



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

2011 Trust Estate				
Portfolio Principal Balance	\$ 122,437,688	Average Borrower Indebtedness	\$ 10,691	
Number of Borrowers	11,452	Wtd Avg Remaining Term (months)	158.81	
Number of Loans	22,217	Wtd Avg Statutory Interest Rate	4.57%	
Consolidation Rebate Fees	\$ 85,845	Wtd Avg Borrower Interest Rate	3.69%	
Claims Paid	\$ 110,068			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,351	3,133	\$ 19,334,227	15.79%
Qualified	4,612	8,046	48,777,151	39.84%
Disqualified/Not Eligible	5,708	11,038	54,326,310	44.37%
Automatic Payment Benefit				
Participating	4,228	7,366	51,443,048	42.02%
Nonparticipating	7,224	14,851	70,994,640	57.98%
School Type				
2 Year Schools	1,449	2,711	7,230,897	5.91%
4 Year Schools	7,593	14,704	82,638,988	67.49%
Proprietary Schools	2,219	4,299	28,770,017	23.50%
Graduate Schools	191	378	1,780,471	1.45%
Other	65	125	2,017,315	1.65%
Loan Type				
Stafford - Subsidized	4,902	8,784	15,272,212	12.47%
Stafford - Unsubsidized	2,499	3,764	8,945,690	7.31%
PLUS	82	90	291,624	0.24%
Consolidation - Subsidized	5,418	5,484	51,998,499	42.47%
Consolidation - Unsubsidized	4,079	4,095	45,929,663	37.51%
Status				
In-School	89	210	588,852	0.48%
Grace	36	75	233,805	0.19%
Repayment	9,177	17,379	97,688,681	79.79%
Forbearance	786	1,723	11,624,315	9.49%
Deferment	1,350	2,801	12,220,932	9.98%
Claims Processing	16	29	81,103	0.07%
Special Allowance Index				
30 Day LIBOR	10,339	19,316	108,184,803	88.36%
T-Bill	1,451	2,901	14,252,885	11.64%
Interest Rate				
Consolidation - Fixed Rate	5,869	9,508	97,101,348	79.31%
Consolidation - Variable Rate	49	71	826,814	0.68%
Stafford & PLUS - Fixed Rate	1,128	2,324	8,074,114	6.59%
Stafford & PLUS - Variable Rate	4,660	10,314	16,435,412	13.42%

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