

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2012 Trust Estate
December 31, 2012

Number of borrowers		64,736
Number of loans		179,685
Portfolio principal balance	\$	512,373,988
Average borrower indebtedness	\$	7,915
Weighted average borrower interest rate		4.37%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Dollar Amount</u>	<u>Percent of Portfolio</u>
ON-TIME PAYMENT BENEFIT				
Eligible	28,749	76,121	\$ 243,868,054	47.60%
Qualified	12,450	29,635	54,180,329	10.57%
Disqualified	27,556	73,929	214,325,605	41.83%
Not Eligible	0	0	-	0.00%
ACH BENEFIT				
Participating	12,848	34,158	90,150,970	19.83%
Nonparticipating	51,943	145,527	422,223,018	80.17%
SCHOOL TYPE				
2 Year Schools		22,323	47,026,912	9.18%
4 Year Schools		132,395	348,641,854	68.04%
Proprietary Schools		9,410	22,043,172	4.30%
Graduate Schools		15,554	94,636,820	18.47%
Other		3	25,230	0.01%
SERVICER				
Nelnet		9,447	28,310,701	5.53%
In-House		170,238	484,063,287	94.47%
LOAN TYPE				
Stafford-Subsidized	73,150	118,117	302,881,525	59.11%
Stafford-Unsubsidized	38,310	58,360	188,667,113	36.82%
PLUS	2,140	2,619	12,138,068	2.37%
Consolidation-Subsidized	352	353	5,622,570	1.10%
Consolidation-Unsubsidized	236	236	3,064,712	0.60%
STATUS				
In-School	2,801	6,925	21,497,284	4.19%
Grace	833	2,187	6,395,934	1.25%
Repayment	44,144	118,764	321,778,051	62.80%
Forbearance	4,868	17,153	64,098,814	12.51%
Deferment	12,437	34,280	97,549,108	19.04%
Claims Processing	142	376	1,054,797	0.21%
DEFAULT CLAIMS PAID			284,570	0.06%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	64,355	178,320	506,568,522	99.25%
T-Bill	484	1,365	5,805,466	0.75%
CONSOLIDATION REBATE FEE			7,447	
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	47,452	100,338	332,372,008	64.87%
Consolidations - Fixed Rate	349	572	8,283,928	1.62%
All Loan Types - Variable	32,935	78,775	171,718,052	33.51%
DELINQUENCY				
31 To 60 Days	1,392	3,933	12,395,908	2.42%
61 To 90 Days	851	2,535	8,207,517	1.60%
91 To 120 Days	573	1,713	5,986,579	1.17%
121 To 270 Days	1,497	4,519	13,885,614	2.71%
Over 270 Days	288	1,785	5,570,379	1.09%
Claims Processing	142	376	1,054,797	0.21%
Total Delinquency	4,743	14,861	\$ 47,100,794	11.42%

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