

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2010 Trust Estate
April 30, 2010

Number of borrowers		24,421
Number of loans		48,214
Portfolio principal balance	\$	140,754,466.23
Average borrower indebtedness	\$	5,763.67
Weighted Avg. borrower interest rate		4.66%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	16,687	32,755	\$ 103,868,854.00	73.79%
Qualified	3,011	5,519	\$ 9,596,808.52	6.82%
Disqualified	5,350	9,939	\$ 27,281,688.50	19.38%
Not Eligible	1	1	\$ 7,115.21	0.01%
ACH BENEFIT				
Participating	4,479	8,610	\$ 22,331,902.50	18.33%
Nonparticipating	19,953	39,604	\$ 118,422,563.73	81.67%
SCHOOL TYPE				
2 Year Schools		6,007	\$ 14,015,778.81	9.96%
4 Year Schools		34,540	\$ 92,655,001.07	65.82%
Proprietary Schools		3,775	\$ 9,241,155.39	6.57%
Graduate Schools		3,867	\$ 24,774,991.47	17.60%
Other		25	\$ 67,539.49	0.05%
SERVICER				
Nelnet		8,205	\$ 14,653,449.54	10.41%
In-House		40,009	\$ 126,101,016.69	89.59%
LOAN TYPE				
Stafford-Subsidized	21,218	30,137	\$ 80,971,312.52	57.53%
Stafford-Unsubsidized	10,837	14,618	\$ 46,089,321.85	32.74%
PLUS	631	679	\$ 3,463,106.59	2.46%
Consolidation-Subsidized	1,696	1,700	\$ 6,731,854.45	4.78%
Consolidation-Unsubsidized	1,069	1,080	\$ 3,498,870.82	2.49%
STATUS				
In-School	3,989	7,175	\$ 23,722,663.25	16.85%
Grace	925	1,720	\$ 5,345,357.12	3.80%
Repayment	14,626	29,121	\$ 78,953,002.63	56.09%
Forbearance	1,353	3,014	\$ 10,942,473.56	7.77%
Deferment	3,610	7,105	\$ 21,600,152.32	15.35%
Claims Processing	33	79	\$ 190,817.35	0.14%
DEFAULT CLAIMS PAID			\$ 507,432.84	0.36%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	23,815	45,723	\$ 134,334,146.11	95.08%
T-Bill	1,232	2,491	\$ 6,420,320.12	4.92%
CONSOLIDATION REBATE FEE			\$ 8,848.48	0.01%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	14,437	24,805	\$ 89,227,163.23	63.39%
Consolidations - Fixed Rate	1,939	2,725	\$ 9,828,553.78	6.98%
All Loan Types - Variable	7,058	20,684	\$ 41,698,749.22	29.63%
DELINQUENCY				
31 To 60 Days	407	857	\$ 2,389,493.01	1.70%
61 To 90 Days	283	624	\$ 1,750,418.94	1.24%
91 To 120 Days	162	382	\$ 1,158,082.26	0.82%
121 To 270 Days	499	949	\$ 2,684,978.94	1.91%
Over 270 Days	80	155	\$ 432,676.35	0.31%
Claims Processing	33	79	\$ 190,817.35	0.14%
Total Delinquency	1,464	3,046	\$ 8,606,466.85	9.55%

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