

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

Number of borrowers		62,378
Number of loans		174,010
Portfolio principal balance	\$	492,798,689
Average borrower indebtedness	\$	7,900
Weighted average borrower interest rate		4.35%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Current Principal Balance</u>	<u>Percent of Portfolio</u>
<b>ON-TIME PAYMENT BENEFIT</b>				
Eligible	25,822	67,217	\$ 214,301,204	43.49%
Qualified	12,769	31,157	57,161,094	11.60%
Disqualified	27,878	75,636	221,336,389	44.91%
Not Eligible	0	0	-	0.00%
<b>ACH BENEFIT</b>				
Participating	12,595	33,792	88,153,263	20.17%
Nonparticipating	49,835	140,218	404,645,426	79.83%
<b>SCHOOL TYPE</b>				
2 Year Schools		21,334	44,525,693	9.03%
4 Year Schools		128,525	336,267,115	68.24%
Proprietary Schools		8,982	20,815,180	4.22%
Graduate Schools		15,166	91,165,471	18.50%
Other		3	25,230	0.01%
<b>SERVICER</b>				
Nelnet		9,134	27,270,820	5.53%
In-House		164,876	465,527,869	94.47%
<b>LOAN TYPE</b>				
Stafford-Subsidized	70,768	114,282	290,107,683	58.87%
Stafford-Unsubsidized	37,182	56,672	182,643,262	37.06%
PLUS	2,018	2,479	11,479,132	2.33%
Consolidation-Subsidized	344	345	5,542,537	1.13%
Consolidation-Unsubsidized	232	232	3,026,075	0.61%
<b>STATUS</b>				
In-School	2,544	6,283	19,385,296	3.93%
Grace	676	1,784	5,340,725	1.08%
Repayment	43,038	116,730	313,004,919	63.52%
Forbearance	4,293	15,244	57,719,236	11.71%
Deferment	12,133	33,538	95,987,105	19.48%
Claims Processing	145	431	1,361,408	0.28%
<b>DEFAULT CLAIMS PAID</b>			49,173	0.01%
<b>SPECIAL ALLOWANCE INDEX</b>				
30 Day LIBOR	62,007	172,668	487,106,927	99.24%
T-Bill	472	1,342	5,691,762	0.76%
<b>CONSOLIDATION REBATE FEE</b>			7,355	
<b>PORTFOLIO BY INTEREST RATE</b>				
Stafford & Plus - Fixed Rate	45,872	97,280	320,675,750	65.07%
Consolidations - Fixed Rate	341	560	8,163,743	1.66%
All Loan Types - Variable	31,731	76,170	163,959,197	33.27%
<b>DELINQUENCY</b>				
31 To 60 Days	1,261	3,578	10,923,620	2.22%
61 To 90 Days	694	2,075	6,643,515	1.35%
91 To 120 Days	541	1,641	5,075,179	1.03%
121 To 270 Days	1,433	4,384	14,535,011	2.95%
Over 270 Days	218	1,719	5,750,282	1.17%
Claims Processing	145	431	1,361,408	0.28%
Total Delinquency	<u>4,292</u>	<u>13,828</u>	<u>\$ 44,289,015</u>	<u>10.82%</u>

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