

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

Number of borrowers		61,248
Number of loans		125,118
Portfolio principal balance	\$	921,573,143.67
Average borrower indebtedness	\$	15,046.58
Weighted Avg. borrower interest rate		3.19%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	17,378	36,459	\$ 261,091,213.00	28.33%
Qualified	22,160	38,210	\$ 345,454,097.65	37.49%
Disqualified	23,263	50,110	\$ 313,445,903.47	34.01%
Not Eligible	184	339	\$ 1,581,929.55	0.17%
ACH BENEFIT				
Participating	23,321	41,912	\$ 414,793,259.07	38.05%
Nonparticipating	37,971	83,206	\$ 506,779,884.60	61.95%
SCHOOL TYPE				
2 Year Schools		9,172	\$ 31,322,864.08	3.40%
4 Year Schools		105,567	\$ 792,855,930.88	86.04%
Proprietary Schools		5,956	\$ 17,666,020.45	1.91%
Graduate Schools		2,028	\$ 10,320,470.01	1.12%
Other		2,395	\$ 69,407,858.25	7.53%
SERVICER				
Nelnet		45,623	\$ 304,421,899.65	33.03%
In-House		79,495	\$ 617,151,244.02	66.97%
LOAN TYPE				
Stafford-Subsidized	24,809	44,022	\$ 95,022,015.80	10.31%
Stafford-Unsubsidized	12,020	18,301	\$ 50,196,088.58	5.45%
PLUS	488	545	\$ 1,653,256.81	0.18%
Consolidation-Subsidized	34,364	34,695	\$ 413,082,692.22	44.82%
Consolidation-Unsubsidized	27,210	27,555	\$ 361,619,090.26	39.24%
STATUS				
In-School	1,464	3,120	\$ 8,637,799.52	0.94%
Grace	577	1,383	\$ 4,609,323.53	0.50%
Repayment	45,406	89,178	\$ 699,070,186.60	75.85%
Forbearance	4,674	10,942	\$ 90,646,620.61	9.84%
Deferment	9,272	20,079	\$ 116,435,275.21	12.63%
Claims Processing	185	416	\$ 2,173,938.20	0.24%
DEFAULT CLAIMS PAID			\$ 987,236.33	0.11%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	55,407	109,143	\$ 846,508,672.38	87.94%
T-Bill	7,595	15,975	\$ 75,064,471.29	12.06%
CONSOLIDATION REBATE FEE			\$ 529,951.58	0.06%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	5,296	10,910	\$ 35,163,522.39	3.82%
Consolidations - Fixed Rate	36,137	61,436	\$ 764,328,065.49	82.93%
All Loan Types - Variable	12,365	52,772	\$ 122,081,555.79	13.25%
DELINQUENCY				
31 To 60 Days	1,283	2,903	\$ 17,423,974.50	1.89%
61 To 90 Days	798	1,900	\$ 10,787,854.06	1.17%
91 To 120 Days	583	1,453	\$ 8,094,197.61	0.88%
121 To 270 Days	1,530	3,851	\$ 19,674,988.77	2.13%
Over 270 Days	353	989	\$ 4,063,788.04	0.44%
Claims Processing	185	416	\$ 2,173,938.20	0.24%
Total Delinquency	4,732	11,512	\$ 62,218,741.18	7.86%

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