

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
February 29, 2012

Number of borrowers		58,633
Number of loans		119,541
Portfolio principal balance	\$	884,291,812.25
Average borrower indebtedness	\$	15,081.81
Weighted Avg. borrower interest rate		3.16%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	15,395	32,282	\$ 231,526,112.98	26.18%
Qualified	22,117	38,264	\$ 344,067,656.15	38.92%
Disqualified	22,614	48,686	\$ 307,244,322.19	34.74%
Not Eligible	166	309	\$ 1,453,720.93	0.16%
ACH BENEFIT				
Participating	22,769	41,075	\$ 400,571,151.50	38.81%
Nonparticipating	35,893	78,466	\$ 483,720,660.75	61.19%
SCHOOL TYPE				
2 Year Schools		8,546	\$ 29,056,259.48	3.29%
4 Year Schools		101,379	\$ 762,318,269.33	86.21%
Proprietary Schools		5,390	\$ 15,958,765.63	1.80%
Graduate Schools		1,863	\$ 9,480,581.24	1.07%
Other		2,363	\$ 67,477,936.57	7.63%
SERVICER				
Nelnet		43,175	\$ 289,881,142.03	32.78%
In-House		76,366	\$ 594,410,670.22	67.22%
LOAN TYPE				
Stafford-Subsidized	23,152	41,242	\$ 87,993,205.03	9.95%
Stafford-Unsubsidized	11,197	17,087	\$ 46,862,558.35	5.30%
PLUS	434	485	\$ 1,441,653.20	0.16%
Consolidation-Subsidized	33,532	33,850	\$ 397,521,739.17	44.96%
Consolidation-Unsubsidized	26,545	26,877	\$ 350,472,656.50	39.63%
STATUS				
In-School	1,118	2,458	\$ 6,716,808.60	0.76%
Grace	277	590	\$ 1,662,728.34	0.19%
Repayment	44,692	87,688	\$ 682,545,227.08	77.18%
Forbearance	4,292	10,089	\$ 86,208,132.49	9.75%
Deferment	8,304	18,085	\$ 104,623,217.10	11.83%
Claims Processing	225	631	\$ 2,535,698.64	0.29%
DEFAULT CLAIMS PAID			\$ 1,443,368.47	0.16%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	53,267	104,778	\$ 813,583,521.07	88.39%
T-Bill	6,996	14,763	\$ 70,708,291.18	11.61%
CONSOLIDATION REBATE FEE			\$ 512,853.65	0.06%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	4,854	9,972	\$ 32,319,984.45	3.65%
Consolidations - Fixed Rate	35,207	59,955	\$ 738,076,358.34	83.47%
All Loan Types - Variable	11,694	49,614	\$ 113,895,469.46	12.88%
DELINQUENCY				
31 To 60 Days	1,060	2,455	\$ 15,470,525.00	1.75%
61 To 90 Days	673	1,667	\$ 9,657,628.37	1.09%
91 To 120 Days	591	1,447	\$ 8,066,384.48	0.91%
121 To 270 Days	1,639	4,259	\$ 24,783,941.69	2.80%
Over 270 Days	303	798	\$ 3,945,140.68	0.45%
Claims Processing	225	631	\$ 2,535,698.64	0.29%
Total Delinquency	4,491	11,257	\$ 64,459,318.86	8.36%

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