

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

Number of borrowers		59,229
Number of loans		120,706
Portfolio principal balance	\$	891,865,554.36
Average borrower indebtedness	\$	15,057.92
Weighted Avg. borrower interest rate		3.17%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	15,721	32,991	\$ 236,917,782.82	26.56%
Qualified	22,182	38,316	\$ 344,521,472.32	38.63%
Disqualified	22,813	49,075	\$ 308,941,650.58	34.64%
Not Eligible	175	324	\$ 1,484,648.64	0.17%
<b>ACH BENEFIT</b>				
Participating	22,887	41,234	\$ 402,912,728.09	38.62%
Nonparticipating	36,375	79,472	\$ 488,952,826.27	61.38%
<b>SCHOOL TYPE</b>				
2 Year Schools		8,663	\$ 29,506,943.28	3.31%
4 Year Schools		102,271	\$ 768,291,182.00	86.15%
Proprietary Schools		5,499	\$ 16,279,207.54	1.82%
Graduate Schools		1,901	\$ 9,757,477.42	1.09%
Other		2,372	\$ 68,030,744.12	7.63%
<b>SERVICER</b>				
Nelnet		43,683	\$ 292,806,450.10	32.83%
In-House		77,023	\$ 599,059,104.26	67.17%
<b>LOAN TYPE</b>				
Stafford-Subsidized	23,491	41,794	\$ 89,340,689.13	10.02%
Stafford-Unsubsidized	11,362	17,317	\$ 47,509,216.12	5.33%
PLUS	457	511	\$ 1,501,705.05	0.17%
Consolidation-Subsidized	33,730	34,051	\$ 400,846,359.09	44.94%
Consolidation-Unsubsidized	26,698	27,033	\$ 352,667,584.97	39.54%
<b>STATUS</b>				
In-School	1,189	2,576	\$ 7,065,289.75	0.79%
Grace	308	697	\$ 2,001,619.80	0.22%
Repayment	44,979	88,345	\$ 688,433,931.61	77.20%
Forbearance	4,401	10,278	\$ 87,609,543.19	9.82%
Deferment	8,436	18,340	\$ 104,161,948.49	11.68%
Claims Processing	200	470	\$ 2,593,221.52	0.29%
<b>DEFAULT CLAIMS PAID</b>			\$ 1,123,809.16	0.13%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	53,758	105,708	\$ 820,339,311.58	88.30%
T-Bill	7,120	14,998	\$ 71,526,242.78	11.70%
<b>CONSOLIDATION REBATE FEE</b>			\$ 515,664.51	0.06%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	4,922	10,113	\$ 32,827,566.06	3.68%
Consolidations - Fixed Rate	35,427	60,302	\$ 743,513,974.87	83.37%
All Loan Types - Variable	11,887	50,291	\$ 115,524,013.43	12.95%
<b>DELINQUENCY</b>				
31 To 60 Days	1,253	2,896	\$ 17,779,717.80	1.99%
61 To 90 Days	871	2,101	\$ 12,147,388.18	1.36%
91 To 120 Days	592	1,450	\$ 8,178,064.79	0.92%
121 To 270 Days	1,789	4,598	\$ 25,748,754.40	2.89%
Over 270 Days	350	931	\$ 4,213,132.85	0.47%
Claims Processing	200	470	\$ 2,593,221.52	0.29%
Total Delinquency	5,055	12,446	\$ 70,660,279.54	9.07%

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