

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

Number of borrowers		56,963
Number of loans		112,723
Portfolio principal balance	\$	900,969,052.97
Average borrower indebtedness	\$	15,816.74
Weighted Avg. borrower interest rate		3.10%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	23,791	45,530	\$ 339,296,198.90	37.65%
Qualified	21,591	36,543	\$ 338,211,763.72	37.54%
Disqualified	15,995	30,255	\$ 221,611,820.89	24.60%
Not Eligible	212	395	\$ 1,849,269.46	0.21%
ACH BENEFIT				
Participating	23,482	40,469	\$ 414,175,075.13	38.54%
Nonparticipating	37,448	72,254	\$ 486,793,977.84	61.46%
SCHOOL TYPE				
2 Year Schools		7,868	\$ 28,973,663.21	3.22%
4 Year Schools		95,950	\$ 777,216,436.69	86.26%
Proprietary Schools		4,945	\$ 15,168,220.14	1.68%
Graduate Schools		1,492	\$ 6,443,531.83	0.72%
Other		2,468	\$ 73,167,201.10	8.12%
SERVICER				
Nelnet		47,160	\$ 325,319,931.92	36.11%
In-House		65,563	\$ 575,649,121.05	63.89%
LOAN TYPE				
Stafford-Subsidized	22,028	35,874	\$ 72,414,578.69	8.04%
Stafford-Unsubsidized	9,829	14,036	\$ 36,217,111.49	4.02%
PLUS	481	502	\$ 1,422,554.06	0.16%
Consolidation-Subsidized	34,398	34,724	\$ 423,487,464.28	47.00%
Consolidation-Unsubsidized	27,226	27,587	\$ 367,427,344.45	40.78%
STATUS				
In-School	531	1,208	\$ 3,264,921.93	0.36%
Grace	158	375	\$ 1,142,351.06	0.13%
Repayment	45,673	82,706	\$ 686,111,763.46	76.15%
Forbearance	4,508	9,252	\$ 88,564,983.35	9.83%
Deferment	9,922	18,855	\$ 119,489,358.53	13.26%
Claims Processing	173	327	\$ 2,395,674.64	0.27%
DEFAULT CLAIMS PAID			\$ 1,334,220.75	0.15%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	53,478	96,601	\$ 822,631,662.40	86.27%
T-Bill	8,513	16,122	\$ 78,337,390.57	13.73%
CONSOLIDATION REBATE FEE			\$ 544,634.48	0.08%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,516	2,871	\$ 8,710,183.21	0.97%
Consolidations - Fixed Rate	36,925	61,472	\$ 780,196,673.06	86.59%
All Loan Types - Variable	10,803	48,380	\$ 112,062,196.70	12.44%
DELINQUENCY				
31 To 60 Days	1,177	2,287	\$ 15,808,357.75	1.75%
61 To 90 Days	647	1,287	\$ 8,741,750.81	0.97%
91 To 120 Days	524	1,220	\$ 6,833,882.29	0.76%
121 To 270 Days	1,339	2,701	\$ 16,742,485.14	1.86%
Over 270 Days	190	426	\$ 2,026,582.25	0.22%
Claims Processing	173	327	\$ 2,395,674.64	0.27%
Total Delinquency	4,050	8,248	\$ 52,548,732.88	6.76%

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