

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

	43.14%
Number of borrowers	7,444
Number of loans	14,785
Portfolio principal balance	\$ 26,346,314.84
Average borrower indebtedness	\$ 3,539.27
Weighted Avg. borrower interest rate	2.39%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	1,022	2,146	\$ 5,615,563.87	21.31%
Qualified	2,586	4,739	\$ 6,429,531.69	24.40%
Disqualified	3,934	7,899	\$ 14,296,912.52	54.27%
Not Eligible	1	1	\$ 4,306.76	0.02%
ACH BENEFIT				
Participating	2,487	4,584	\$ 6,885,828.66	33.41%
Nonparticipating	4,957	10,201	\$ 19,460,486.18	66.59%
SCHOOL TYPE				
2 Year Schools		1,664	\$ 2,687,798.65	10.20%
4 Year Schools		11,359	\$ 20,474,152.66	77.72%
Proprietary Schools		1,362	\$ 2,310,799.08	8.77%
Graduate Schools		383	\$ 822,977.49	3.12%
Other		17	\$ 50,586.96	0.19%
SERVICER				
Nelnet		5,691	\$ 6,466,355.99	24.54%
In-House		9,094	\$ 19,879,958.85	75.46%
LOAN TYPE				
Stafford-Subsidized	5,132	8,671	\$ 12,261,079.56	46.54%
Stafford-Unsubsidized	2,446	3,479	\$ 6,037,105.32	22.91%
PLUS	178	193	\$ 490,955.79	1.86%
Consolidation-Subsidized	1,483	1,486	\$ 4,963,322.08	18.84%
Consolidation-Unsubsidized	948	956	\$ 2,593,852.09	9.85%
STATUS				
In-School	15	44	\$ 133,981.67	0.51%
Grace	3	7	\$ 33,474.84	0.13%
Repayment	6,081	11,995	\$ 19,849,897.91	75.34%
Forbearance	410	876	\$ 2,535,763.32	9.62%
Deferment	924	1,824	\$ 3,693,234.02	14.02%
Claims Processing	21	39	\$ 99,963.08	0.38%
DEFAULT CLAIMS PAID			\$ 27,658.41	0.10%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	6,942	12,766	\$ 21,686,313.68	87.50%
T-Bill	992	2,019	\$ 4,660,001.16	12.50%
CONSOLIDATION REBATE FEE			\$ 7,908.51	0.03%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	296	591	\$ 1,909,340.60	7.25%
Consolidations - Fixed Rate	1,702	2,403	\$ 7,406,345.24	28.11%
All Loan Types - Variable	3,156	11,791	\$ 17,030,629.00	64.64%
DELINQUENCY				
31 To 60 Days	176	370	\$ 785,733.60	2.98%
61 To 90 Days	92	208	\$ 508,224.33	1.93%
91 To 120 Days	62	132	\$ 456,986.36	1.73%
121 To 270 Days	177	367	\$ 878,596.96	3.33%
Over 270 Days	37	77	\$ 197,933.64	0.75%
Claims Processing	21	39	\$ 99,963.08	0.38%
Total Delinquency	565	1,193	\$ 2,927,437.97	13.02%

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