

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 1993 Trust Estate**  
**January 31, 2013**

Number of borrowers		50,950
Number of loans		103,008
Portfolio principal balance	\$	780,627,119
Average borrower indebtedness	\$	15,321
Weighted average borrower interest rate		3.11%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Portfolio</u>
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	10,661	21,632	\$ 162,472,449	20.82%
Qualified	21,185	36,927	330,849,837	42.38%
Disqualified	20,397	44,205	286,275,706	36.67%
Not Eligible	131	244	1,029,127	0.13%
<b>ACH BENEFIT</b>				
Participating	20,870	37,790	368,155,751	40.95%
Nonparticipating	30,100	65,218	412,471,368	59.05%
<b>SCHOOL TYPE</b>				
2 Year Schools		7,067	24,328,620	3.11%
4 Year Schools		87,961	673,439,456	86.27%
Proprietary Schools		4,246	12,625,281	1.62%
Graduate Schools		1,466	7,339,539	0.94%
Other		2,268	62,894,223	8.06%
<b>SERVICER</b>				
Nelnet		36,485	253,709,845	32.50%
In-House		66,523	526,917,274	67.50%
<b>LOAN TYPE</b>				
Stafford-Subsidized	18,493	33,137	68,867,946	8.82%
Stafford-Unsubsidized	8,981	13,728	37,245,563	4.77%
PLUS	239	269	1,010,998	0.13%
Consolidation-Subsidized	30,763	31,057	354,331,916	45.39%
Consolidation-Unsubsidized	24,528	24,817	319,170,696	40.89%
<b>STATUS</b>				
In-School	618	1,335	3,718,961	0.48%
Grace	170	377	1,031,446	0.13%
Repayment	39,787	77,474	619,125,370	79.31%
Forbearance	3,847	8,898	71,935,647	9.21%
Deferment	6,571	14,481	82,467,185	10.57%
Claims Processing	175	443	2,348,510	0.30%
<b>DEFAULT CLAIMS PAID</b>			1,231,412	0.16%
<b>SPECIAL ALLOWANCE INDEX</b>				
30 Day LIBOR	46,693	91,225	721,345,884	89.29%
T-Bill	5,602	11,783	59,281,235	10.71%
<b>CONSOLIDATION REBATE FEE</b>			589,940	0.06%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	3,761	7,608	24,344,992	3.12%
Consolidations - Fixed Rate	32,268	55,210	664,934,730	85.18%
All Loan Types - Variable	9,582	40,190	91,347,397	11.70%
<b>DELINQUENCY</b>				
31 To 60 Days	915	2,011	12,633,881	1.62%
61 To 90 Days	597	1,380	8,812,176	1.13%
91 To 120 Days	440	1,048	6,155,068	0.79%
121 To 270 Days	1,176	2,835	17,017,454	2.18%
Over 270 Days	224	601	2,638,395	0.34%
Claims Processing	175	443	2,348,509	0.30%
Total Delinquency	<u>3,527</u>	<u>8,318</u>	<u>\$ 49,605,485</u>	<u>7.15%</u>

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