

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

Number of borrowers		57,992
Number of loans		118,175
Portfolio principal balance	\$	876,504,356.87
Average borrower indebtedness	\$	15,114.23
Weighted Avg. borrower interest rate		3.16%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	14,994	31,445	\$ 226,182,483.63	25.80%
Qualified	22,023	38,140	\$ 342,666,237.34	39.10%
Disqualified	22,442	48,284	\$ 306,214,738.85	34.94%
Not Eligible	162	306	\$ 1,440,897.05	0.16%
ACH BENEFIT				
Participating	22,607	40,808	\$ 397,416,189.06	38.96%
Nonparticipating	35,414	77,367	\$ 479,088,167.81	61.04%
SCHOOL TYPE				
2 Year Schools		8,433	\$ 28,707,590.86	3.28%
4 Year Schools		100,289	\$ 755,749,491.54	86.22%
Proprietary Schools		5,269	\$ 15,645,373.52	1.78%
Graduate Schools		1,826	\$ 9,266,545.46	1.06%
Other		2,358	\$ 67,135,355.49	7.66%
SERVICER				
Nelnet		42,517	\$ 286,786,321.15	32.72%
In-House		75,658	\$ 589,718,035.72	67.28%
LOAN TYPE				
Stafford-Subsidized	22,757	40,548	\$ 86,406,479.91	9.86%
Stafford-Unsubsidized	11,024	16,817	\$ 46,087,031.34	5.26%
PLUS	424	470	\$ 1,410,307.75	0.16%
Consolidation-Subsidized	33,305	33,621	\$ 394,273,128.95	44.98%
Consolidation-Unsubsidized	26,390	26,719	\$ 348,327,408.92	39.74%
STATUS				
In-School	1,110	2,425	\$ 6,624,704.02	0.76%
Grace	264	580	\$ 1,608,756.23	0.18%
Repayment	44,334	87,024	\$ 679,072,924.50	77.48%
Forbearance	4,143	9,802	\$ 82,906,129.87	9.46%
Deferment	8,172	17,713	\$ 103,205,138.53	11.77%
Claims Processing	239	631	\$ 3,086,703.72	0.35%
DEFAULT CLAIMS PAID			\$ 2,048,214.39	0.23%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	52,748	103,739	\$ 806,741,014.90	88.51%
T-Bill	6,846	14,436	\$ 69,763,341.97	11.49%
CONSOLIDATION REBATE FEE			\$ 510,058.12	0.06%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	4,788	9,833	\$ 31,824,009.50	3.63%
Consolidations - Fixed Rate	34,965	59,575	\$ 732,753,612.59	83.60%
All Loan Types - Variable	11,521	48,767	\$ 111,926,734.78	12.77%
DELINQUENCY				
31 To 60 Days	1,143	2,674	\$ 16,005,928.43	1.83%
61 To 90 Days	616	1,476	\$ 8,846,280.77	1.01%
91 To 120 Days	480	1,194	\$ 7,150,992.18	0.82%
121 To 270 Days	1,676	4,302	\$ 24,839,585.99	2.83%
Over 270 Days	283	770	\$ 3,917,701.79	0.45%
Claims Processing	239	631	\$ 3,086,703.72	0.35%
Total Delinquency	4,437	11,047	\$ 63,847,192.88	8.35%

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