

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2011 Trust Estate
April 30, 2013

Number of borrowers		12,391
Number of loans		24,108
Portfolio principal balance	\$	128,933,207
Average borrower indebtedness	\$	10,405
Weighted average borrower interest rate		3.08%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>Percent of Portfolio</u>
ON-TIME PAYMENT BENEFIT				
Eligible	2,683	5,370	\$ 32,512,939	25.22%
Qualified	4,909	8,563	50,119,159	38.87%
Disqualified	4,968	10,134	45,886,837	35.59%
Not Eligible	26	41	414,272	0.32%
ACH BENEFIT				
Participating	4,602	8,083	53,053,978	37.14%
Nonparticipating	7,790	16,025	75,879,229	62.86%
SCHOOL TYPE				
2 Year Schools		1,976	4,714,233	3.66%
4 Year Schools		19,920	112,792,663	87.48%
Proprietary Schools		1,535	3,358,205	2.60%
Graduate Schools		424	1,896,193	1.47%
Other		253	6,171,913	4.79%
SERVICER				
Nelnet		8,430	53,157,818	41.23%
In-House		15,678	75,775,389	58.77%
LOAN TYPE				
Stafford-Subsidized	5,901	9,824	16,848,583	13.07%
Stafford-Unsubsidized	2,906	4,178	9,627,967	7.47%
PLUS	107	113	343,872	0.27%
Consolidation-Subsidized	5,713	5,770	55,370,482	42.94%
Consolidation-Unsubsidized	4,197	4,223	46,742,303	36.25%
STATUS				
In-School	138	315	910,322	0.71%
Grace	43	90	274,410	0.21%
Repayment	9,910	18,800	101,777,761	78.94%
Forbearance	788	1,729	12,528,060	9.72%
Deferment	1,506	3,092	13,190,602	10.23%
Claims Processing	29	82	252,052	0.19%
DEFAULT CLAIMS PAID			22,252	0.02%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	11,151	20,861	113,783,498	87.29%
T-Bill	1,624	3,247	15,149,709	12.71%
CONSOLIDATION REBATE FEE			89,461	0.03%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,210	2,487	8,661,998	6.72%
Consolidations - Fixed Rate	6,152	9,917	101,295,872	78.56%
All Loan Types - Variable	3,301	11,704	18,975,337	14.72%
DELINQUENCY				
31 To 60 Days	261	548	3,212,033	2.49%
61 To 90 Days	150	335	1,800,142	1.40%
91 To 120 Days	97	208	1,385,861	1.07%
121 To 270 Days	276	598	2,577,855	2.00%
Over 270 Days	31	67	224,453	0.17%
Claims Processing	29	82	252,052	0.20%
Total Delinquency	844	1,838	\$ 9,452,396	8.25%

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