

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

Number of borrowers		24,289
Number of loans		47,923
Portfolio principal balance	\$	139,336,178.54
Average borrower indebtedness	\$	5,736.60
Weighted Avg. borrower interest rate		4.66%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	16,392	32,064	\$ 101,048,936.26	72.53%
Qualified	3,017	5,534	\$ 9,439,896.19	6.77%
Disqualified	5,501	10,324	\$ 28,840,398.73	20.70%
Not Eligible	1	1	\$ 6,947.36	0.00%
ACH BENEFIT				
Participating	4,491	8,674	\$ 22,305,429.12	18.48%
Nonparticipating	19,809	39,249	\$ 117,030,749.42	81.52%
SCHOOL TYPE				
2 Year Schools		5,931	\$ 13,763,518.85	9.88%
4 Year Schools		34,406	\$ 91,819,200.52	65.90%
Proprietary Schools		3,719	\$ 9,089,211.08	6.52%
Graduate Schools		3,843	\$ 24,598,363.28	17.65%
Other		24	\$ 65,884.81	0.05%
SERVICER				
Nelnet		8,146	\$ 14,389,725.26	10.33%
In-House		39,777	\$ 124,946,453.28	89.67%
LOAN TYPE				
Stafford-Subsidized	21,096	29,949	\$ 80,126,757.92	57.52%
Stafford-Unsubsidized	10,783	14,529	\$ 45,707,421.50	32.80%
PLUS	627	674	\$ 3,461,966.37	2.48%
Consolidation-Subsidized	1,690	1,694	\$ 6,580,324.34	4.72%
Consolidation-Unsubsidized	1,066	1,077	\$ 3,459,708.41	2.48%
STATUS				
In-School	3,678	6,572	\$ 21,289,592.32	15.28%
Grace	1,164	2,171	\$ 7,344,404.59	5.27%
Repayment	14,614	29,029	\$ 78,238,732.72	56.15%
Forbearance	1,372	3,119	\$ 11,524,322.09	8.27%
Deferment	3,537	6,956	\$ 20,750,242.85	14.89%
Claims Processing	40	76	\$ 188,883.97	0.14%
DEFAULT CLAIMS PAID			\$ 164,512.34	0.12%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	23,686	45,450	\$ 133,013,282.17	95.09%
T-Bill	1,223	2,473	\$ 6,322,896.37	4.91%
CONSOLIDATION REBATE FEE			\$ 2.01	0.01%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	14,367	24,671	\$ 88,652,862.87	63.63%
Consolidations - Fixed Rate	1,932	2,716	\$ 9,643,125.91	6.92%
All Loan Types - Variable	7,010	20,536	\$ 41,040,189.76	29.45%
DELINQUENCY				
31 To 60 Days	586	1,236	\$ 4,064,666.82	2.92%
61 To 90 Days	252	538	\$ 1,470,558.07	1.06%
91 To 120 Days	219	480	\$ 1,320,697.14	0.95%
121 To 270 Days	523	1,048	\$ 3,097,347.28	2.22%
Over 270 Days	84	167	\$ 451,660.45	0.32%
Claims Processing	40	76	\$ 188,883.97	0.14%
Total Delinquency	1,704	3,545	\$ 10,593,813.73	11.78%

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