

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2010 Trust Estate
February 28, 2011

Number of borrowers		8,023
Number of loans		15,996
Portfolio principal balance	\$	30,204,135.92
Average borrower indebtedness	\$	3,764.69
Weighted Avg. borrower interest rate		2.50%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	3,096	6,557	\$ 11,809,540.60	39.10%
Qualified	2,678	4,882	\$ 7,299,758.35	24.17%
Disqualified	2,368	4,556	\$ 11,089,441.01	36.71%
Not Eligible	1	1	\$ 5,395.96	0.02%
ACH BENEFIT				
Participating	2,617	4,803	\$ 8,112,629.45	32.61%
Nonparticipating	5,407	11,193	\$ 22,091,506.47	67.39%
SCHOOL TYPE				
2 Year Schools		1,817	\$ 3,074,894.53	10.18%
4 Year Schools		12,176	\$ 23,323,767.30	77.23%
Proprietary Schools		1,574	\$ 2,769,727.83	9.17%
Graduate Schools		410	\$ 980,032.12	3.24%
Other		19	\$ 55,714.14	0.18%
SERVICER				
Nelnet		6,313	\$ 7,759,821.12	25.69%
In-House		9,683	\$ 22,444,314.80	74.31%
LOAN TYPE				
Stafford-Subsidized	5,546	9,384	\$ 14,209,700.62	47.04%
Stafford-Unsubsidized	2,647	3,788	\$ 6,902,436.49	22.85%
PLUS	210	229	\$ 624,779.74	2.07%
Consolidation-Subsidized	1,578	1,581	\$ 5,559,567.35	18.41%
Consolidation-Unsubsidized	1,005	1,014	\$ 2,907,651.72	9.63%
STATUS				
In-School	17	51	\$ 160,749.51	0.53%
Grace	5	7	\$ 38,274.53	0.13%
Repayment	6,602	12,970	\$ 23,277,972.49	77.07%
Forbearance	387	906	\$ 2,715,295.29	8.99%
Deferment	1,003	2,023	\$ 3,901,656.82	12.92%
Claims Processing	19	39	\$ 110,187.28	0.36%
DEFAULT CLAIMS PAID			\$ 55,265.33	0.18%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	7,478	13,779	\$ 24,845,935.46	87.32%
T-Bill	1,086	2,217	\$ 5,358,200.46	12.68%
CONSOLIDATION REBATE FEE			\$ 8,172.17	0.02%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	317	640	\$ 2,079,576.57	6.89%
Consolidations - Fixed Rate	1,813	2,548	\$ 8,189,931.13	27.12%
All Loan Types - Variable	3,372	12,808	\$ 19,934,628.22	65.99%
DELINQUENCY				
31 To 60 Days	188	390	\$ 922,608.87	3.05%
61 To 90 Days	123	274	\$ 741,984.40	2.46%
91 To 120 Days	97	203	\$ 529,671.26	1.75%
121 To 270 Days	205	437	\$ 1,256,594.12	4.16%
Over 270 Days	34	83	\$ 223,692.10	0.74%
Claims Processing	19	39	\$ 110,187.28	0.36%
Total Delinquency	666	1,426	\$ 3,784,738.03	14.50%

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