

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2010 Trust Estate
January 31, 2011

Number of borrowers		8,142
Number of loans		16,234
Portfolio principal balance	\$	30,898,834.88
Average borrower indebtedness	\$	3,794.99
Weighted Avg. borrower interest rate		2.50%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	3,168	6,710	\$ 12,221,629.34	39.55%
Qualified	2,702	4,928	\$ 7,484,539.73	24.22%
Disqualified	2,390	4,595	\$ 11,187,093.36	36.21%
Not Eligible	1	1	\$ 5,572.45	0.02%
ACH BENEFIT				
Participating	2,649	4,879	\$ 8,342,954.18	32.53%
Nonparticipating	5,494	11,355	\$ 22,555,880.70	67.47%
SCHOOL TYPE				
2 Year Schools		1,848	\$ 3,158,558.47	10.22%
4 Year Schools		12,351	\$ 23,831,063.40	77.13%
Proprietary Schools		1,593	\$ 2,830,211.04	9.16%
Graduate Schools		423	\$ 1,022,916.38	3.31%
Other		19	\$ 56,085.59	0.18%
SERVICER				
Nelnet		6,441	\$ 8,040,802.69	26.02%
In-House		9,793	\$ 22,858,032.19	73.98%
LOAN TYPE				
Stafford-Subsidized	5,631	9,523	\$ 14,569,343.15	47.15%
Stafford-Unsubsidized	2,691	3,856	\$ 7,081,046.45	22.92%
PLUS	212	232	\$ 642,341.68	2.08%
Consolidation-Subsidized	1,597	1,600	\$ 5,658,084.72	18.31%
Consolidation-Unsubsidized	1,013	1,023	\$ 2,948,018.88	9.54%
STATUS				
In-School	20	51	\$ 174,524.04	0.56%
Grace	4	13	\$ 47,893.80	0.16%
Repayment	6,734	13,225	\$ 24,042,789.44	77.81%
Forbearance	364	855	\$ 2,575,676.92	8.34%
Deferment	1,009	2,043	\$ 3,981,022.15	12.88%
Claims Processing	22	47	\$ 76,928.53	0.25%
DEFAULT CLAIMS PAID			\$ 45,090.13	0.15%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	7,586	13,976	\$ 25,437,436.66	87.26%
T-Bill	1,108	2,258	\$ 5,461,398.22	12.74%
CONSOLIDATION REBATE FEE			\$ 8,216.96	0.02%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	321	653	\$ 2,116,611.04	6.85%
Consolidations - Fixed Rate	1,831	2,572	\$ 8,321,439.68	26.93%
All Loan Types - Variable	3,419	13,009	\$ 20,460,784.16	66.22%
DELINQUENCY				
31 To 60 Days	229	476	\$ 1,028,873.25	3.33%
61 To 90 Days	151	319	\$ 818,429.99	2.65%
91 To 120 Days	86	182	\$ 594,309.94	1.92%
121 To 270 Days	216	449	\$ 1,105,933.36	3.58%
Over 270 Days	51	116	\$ 390,674.83	1.26%
Claims Processing	22	47	\$ 76,928.53	0.25%
Total Delinquency	755	1,589	\$ 4,015,149.90	15.04%

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