



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2013

2011 Trust Estate				
Portfolio Principal Balance	\$ 121,533,986	Average Borrower Indebtedness	\$ 10,731	
Number of Borrowers	11,325	Wtd Avg Remaining Term (months)	157.98	
Number of Loans	21,964	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$ 85,372	Wtd Avg Borrower Interest Rate	3.69%	
Claims Paid	\$ 98,709			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,328	3,088	\$ 19,069,074	15.69%
Qualified	4,570	7,965	48,564,213	39.96%
Disqualified/Not Eligible	5,646	10,911	53,900,699	44.35%
Automatic Payment Benefit				
Participating	4,174	7,271	50,926,993	41.90%
Nonparticipating	7,151	14,693	70,606,993	58.10%
School Type				
2 Year Schools	1,430	2,675	7,161,823	5.89%
4 Year Schools	7,506	14,534	82,064,637	67.52%
Proprietary Schools	2,201	4,258	28,536,627	23.48%
Graduate Schools	189	374	1,767,123	1.46%
Other	64	123	2,003,776	1.65%
Loan Type				
Stafford - Subsidized	4,828	8,650	15,060,508	12.39%
Stafford - Unsubsidized	2,466	3,709	8,848,912	7.28%
PLUS	80	88	288,259	0.24%
Consolidation - Subsidized	5,382	5,448	51,636,190	42.49%
Consolidation - Unsubsidized	4,053	4,069	45,700,117	37.60%
Status				
In-School	87	203	571,664	0.47%
Grace	17	37	111,517	0.09%
Repayment	9,101	17,240	97,140,330	79.93%
Forbearance	749	1,643	10,952,541	9.01%
Deferment	1,355	2,813	12,411,638	10.21%
Claims Processing	18	28	346,296	0.29%
Special Allowance Index				
30 Day LIBOR	10,220	19,091	107,395,489	88.37%
T-Bill	1,441	2,873	14,138,497	11.63%
Interest Rate				
Consolidation - Fixed Rate	5,827	9,446	96,514,592	79.41%
Consolidation - Variable Rate	49	71	821,715	0.68%
Stafford & PLUS - Fixed Rate	1,119	2,311	8,021,186	6.60%
Stafford & PLUS - Variable Rate	4,583	10,136	16,176,493	13.31%

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