

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
June 30, 2012

Number of borrowers	55,600
Number of loans	112,921
Portfolio principal balance	\$ 840,499,373.14
Average borrower indebtedness	\$ 15,116.90
Weighted Avg. borrower interest rate	3.14%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	13,535	28,221	\$ 204,591,418.56	24.34%
Qualified	21,825	37,914	\$ 339,491,881.75	40.40%
Disqualified	21,630	46,499	\$ 295,039,826.24	35.10%
Not Eligible	154	287	\$ 1,376,246.59	0.16%
ACH BENEFIT				
Participating	21,996	39,696	\$ 385,297,099.86	39.54%
Nonparticipating	33,629	73,225	\$ 455,202,273.28	60.46%
SCHOOL TYPE				
2 Year Schools		8,038	\$ 27,228,283.05	3.24%
4 Year Schools		95,909	\$ 724,202,478.55	86.17%
Proprietary Schools		4,949	\$ 14,587,868.28	1.73%
Graduate Schools		1,687	\$ 8,390,821.66	1.00%
Other		2,338	\$ 66,089,921.60	7.86%
SERVICER				
Nelnet		40,500	\$ 275,547,802.65	32.78%
In-House		72,421	\$ 564,951,570.49	67.22%
LOAN TYPE				
Stafford-Subsidized	21,243	37,967	\$ 79,141,292.74	9.42%
Stafford-Unsubsidized	10,296	15,709	\$ 42,146,536.76	5.01%
PLUS	369	405	\$ 1,244,444.91	0.15%
Consolidation-Subsidized	32,438	32,747	\$ 379,967,251.11	45.21%
Consolidation-Unsubsidized	25,779	26,093	\$ 337,999,847.62	40.21%
STATUS				
In-School	922	1,991	\$ 5,390,211.46	0.64%
Grace	236	573	\$ 1,624,576.02	0.19%
Repayment	43,720	85,674	\$ 669,625,069.38	79.68%
Forbearance	3,501	8,305	\$ 70,053,227.05	8.33%
Deferment	7,310	15,923	\$ 91,648,682.79	10.90%
Claims Processing	168	455	\$ 2,157,606.44	0.26%
DEFAULT CLAIMS PAID			\$ 2,087,943.72	0.25%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	50,684	99,364	\$ 774,534,201.07	88.75%
T-Bill	6,426	13,557	\$ 65,965,172.07	11.25%
CONSOLIDATION REBATE FEE			\$ 629,009.10	0.06%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	4,360	8,882	\$ 27,952,011.17	3.33%
Consolidations - Fixed Rate	34,092	58,111	\$ 708,489,051.68	84.29%
All Loan Types - Variable	10,882	45,928	\$ 104,058,310.29	12.38%
DELINQUENCY				
31 To 60 Days	1,208	2,693	\$ 18,077,842.62	2.15%
61 To 90 Days	843	2,029	\$ 11,678,787.28	1.39%
91 To 120 Days	601	1,413	\$ 8,161,610.21	0.97%
121 To 270 Days	1,584	3,926	\$ 22,710,522.93	2.70%
Over 270 Days	315	873	\$ 5,605,896.35	0.67%
Claims Processing	168	455	\$ 2,157,606.44	0.26%
Total Delinquency	4,719	11,389	\$ 68,392,265.83	9.22%

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