

Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2011 Trust Estate
April 30, 2012

Number of borrowers		14,979
Number of loans		29,304
Portfolio principal balance	\$	150,573,488.60
Average borrower indebtedness	\$	10,052.31
Weighted Avg. borrower interest rate		3.07%

	Number of Borrowers *	Number of Loans	Dollar Amount	Percent of Portfolio
ON-TIME PAYMENT BENEFIT				
Eligible	3,779	7,725	\$ 45,168,455.83	30.00%
Qualified	5,534	9,620	\$ 54,238,102.76	36.02%
Disqualified	5,871	11,915	\$ 50,750,526.34	33.70%
Not Eligible	29	44	\$ 416,403.67	0.28%
ACH BENEFIT				
Participating	5,421	9,537	\$ 60,198,711.00	36.19%
Nonparticipating	9,559	19,767	\$ 90,374,777.60	63.81%
SCHOOL TYPE				
2 Year Schools		2,481	\$ 5,897,997.53	3.92%
4 Year Schools		23,917	\$ 130,522,765.75	86.69%
Proprietary Schools		1,998	\$ 4,733,398.91	3.14%
Graduate Schools		638	\$ 2,640,528.74	1.75%
Other		270	\$ 6,778,797.67	4.50%
SERVICER				
Nelnet		10,667	\$ 61,713,501.10	40.99%
In-House		18,637	\$ 88,859,987.50	59.01%
LOAN TYPE				
Stafford-Subsidized	7,611	12,670	\$ 22,528,898.69	14.96%
Stafford-Unsubsidized	3,764	5,389	\$ 12,396,157.98	8.23%
PLUS	181	191	\$ 594,868.06	0.40%
Consolidation-Subsidized	6,338	6,399	\$ 63,125,891.13	41.92%
Consolidation-Unsubsidized	4,628	4,655	\$ 51,927,672.74	34.49%
STATUS				
In-School	288	678	\$ 2,073,534.52	1.38%
Grace	90	193	\$ 592,612.64	0.39%
Repayment	11,725	22,312	\$ 114,477,102.28	76.03%
Forbearance	871	1,968	\$ 14,273,100.59	9.48%
Deferment	1,961	3,988	\$ 18,425,480.75	12.23%
Claims Processing	72	165	\$ 731,657.82	0.49%
DEFAULT CLAIMS PAID			\$ 313,382.75	0.21%
SPECIAL ALLOWANCE INDEX				
Commercial Paper	13,464	25,259	\$ 132,737,918.04	86.79%
T-Bill	2,049	4,045	\$ 17,835,570.56	13.21%
CONSOLIDATION REBATE FEE			\$ 100,856.63	0.03%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,550	3,252	\$ 11,269,444.86	7.48%
Consolidations - Fixed Rate	6,859	10,971	\$ 114,156,577.70	75.82%
All Loan Types - Variable	4,119	15,081	\$ 25,147,466.04	16.70%
DELINQUENCY				
31 To 60 Days	352	766	\$ 3,871,622.62	2.57%
61 To 90 Days	190	404	\$ 2,072,526.12	1.38%
91 To 120 Days	129	314	\$ 1,445,332.95	0.96%
121 To 270 Days	415	942	\$ 4,468,895.51	2.97%
Over 270 Days	78	178	\$ 830,335.85	0.55%
Claims Processing	72	165	\$ 731,657.82	0.49%
Total Delinquency	1,236	2,769	\$ 13,420,370.87	10.36%

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