

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2012 Trust Estate
January 31, 2013

Number of borrowers		63,988
Number of loans		177,927
Portfolio principal balance	\$	506,615,916
Average borrower indebtedness	\$	7,917
Weighted average borrower interest rate		4.36%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Portfolio</u>
ON-TIME PAYMENT BENEFIT				
Eligible	27,394	71,631	\$ 229,300,408	45.26%
Qualified	12,592	30,250	55,175,853	10.89%
Disqualified	28,106	76,046	222,139,655	43.85%
Not Eligible	0	0	-	0.00%
ACH BENEFIT				
Participating	12,793	34,104	89,708,844	19.98%
Nonparticipating	51,248	143,823	416,907,072	80.02%
SCHOOL TYPE				
2 Year Schools		22,025	46,278,918	9.13%
4 Year Schools		131,193	344,780,445	68.06%
Proprietary Schools		9,249	21,703,500	4.28%
Graduate Schools		15,457	93,827,823	18.52%
Other		3	25,230	0.01%
SERVICER				
Nelnet		9,334	27,940,912	5.52%
In-House		168,593	478,675,004	94.48%
LOAN TYPE				
Stafford-Subsidized	72,410	116,919	298,987,407	59.02%
Stafford-Unsubsidized	37,944	57,840	186,983,335	36.91%
PLUS	2,106	2,580	11,966,955	2.36%
Consolidation-Subsidized	351	352	5,613,041	1.11%
Consolidation-Unsubsidized	236	236	3,065,178	0.60%
STATUS				
In-School	2,805	6,956	21,451,775	4.23%
Grace	738	1,960	5,856,786	1.16%
Repayment	43,076	116,389	314,175,712	62.01%
Forbearance	4,732	16,536	62,520,847	12.34%
Deferment	12,912	35,478	100,659,652	19.87%
Claims Processing	207	608	1,951,144	0.39%
DEFAULT CLAIMS PAID			58,423	0.01%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	63,609	176,568	500,846,211	99.25%
T-Bill	481	1,359	5,769,705	0.75%
CONSOLIDATION REBATE FEE			7,443	
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	46,936	99,373	328,936,320	64.93%
Consolidations - Fixed Rate	348	571	8,274,371	1.63%
All Loan Types - Variable	32,573	77,983	169,405,225	33.44%
DELINQUENCY				
31 To 60 Days	1,230	3,476	10,884,900	2.15%
61 To 90 Days	747	2,162	6,912,020	1.36%
91 To 120 Days	595	1,760	5,925,046	1.17%
121 To 270 Days	1,491	4,583	14,449,003	2.85%
Over 270 Days	231	1,634	4,914,463	0.97%
Claims Processing	207	608	1,951,144	0.39%
Total Delinquency	4,501	14,223	\$ 45,036,576	11.11%

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