Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 1993 Trust Estate
November 30, 2011

Number of borrowers		60,211
Number of loans		122,842
Portfolio principal balance	$	906,415,230.56
Average borrower indebtedness	$	15,053.98
Weighted Avg. borrower interest rate		3.18%

	Number of Borrowers *	Number of Loans		Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT					
Eligible	16,561	34,779	$	249,415,790.65	27.51%
Qualified	22,241	38,382	$	345,155,271.81	38.08%
Disqualified	22,918	49,356	$	310,348,537.45	34.24%
Not Eligible	175	325	$	1,495,630.65	0.17%
ACH BENEFIT					
Participating	23,089	41,575	$	407,579,896.64	38.32%
Nonparticipating	37,158	81,267	$	498,835,333.92	61.68%
SCHOOL TYPE					
2 Year Schools		8,863	$	30,317,405.77	3.34%
4 Year Schools		103,875	$	780,243,002.49	86.09%
Proprietary Schools		5,750	$	17,008,050.92	1.87%
Graduate Schools		1,967	$	10,059,969.88	1.11%
Other		2,387	$	68,786,801.50	7.59%
SERVICER					
Nelnet		44,690	$	298,356,077.95	32.92%
In-House		78,152	$	608,059,152.61	67.08%
LOAN TYPE					
Stafford-Subsidized	24,127	42,885	$	91,888,845.87	10.14%
Stafford-Unsubsidized	11,676	17,780	$	48,845,635.75	5.39%
PLUS	469	524	$	1,576,131.11	0.17%
Consolidation-Subsidized	34,044	34,372	$	406,996,616.65	44.90%
Consolidation-Unsubsidized	26,945	27,281	$	357,108,001.18	39.40%
STATUS					
In-School	1,311	2,810	$	7,696,525.07	0.85%
Grace	245	579	$	1,748,455.02	0.19%
Repayment	45,868	90,326	$	700,090,755.09	77.24%
Forbearance	4,466	10,440	$	88,595,210.95	9.77%
Deferment	8,427	18,187	$	105,895,805.23	11.68%
Claims Processing	186	500	$	2,388,479.20	0.26%
DEFAULT CLAIMS PAID			$	1,275,646.18	0.14%
SPECIAL ALLOWANCE INDEX					
Commercial Paper	54,558	107,345	$	833,267,666.12	88.13%
T-Bill	7,349	15,497	$	73,147,564.44	11.87%
CONSOLIDATION REBATE FEE			$	524,189.85	0.06%
PORTFOLIO BY INTEREST RATE					
Stafford & Plus - Fixed Rate	5,086	10,458	$	33,809,531.89	3.73%
Consolidations - Fixed Rate	35,773	60,862	$	753,966,343.77	83.18%
All Loan Types - Variable	12,098	51,522	$	118,639,354.90	13.09%
DELINQUENCY					
31 To 60 Days	1,386	3,162	$	19,628,750.18	2.17%
61 To 90 Days	851	2,107	$	13,054,353.53	1.44%
91 To 120 Days	540	1,327	$	8,255,266.34	0.91%
121 To 270 Days	1,804	4,570	$	23,671,264.42	2.61%
Over 270 Days	259	655	$	3,434,606.35	0.38%
Claims Processing	186	500	$	2,388,479.20	0.26%
Total Delinquency	5,026	12,321	$	70,432,720.02	8.90%

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