

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

Number of borrowers		8,313
Number of loans		16,618
Portfolio principal balance	\$	32,385,785.61
Average borrower indebtedness	\$	3,895.80
Weighted Avg. borrower interest rate		2.51%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	3,315	7,015	\$ 13,180,693.18	40.70%
Qualified	2,723	4,989	\$ 7,798,844.08	24.08%
Disqualified	2,393	4,613	\$ 11,400,325.13	35.20%
Not Eligible	1	1	\$ 5,923.22	0.02%
ACH BENEFIT				
Participating	2,680	4,943	\$ 8,702,342.75	32.23%
Nonparticipating	5,634	11,675	\$ 23,683,442.86	67.77%
SCHOOL TYPE				
2 Year Schools		1,879	\$ 3,282,859.62	10.14%
4 Year Schools		12,658	\$ 24,999,526.67	77.20%
Proprietary Schools		1,625	\$ 2,947,876.78	9.10%
Graduate Schools		432	\$ 1,092,653.27	3.37%
Other		24	\$ 62,869.27	0.19%
SERVICER				
Nelnet		6,635	\$ 8,570,817.85	26.46%
In-House		9,983	\$ 23,814,967.76	73.54%
LOAN TYPE				
Stafford-Subsidized	5,759	9,755	\$ 15,315,972.76	47.30%
Stafford-Unsubsidized	2,758	3,949	\$ 7,412,314.23	22.89%
PLUS	220	240	\$ 674,541.88	2.08%
Consolidation-Subsidized	1,632	1,635	\$ 5,927,522.57	18.30%
Consolidation-Unsubsidized	1,028	1,039	\$ 3,055,434.17	9.43%
STATUS				
In-School	20	54	\$ 180,016.89	0.56%
Grace	4	10	\$ 42,443.49	0.13%
Repayment	6,911	13,630	\$ 25,727,768.30	79.43%
Forbearance	358	810	\$ 2,032,575.90	6.28%
Deferment	994	2,025	\$ 4,164,538.13	12.86%
Claims Processing	35	89	\$ 238,442.90	0.74%
DEFAULT CLAIMS PAID			\$ 59,729.63	0.18%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	7,749	14,299	\$ 26,715,611.29	87.19%
T-Bill	1,138	2,319	\$ 5,670,174.32	12.81%
CONSOLIDATION REBATE FEE			\$ -	0.02%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	332	678	\$ 2,170,683.47	6.70%
Consolidations - Fixed Rate	1,867	2,621	\$ 8,689,773.16	26.83%
All Loan Types - Variable	3,481	13,319	\$ 21,525,328.98	66.47%
DELINQUENCY				
31 To 60 Days	219	473	\$ 1,255,264.73	3.88%
61 To 90 Days	116	261	\$ 605,065.30	1.87%
91 To 120 Days	85	153	\$ 328,395.19	1.01%
121 To 270 Days	232	509	\$ 1,320,548.06	4.08%
Over 270 Days	39	91	\$ 235,068.84	0.73%
Claims Processing	35	89	\$ 238,442.90	0.74%
Total Delinquency	726	1,576	\$ 3,982,785.02	14.22%

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