



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

2011 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 123,430,846	<b>Average Borrower Indebtedness</b>	\$ 10,642	
<b>Number of Borrowers</b>	11,599	<b>Wtd Avg Remaining Term (months)</b>	158.89	
<b>Number of Loans</b>	22,520	<b>Wtd Avg Statutory Interest Rate</b>	4.57%	
<b>Consolidation Rebate Fees</b>	\$ 86,399	<b>Wtd Avg Borrower Interest Rate</b>	3.68%	
<b>Claims Paid</b>	\$ 249,023			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,370	3,185	\$ 19,731,471	15.99%
Qualified	4,654	8,127	48,990,088	39.69%
Disqualified/Not Eligible	5,792	11,208	54,709,287	44.32%
<b>Automatic Payment Benefit</b>				
Participating	4,279	7,458	51,979,053	42.11%
Nonparticipating	7,320	15,062	71,451,793	57.89%
<b>School Type</b>				
2 Year Schools	1,464	2,755	7,261,012	5.88%
4 Year Schools	7,688	14,899	83,385,235	67.56%
Proprietary Schools	2,248	4,340	28,948,712	23.45%
Graduate Schools	200	398	1,810,007	1.47%
Other	66	128	2,025,880	1.64%
<b>Loan Type</b>				
Stafford - Subsidized	4,994	8,948	15,518,285	12.57%
Stafford - Unsubsidized	2,546	3,837	9,072,930	7.35%
PLUS	86	94	299,035	0.24%
Consolidation - Subsidized	5,454	5,520	52,396,135	42.45%
Consolidation - Unsubsidized	4,105	4,121	46,144,461	37.39%
<b>Status</b>				
In-School	97	220	619,167	0.50%
Grace	51	107	322,598	0.26%
Repayment	9,157	17,287	96,506,209	78.19%
Forbearance	867	1,954	13,220,635	10.71%
Deferment	1,411	2,907	12,640,270	10.24%
Claims Processing	19	45	121,967	0.10%
<b>Special Allowance Index</b>				
30 Day LIBOR	10,476	19,586	109,084,807	88.38%
T-Bill	1,469	2,934	14,346,039	11.62%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	5,908	9,570	97,708,920	79.16%
Consolidation - Variable Rate	49	71	831,676	0.67%
Stafford & PLUS - Fixed Rate	1,142	2,349	8,165,591	6.62%
Stafford & PLUS - Variable Rate	4,755	10,530	16,724,659	13.55%

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