

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 1993 Trust Estate**  
**June 30, 2010**

Number of borrowers		48,984
Number of loans		98,396
Portfolio principal balance	\$	767,836,732.21
Average borrower indebtedness	\$	15,675.26
Weighted Avg. borrower interest rate		3.25%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	23,401	45,106	\$ 329,332,451.07	42.89%
Qualified	15,458	26,119	\$ 253,216,744.74	32.98%
Disqualified	13,889	26,824	\$ 183,452,969.84	23.89%
Not Eligible	192	347	\$ 1,834,566.56	0.24%
<b>ACH BENEFIT</b>				
Participating	18,406	31,807	\$ 338,452,864.38	35.15%
Nonparticipating	33,960	66,589	\$ 429,383,867.83	64.85%
<b>SCHOOL TYPE</b>				
2 Year Schools		7,283	\$ 27,056,079.35	3.52%
4 Year Schools		82,605	\$ 651,271,512.71	84.83%
Proprietary Schools		4,817	\$ 15,295,190.73	1.99%
Graduate Schools		1,495	\$ 6,856,469.01	0.89%
Other		2,196	\$ 67,357,480.41	8.77%
<b>SERVICER</b>				
Nelnet		40,466	\$ 268,374,213.85	34.95%
In-House		57,930	\$ 499,462,518.36	65.05%
<b>LOAN TYPE</b>				
Stafford-Subsidized	21,154	34,253	\$ 74,032,684.13	9.64%
Stafford-Unsubsidized	9,569	13,749	\$ 37,561,060.81	4.89%
PLUS	506	534	\$ 1,815,944.18	0.24%
Consolidation-Subsidized	27,392	27,647	\$ 352,634,833.18	45.93%
Consolidation-Unsubsidized	21,865	22,213	\$ 301,792,209.91	39.30%
<b>STATUS</b>				
In-School	535	1,183	\$ 3,181,989.46	0.41%
Grace	198	501	\$ 1,386,709.14	0.18%
Repayment	38,911	71,643	\$ 587,525,641.59	76.53%
Forbearance	3,504	7,255	\$ 69,053,117.85	8.99%
Deferment	8,828	16,929	\$ 102,989,385.87	13.41%
Claims Processing	412	885	\$ 3,699,888.30	0.48%
<b>DEFAULT CLAIMS PAID</b>			\$ 801,262.30	0.10%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	44,865	82,447	\$ 679,138,529.82	84.21%
T-Bill	8,413	15,949	\$ 88,698,202.39	15.79%
<b>CONSOLIDATION REBATE FEE</b>			\$ 572,096.43	0.04%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	1,758	3,285	\$ 9,679,890.33	1.26%
Consolidations - Fixed Rate	29,458	49,039	\$ 643,567,956.49	83.82%
All Loan Types - Variable	10,324	46,072	\$ 114,588,885.39	14.92%
<b>DELINQUENCY</b>				
31 To 60 Days	1,220	2,343	\$ 17,064,555.92	2.22%
61 To 90 Days	808	1,622	\$ 11,226,341.39	1.46%
91 To 120 Days	440	924	\$ 4,937,454.69	0.64%
121 To 270 Days	2,119	4,787	\$ 21,138,287.49	2.75%
Over 270 Days	479	1,076	\$ 4,258,255.62	0.55%
Claims Processing	412	885	\$ 3,699,888.30	0.48%
Total Delinquency	5,478	11,637	\$ 62,324,783.41	9.44%

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