$ 350,491,605.71	45.98%
Consolidation-Unsubsidized	21,807	22,152	\$ 300,776,320.71	39.47%
STATUS				
In-School	525	1,180	\$ 3,211,281.82	0.42%
Grace	194	468	\$ 1,242,678.39	0.16%
Repayment	38,662	71,095	\$ 592,985,112.99	77.81%
Forbearance	3,455	7,147	\$ 59,671,250.85	7.83%
Deferment	8,629	16,513	\$ 100,551,874.72	13.19%
Claims Processing	507	1,107	\$ 4,465,072.88	0.59%
DEFAULT CLAIMS PAID			\$ 1,157,341.71	0.15%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	44,499	81,681	\$ 674,263,127.06	84.20%
T-Bill	8,349	15,829	\$ 87,864,144.59	15.80%
CONSOLIDATION REBATE FEE			\$ 568,977.97	0.04%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,622	3,054	\$ 8,901,076.34	1.17%
Consolidations - Fixed Rate	29,368	48,903	\$ 640,537,059.17	84.04%
All Loan Types - Variable	10,183	45,553	\$ 112,689,136.14	14.79%
DELINQUENCY				
31 To 60 Days	1,258	2,530	\$ 17,666,322.72	2.32%
61 To 90 Days	781	1,570	\$ 10,061,138.48	1.32%
91 To 120 Days	604	1,207	\$ 8,214,355.07	1.08%
121 To 270 Days	1,878	4,198	\$ 19,971,076.52	2.62%
Over 270 Days	489	1,111	\$ 4,091,921.58	0.54%
Claims Processing	507	1,107	\$ 4,465,072.88	0.59%
Total Delinquency	5,517	11,723	\$ 64,469,887.25	9.81%

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