



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2013

2011 Trust Estate					
Portfolio Principal Balance	\$	120,537,987	Average Borrower Indebtedness	\$ 10,786	
Number of Borrowers		11,175	Wtd Avg Remaining Term (months)	157.68	
Number of Loans		21,666	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$	84,822	Wtd Avg Borrower Interest Rate	3.70%	
Claims Paid	\$	345,318			
		Number of Borrowers *	Number of Loans	Current Principal	
				Percent of Principal	
Timely Payment Benefit					
Eligible		1,294	3,023	\$ 18,678,205	15.50%
Qualified		4,528	7,884	48,351,276	40.11%
Disqualified/Not Eligible		5,568	10,759	53,508,506	44.39%
Automatic Payment Benefit					
Participating		4,121	7,174	50,323,046	41.75%
Nonparticipating		7,054	14,492	70,214,941	58.25%
School Type					
2 Year Schools		1,404	2,630	7,089,770	5.88%
4 Year Schools		7,411	14,338	81,366,520	67.50%
Proprietary Schools		2,182	4,219	28,346,308	23.52%
Graduate Schools		181	360	1,743,552	1.45%
Other		61	119	1,991,837	1.65%
Loan Type					
Stafford - Subsidized		4,723	8,465	14,811,213	12.29%
Stafford - Unsubsidized		2,422	3,644	8,761,942	7.27%
PLUS		79	87	281,248	0.23%
Consolidation - Subsidized		5,354	5,420	51,268,966	42.53%
Consolidation - Unsubsidized		4,034	4,050	45,414,618	37.68%
Status					
In-School		80	188	532,867	0.44%
Grace		20	45	123,250	0.10%
Repayment		9,142	17,375	98,395,573	81.63%
Forbearance		627	1,363	9,598,976	7.96%
Deferment		1,286	2,658	11,503,623	9.55%
Claims Processing		21	37	383,698	0.32%
Special Allowance Index					
30 Day LIBOR		10,088	18,840	106,539,536	88.39%
T-Bill		1,411	2,826	13,998,451	11.61%
Interest Rate					
Consolidation - Fixed Rate		5,794	9,399	95,866,976	79.53%
Consolidation - Variable Rate		49	71	816,608	0.68%
Stafford & PLUS - Fixed Rate		1,107	2,284	7,953,832	6.60%
Stafford & PLUS - Variable Rate		4,475	9,912	15,900,571	13.19%

* The number of borrowers in total is overstated due to borrowers having loans in multiple categories.