

**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report - 1993 Trust Estate**  
**July 31, 2011**

Number of borrowers		55,708
Number of loans		110,098
Portfolio principal balance	\$	873,249,182.39
Average borrower indebtedness	\$	15,675.47
Weighted Avg. borrower interest rate		3.05%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	22,068	42,311	\$ 313,712,449.74	35.92%
Qualified	21,857	37,041	\$ 340,102,081.26	38.95%
Disqualified	15,616	29,509	\$ 217,755,853.70	24.94%
Not Eligible	193	365	\$ 1,678,797.69	0.19%
<b>ACH BENEFIT</b>				
Participating	23,163	39,971	\$ 405,197,716.09	39.19%
Nonparticipating	35,936	69,255	\$ 468,051,466.30	60.81%
<b>SCHOOL TYPE</b>				
2 Year Schools		7,534	\$ 27,386,685.36	3.14%
4 Year Schools		93,182	\$ 754,139,671.49	86.36%
Proprietary Schools		4,641	\$ 14,154,702.53	1.62%
Graduate Schools		1,430	\$ 6,146,570.42	0.70%
Other		2,439	\$ 71,421,552.59	8.18%
<b>SERVICER</b>				
Nelnet		45,299	\$ 313,046,600.81	35.85%
In-House		63,927	\$ 560,202,581.58	64.15%
<b>LOAN TYPE</b>				
Stafford-Subsidized	20,977	34,201	\$ 67,993,596.49	7.79%
Stafford-Unsubsidized	9,357	13,354	\$ 34,227,481.06	3.92%
PLUS	447	468	\$ 1,270,839.79	0.15%
Consolidation-Subsidized	33,757	34,081	\$ 410,601,400.63	47.01%
Consolidation-Unsubsidized	26,772	27,122	\$ 359,155,864.42	41.13%
<b>STATUS</b>				
In-School	395	884	\$ 2,406,397.30	0.28%
Grace	170	393	\$ 1,068,388.39	0.12%
Repayment	45,044	81,350	\$ 677,125,817.86	77.53%
Forbearance	4,627	9,574	\$ 86,078,189.84	9.86%
Deferment	8,798	16,829	\$ 105,555,592.16	12.09%
Claims Processing	100	196	\$ 1,014,796.84	0.12%
<b>DEFAULT CLAIMS PAID</b>			\$ 1,261,003.18	0.14%
<b>SPECIAL ALLOWANCE INDEX</b>				
Commercial Paper	52,075	94,086	\$ 798,712,700.23	86.66%
T-Bill	8,018	15,140	\$ 74,536,482.16	13.34%
<b>CONSOLIDATION REBATE FEE</b>			\$ 532,856.14	0.06%
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	1,435	2,718	\$ 8,267,841.24	0.95%
Consolidations - Fixed Rate	36,194	60,388	\$ 759,387,894.50	86.96%
All Loan Types - Variable	10,394	46,120	\$ 105,593,446.65	12.09%
<b>DELINQUENCY</b>				
31 To 60 Days	1,285	2,461	\$ 16,285,845.12	1.86%
61 To 90 Days	756	1,470	\$ 9,290,404.33	1.06%
91 To 120 Days	561	1,104	\$ 6,830,518.43	0.78%
121 To 270 Days	1,371	2,833	\$ 16,166,831.98	1.85%
Over 270 Days	178	379	\$ 1,867,061.27	0.21%
Claims Processing	100	196	\$ 1,014,796.84	0.12%
Total Delinquency	4,251	8,443	\$ 51,455,457.97	6.73%

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