

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

Number of borrowers		8,804
Number of loans		17,605
Portfolio principal balance	\$	36,571,961.32
Average borrower indebtedness	\$	4,154.02
Weighted Avg. borrower interest rate		2.60%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	3,734	7,906	\$ 16,341,374.61	44.68%
Qualified	2,708	5,003	\$ 8,490,943.43	23.22%
Disqualified	2,490	4,695	\$ 11,732,863.37	32.08%
Not Eligible	1	1	\$ 6,779.91	0.02%
ACH BENEFIT				
Participating	2,793	5,188	\$ 9,631,784.94	31.72%
Nonparticipating	6,012	12,417	\$ 26,940,176.38	68.28%
SCHOOL TYPE				
2 Year Schools		1,984	\$ 3,622,098.36	9.90%
4 Year Schools		13,318	\$ 28,019,394.14	76.62%
Proprietary Schools		1,809	\$ 3,536,315.09	9.67%
Graduate Schools		470	\$ 1,328,752.54	3.63%
Other		24	\$ 65,401.19	0.18%
SERVICER				
Nelnet		7,022	\$ 9,880,309.27	27.02%
In-House		10,583	\$ 26,691,652.05	72.98%
LOAN TYPE				
Stafford-Subsidized	6,163	10,374	\$ 17,460,614.06	47.75%
Stafford-Unsubsidized	2,968	4,224	\$ 8,471,881.29	23.16%
PLUS	238	258	\$ 780,113.71	2.13%
Consolidation-Subsidized	1,676	1,680	\$ 6,471,508.07	17.70%
Consolidation-Unsubsidized	1,058	1,069	\$ 3,387,844.19	9.26%
STATUS				
In-School	36	84	\$ 298,803.84	0.82%
Grace	11	26	\$ 75,853.52	0.21%
Repayment	7,455	14,757	\$ 29,803,597.10	81.49%
Forbearance	354	767	\$ 2,179,802.63	5.96%
Deferment	892	1,835	\$ 3,842,821.07	10.51%
Claims Processing	70	136	\$ 371,083.16	1.01%
DEFAULT CLAIMS PAID			\$ 38,164.02	0.10%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	8,205	15,155	\$ 30,338,154.81	87.15%
T-Bill	1,210	2,450	\$ 6,233,806.51	12.85%
CONSOLIDATION REBATE FEE			\$ 8,537.44	0.01%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	485	945	\$ 2,950,321.97	8.07%
Consolidations - Fixed Rate	1,919	2,694	\$ 9,464,341.57	25.88%
All Loan Types - Variable	3,640	13,966	\$ 24,157,297.78	66.05%
DELINQUENCY				
31 To 60 Days	197	406	\$ 919,357.85	2.51%
61 To 90 Days	157	344	\$ 1,096,698.49	3.00%
91 To 120 Days	77	173	\$ 389,237.47	1.06%
121 To 270 Days	371	770	\$ 2,128,453.32	5.82%
Over 270 Days	77	141	\$ 370,746.41	1.01%
Claims Processing	70	136	\$ 371,083.16	1.01%
Total Delinquency	949	1,970	\$ 5,275,576.70	16.31%

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