



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

2011 Trust Estate				
Portfolio Principal Balance	\$ 125,815,355	Average Borrower Indebtedness	\$ 10,552	
Number of Borrowers	11,923	Wtd Avg Remaining Term (months)	157.83	
Number of Loans	23,152	Wtd Avg Statutory Interest Rate	4.57%	
Consolidation Rebate Fees	\$ 87,805	Wtd Avg Borrower Interest Rate	3.67%	
Claims Paid	\$ 137,929			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,467	3,358	\$ 20,648,523	16.41%
Qualified	4,738	8,289	49,415,961	39.28%
Disqualified/Not Eligible	5,944	11,505	55,750,871	44.31%
Automatic Payment Benefit				
Participating	4,387	7,661	53,115,018	42.22%
Nonparticipating	7,536	15,491	72,700,337	57.78%
School Type				
2 Year Schools	1,534	2,876	7,504,745	5.97%
4 Year Schools	7,864	15,249	84,700,167	67.32%
Proprietary Schools	2,321	4,484	29,494,792	23.44%
Graduate Schools	208	415	1,923,497	1.53%
Other	67	128	2,192,154	1.74%
Loan Type				
Stafford - Subsidized	5,193	9,312	16,057,498	12.76%
Stafford - Unsubsidized	2,640	3,967	9,265,978	7.37%
PLUS	90	98	306,926	0.24%
Consolidation - Subsidized	5,528	5,594	53,292,010	42.36%
Consolidation - Unsubsidized	4,165	4,181	46,892,943	37.27%
Status				
In-School	110	257	745,242	0.59%
Grace	42	84	248,190	0.20%
Repayment	9,613	18,218	101,190,546	80.43%
Forbearance	766	1,712	11,417,763	9.07%
Deferment	1,377	2,848	12,129,355	9.64%
Claims Processing	20	33	84,259	0.07%
Special Allowance Index				
30 Day LIBOR	10,753	20,102	111,116,399	88.32%
T-Bill	1,535	3,050	14,698,956	11.68%
Interest Rate				
Consolidation - Fixed Rate	6,003	9,701	99,342,196	78.96%
Consolidation - Variable Rate	51	74	842,757	0.67%
Stafford & PLUS - Fixed Rate	1,165	2,393	8,335,178	6.62%
Stafford & PLUS - Variable Rate	4,965	10,984	17,295,224	13.75%

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