

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

Number of borrowers		47,249
Number of loans		93,867
Portfolio principal balance	\$	740,114,879.41
Average borrower indebtedness	\$	15,664.14
Weighted Avg. borrower interest rate		3.19%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	21,425	41,232	\$ 298,775,952.95	40.36%
Qualified	15,969	26,985	\$ 258,200,788.11	34.89%
Disqualified	13,275	25,321	\$ 181,377,017.55	24.51%
Not Eligible	181	329	\$ 1,761,120.80	0.24%
ACH BENEFIT				
Participating	18,142	31,293	\$ 329,349,919.53	36.06%
Nonparticipating	32,171	62,574	\$ 410,764,959.88	63.94%
SCHOOL TYPE				
2 Year Schools		6,784	\$ 25,462,801.75	3.44%
4 Year Schools		79,150	\$ 627,983,775.93	84.85%
Proprietary Schools		4,374	\$ 13,861,030.13	1.87%
Graduate Schools		1,354	\$ 6,133,037.86	0.83%
Other		2,205	\$ 66,674,233.74	9.01%
SERVICER				
Nelnet		38,827	\$ 258,161,519.57	34.88%
In-House		55,040	\$ 481,953,359.84	65.12%
LOAN TYPE				
Stafford-Subsidized	19,540	31,787	\$ 66,741,232.78	9.02%
Stafford-Unsubsidized	8,706	12,533	\$ 33,538,296.45	4.53%
PLUS	472	489	\$ 1,536,862.43	0.21%
Consolidation-Subsidized	26,945	27,192	\$ 342,636,504.43	46.29%
Consolidation-Unsubsidized	21,530	21,866	\$ 295,661,983.32	39.95%
STATUS				
In-School	426	966	\$ 2,555,639.11	0.35%
Grace	230	557	\$ 1,594,823.25	0.22%
Repayment	37,267	68,004	\$ 567,333,458.33	76.64%
Forbearance	3,594	7,498	\$ 68,089,171.41	9.20%
Deferment	8,437	15,975	\$ 97,016,173.03	13.11%
Claims Processing	383	867	\$ 3,525,614.28	0.48%
DEFAULT CLAIMS PAID			\$ 1,542,174.48	0.21%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	43,162	78,739	\$ 656,378,113.41	84.34%
T-Bill	8,016	15,128	\$ 83,736,766.00	15.66%
CONSOLIDATION REBATE FEE			\$ 557,518.20	0.08%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,235	2,339	\$ 6,905,184.33	0.93%
Consolidations - Fixed Rate	28,974	48,266	\$ 627,968,658.26	84.85%
All Loan Types - Variable	9,664	43,262	\$ 105,241,036.82	14.22%
DELINQUENCY				
31 To 60 Days	1,167	2,289	\$ 17,601,535.98	2.38%
61 To 90 Days	670	1,326	\$ 8,467,092.01	1.14%
91 To 120 Days	454	901	\$ 5,335,843.01	0.72%
121 To 270 Days	1,372	2,832	\$ 17,168,017.90	2.32%
Over 270 Days	204	422	\$ 2,122,215.08	0.29%
Claims Processing	383	867	\$ 3,525,614.28	0.48%
Total Delinquency	4,250	8,637	\$ 54,220,318.26	8.49%

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