

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

Number of borrowers		46,846
Number of loans		92,822
Portfolio principal balance	\$	733,492,499.48
Average borrower indebtedness	\$	15,657.53
Weighted Avg. borrower interest rate		3.18%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	20,913	40,221	\$ 290,885,784.81	39.66%
Qualified	16,136	27,282	\$ 260,105,235.64	35.46%
Disqualified	13,123	24,991	\$ 180,763,232.07	24.64%
Not Eligible	180	328	\$ 1,738,246.96	0.24%
ACH BENEFIT				
Participating	18,112	31,261	\$ 327,062,644.57	36.36%
Nonparticipating	31,706	61,561	\$ 406,429,854.91	63.64%
SCHOOL TYPE				
2 Year Schools		6,565	\$ 24,589,827.28	3.35%
4 Year Schools		78,639	\$ 625,009,187.19	85.23%
Proprietary Schools		4,140	\$ 13,051,616.74	1.77%
Graduate Schools		1,333	\$ 5,975,526.29	0.81%
Other		2,145	\$ 64,866,341.98	8.84%
SERVICER				
Nelnet		38,354	\$ 255,126,162.42	34.78%
In-House		54,468	\$ 478,366,337.06	65.22%
LOAN TYPE				
Stafford-Subsidized	19,171	31,237	\$ 65,246,870.22	8.90%
Stafford-Unsubsidized	8,502	12,235	\$ 32,636,817.36	4.45%
PLUS	466	483	\$ 1,499,944.12	0.20%
Consolidation-Subsidized	26,837	27,082	\$ 340,258,311.25	46.39%
Consolidation-Unsubsidized	21,452	21,785	\$ 293,850,556.53	40.06%
STATUS				
In-School	420	946	\$ 2,519,099.31	0.34%
Grace	120	298	\$ 829,060.26	0.11%
Repayment	37,454	68,551	\$ 566,353,776.81	77.22%
Forbearance	3,331	6,855	\$ 65,314,810.39	8.90%
Deferment	8,335	15,802	\$ 96,718,175.52	13.19%
Claims Processing	176	370	\$ 1,757,577.19	0.24%
DEFAULT CLAIMS PAID			\$ 1,352,792.02	0.18%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	42,769	77,927	\$ 650,586,112.16	84.40%
T-Bill	7,907	14,895	\$ 82,906,387.32	15.60%
CONSOLIDATION REBATE FEE			\$ -	0.08%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,117	2,106	\$ 6,300,873.27	0.86%
Consolidations - Fixed Rate	28,859	48,083	\$ 623,925,008.36	85.06%
All Loan Types - Variable	9,539	42,633	\$ 103,266,617.85	14.08%
DELINQUENCY				
31 To 60 Days	1,086	2,191	\$ 14,567,237.38	1.99%
61 To 90 Days	708	1,413	\$ 9,092,873.29	1.24%
91 To 120 Days	470	925	\$ 5,712,635.79	0.78%
121 To 270 Days	1,305	2,693	\$ 16,445,252.38	2.24%
Over 270 Days	213	443	\$ 2,328,700.97	0.32%
Claims Processing	176	370	\$ 1,757,577.19	0.24%
Total Delinquency	3,958	8,035	\$ 49,904,277.00	7.88%

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