

**Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report - 2011 Trust Estate
January 31, 2013**

Number of borrowers		12,998
Number of loans		25,277
Portfolio principal balance	\$	133,234,025
Average borrower indebtedness	\$	10,250
Weighted average borrower interest rate		3.06%

	<u>Number of Borrowers *</u>	<u>Number of Loans</u>	<u>Principal Balance</u>	<u>Percent of Portfolio</u>
ON-TIME PAYMENT BENEFIT				
Eligible	2,861	5,723	\$ 34,258,017	25.71%
Qualified	5,139	8,976	51,662,574	38.78%
Disqualified	5,182	10,535	46,895,403	35.20%
Not Eligible	28	43	418,031	0.31%
ACH BENEFIT				
Participating	4,879	8,552	55,005,751	37.53%
Nonparticipating	8,120	16,725	78,228,274	62.47%
SCHOOL TYPE				
2 Year Schools		2,099	4,921,817	3.69%
4 Year Schools		20,823	116,400,014	87.37%
Proprietary Schools		1,645	3,670,503	2.75%
Graduate Schools		456	1,942,412	1.46%
Other		254	6,299,279	4.73%
SERVICER				
Nelnet		8,923	54,950,745	41.24%
In-House		16,354	78,283,281	58.76%
LOAN TYPE				
Stafford-Subsidized	6,289	10,465	17,831,866	13.38%
Stafford-Unsubsidized	3,094	4,440	10,093,286	7.58%
PLUS	115	121	396,233	0.30%
Consolidation-Subsidized	5,866	5,923	57,043,847	42.81%
Consolidation-Unsubsidized	4,302	4,328	47,868,793	35.93%
STATUS				
In-School	155	345	1,018,809	0.76%
Grace	48	120	340,342	0.26%
Repayment	10,202	19,170	102,168,063	76.68%
Forbearance	942	2,130	13,866,694	10.41%
Deferment	1,628	3,403	15,273,624	11.46%
Claims Processing	48	109	566,493	0.43%
DEFAULT CLAIMS PAID			15,365	0.01%
SPECIAL ALLOWANCE INDEX				
30 Day LIBOR	11,699	21,862	117,635,846	87.19%
T-Bill	1,719	3,415	15,598,179	12.81%
CONSOLIDATION REBATE FEE			91,969	0.03%
PORTFOLIO BY INTEREST RATE				
Stafford & Plus - Fixed Rate	1,267	2,623	9,055,177	6.80%
Consolidations - Fixed Rate	6,329	10,173	104,080,737	78.12%
All Loan Types - Variable	3,508	12,481	20,098,111	15.08%
DELINQUENCY				
31 To 60 Days	272	533	2,974,197	2.23%
61 To 90 Days	156	318	1,120,255	0.84%
91 To 120 Days	100	234	1,009,531	0.76%
121 To 270 Days	307	646	3,039,570	2.28%
Over 270 Days	65	161	644,503	0.48%
Claims Processing	48	109	566,493	0.43%
Total Delinquency	948	2,001	\$ 9,354,549	8.02%

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