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

Number of borrowers		16,209
Number of loans		31,914
Portfolio principal balance	$	160,119,773.23
Average borrower indebtedness	$	9,878.45
Weighted Avg. borrower interest rate		3.09%

	Number of Borrowers *	Number of Loans		Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT					
Eligible	4,323	8,903	$	50,803,099.21	31.73%
Qualified	5,806	10,123	$	56,456,154.42	35.25%
Disqualified	6,298	12,831	$	52,440,061.03	32.75%
Not Eligible	33	57	$	420,458.57	0.26%
ACH BENEFIT					
Participating	5,793	10,234	$	63,132,994.04	35.73%
Nonparticipating	10,419	21,680	$	96,986,779.19	64.27%
SCHOOL TYPE					
2 Year Schools		2,815	$	6,659,665.59	4.16%
4 Year Schools		25,806	$	138,107,109.48	86.25%
Proprietary Schools		2,280	$	5,252,679.55	3.28%
Graduate Schools		735	$	3,101,183.57	1.94%
Other		278	$	6,999,135.04	4.37%
SERVICER					
Nelnet		11,959	$	65,695,198.01	41.03%
In-House		19,955	$	94,424,575.22	58.97%
LOAN TYPE					
Stafford-Subsidized	8,478	14,168	$	25,478,542.63	15.91%
Stafford-Unsubsidized	4,150	5,992	$	13,837,158.59	8.64%
PLUS	219	234	$	665,987.81	0.42%
Consolidation-Subsidized	6,622	6,685	$	66,281,550.23	41.38%
Consolidation-Unsubsidized	4,804	4,835	$	53,856,533.97	33.64%
STATUS					
In-School	362	828	$	2,570,004.77	1.61%
Grace	84	193	$	604,181.10	0.38%
Repayment	12,659	24,239	$	121,072,660.26	75.62%
Forbearance	1,013	2,252	$	15,191,017.00	9.49%
Deferment	2,028	4,129	$	19,852,852.66	12.40%
Claims Processing	92	273	$	829,057.44	0.52%
DEFAULT CLAIMS PAID			$	225,345.04	0.14%
SPECIAL ALLOWANCE INDEX					
Commercial Paper	14,536	27,425	$	140,930,029.54	86.40%
T-Bill	2,289	4,489	$	19,189,743.69	13.60%
CONSOLIDATION REBATE FEE			$	7,822.53	0.03%
PORTFOLIO BY INTEREST RATE					
Stafford & Plus - Fixed Rate	1,757	3,737	$	12,736,048.95	7.95%
Consolidations - Fixed Rate	7,170	11,430	$	119,172,518.19	74.43%
All Loan Types - Variable	4,436	16,747	$	28,211,206.09	17.62%
DELINQUENCY					
31 To 60 Days	378	787	$	3,832,689.18	2.39%
61 To 90 Days	256	575	$	2,595,095.07	1.62%
91 To 120 Days	140	315	$	1,294,875.86	0.81%
121 To 270 Days	481	1,076	$	5,342,155.49	3.34%
Over 270 Days	85	180	$	668,781.72	0.42%
Claims Processing	92	273	$	829,057.44	0.52%
Total Delinquency	1,432	3,206	$	14,562,654.76	10.62%

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