

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
August 31, 2012

Number of borrowers		53,700
Number of loans		108,817
Portfolio principal balance	\$	816,738,957
Average borrower indebtedness	\$	15,209
Weighted average borrower interest rate		3.12%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	12,536	26,129	\$ 190,984,194	23.38%
Qualified	21,583	37,531	337,160,777	41.28%
Disqualified	20,908	44,891	287,482,664	35.20%
Not Eligible	143	266	1,111,322	0.14%
ACH BENEFIT				
Participating	21,547	38,976	379,959,703	40.11%
Nonparticipating	32,177	69,841	436,779,254	59.89%
SCHOOL TYPE				
2 Year Schools		7,665	26,181,907	3.21%
4 Year Schools		92,525	703,441,502	86.13%
Proprietary Schools		4,717	14,010,643	1.71%
Graduate Schools		1,589	7,892,116	0.97%
Other		2,321	65,212,789	7.98%
SERVICER				
Nelnet		38,923	267,396,072	32.74%
In-House		69,894	549,342,885	67.26%
LOAN TYPE				
Stafford-Subsidized	20,156	36,050	74,981,499	9.18%
Stafford-Unsubsidized	9,760	14,883	40,025,410	4.90%
PLUS	330	365	1,159,793	0.14%
Consolidation-Subsidized	31,703	32,007	370,138,931	45.32%
Consolidation-Unsubsidized	25,210	25,512	330,433,324	40.46%
STATUS				
In-School	779	1,658	4,537,318	0.55%
Grace	330	780	2,128,410	0.26%
Repayment	42,059	82,171	651,813,253	79.81%
Forbearance	3,673	8,596	69,744,846	8.54%
Deferment	6,866	14,991	85,073,365	10.42%
Claims Processing	232	621	3,441,765	0.42%
DEFAULT CLAIMS PAID			2,705,241	0.33%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	49,013	95,908	753,143,900	88.89%
T-Bill	6,129	12,909	63,595,057	11.11%
CONSOLIDATION REBATE FEE			613,498	0.06%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	4,085	8,299	26,383,217	3.23%
Consolidations - Fixed Rate	33,306	56,819	691,467,542	84.66%
All Loan Types - Variable	10,369	43,699	98,888,198	12.11%
DELINQUENCY				
31 To 60 Days	1,077	2,365	15,116,232	1.85%
61 To 90 Days	706	1,636	10,164,308	1.24%
91 To 120 Days	500	1,176	7,283,944	0.89%
121 To 270 Days	1,537	3,758	20,875,703	2.56%
Over 270 Days	310	775	3,377,856	0.41%
Claims Processing	232	621	3,441,765	0.42%
Total Delinquency	4,362	10,331	\$ 60,259,809	8.31%

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