

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2012 Trust Estate
February 28, 2013

Number of borrowers		63,255
Number of loans		176,103
Portfolio principal balance	\$	500,041,949
Average borrower indebtedness	\$	7,905
Weighted average borrower interest rate		4.36%

	<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	26,580	69,312	\$ 221,154,274	44.23%
Qualified	12,710	30,789	56,626,783	11.32%
Disqualified	28,058	76,002	222,260,892	44.45%
Not Eligible	0	0	-	0.00%
ACH BENEFIT				
Participating	12,665	33,855	88,711,573	20.01%
Nonparticipating	50,642	142,248	411,330,376	79.99%
SCHOOL TYPE				
2 Year Schools		21,692	45,422,994	9.08%
4 Year Schools		129,978	340,887,135	68.17%
Proprietary Schools		9,129	21,303,318	4.26%
Graduate Schools		15,301	92,403,272	18.48%
Other		3	25,230	0.01%
SERVICER				
Nelnet		9,256	27,661,680	5.53%
In-House		166,847	472,380,270	94.47%
LOAN TYPE				
Stafford-Subsidized	71,659	115,685	294,715,694	58.94%
Stafford-Unsubsidized	37,605	57,308	185,006,731	37.00%
PLUS	2,059	2,526	11,710,005	2.34%
Consolidation-Subsidized	348	349	5,579,019	1.11%
Consolidation-Unsubsidized	235	235	3,030,500	0.61%
STATUS				
In-School	2,558	6,337	19,538,463	3.91%
Grace	728	1,946	5,785,711	1.16%
Repayment	43,438	117,725	317,145,519	63.42%
Forbearance	4,431	15,506	59,101,856	11.82%
Deferment	12,354	33,987	96,607,867	19.32%
Claims Processing	205	602	1,862,533	0.37%
DEFAULT CLAIMS PAID			68,664	0.01%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	62,882	174,756	494,300,730	99.25%
T-Bill	474	1,347	5,741,219	0.75%
CONSOLIDATION REBATE FEE			7,383	
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	46,444	98,420	325,165,467	65.03%
Consolidations - Fixed Rate	346	567	8,204,207	1.64%
All Loan Types - Variable	32,186	77,116	166,672,275	33.33%
DELINQUENCY				
31 To 60 Days	1,213	3,507	10,810,778	2.16%
61 To 90 Days	742	2,200	6,862,380	1.37%
91 To 120 Days	532	1,550	5,068,745	1.01%
121 To 270 Days	1,482	4,571	14,867,909	2.97%
Over 270 Days	232	1,550	4,889,067	0.98%
Claims Processing	205	602	1,862,534	0.37%
Total Delinquency	4,406	13,980	\$ 44,361,413	10.95%

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