



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2014

2011 Trust Estate				
Portfolio Principal Balance	\$ 117,940,149	Average Borrower Indebtedness	\$ 10,874	
Number of Borrowers	10,846	Wtd Avg Remaining Term (months)	156.83	
Number of Loans	21,063	Wtd Avg Statutory Interest Rate	4.59%	
Consolidation Rebate Fees	\$ 174,920	Wtd Avg Borrower Interest Rate	3.71%	
Claims Paid	\$ 282,218			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,301	3,095	\$ 18,443,917	15.64%
Qualified	4,412	7,678	47,560,212	40.32%
Disqualified/Not Eligible	5,308	10,290	51,936,020	44.04%
Automatic Payment Benefit				
Participating	3,990	6,959	49,019,650	41.56%
Nonparticipating	6,856	14,104	68,920,499	58.44%
School Type				
2 Year Schools	1,358	2,547	6,941,121	5.88%
4 Year Schools	7,197	13,949	79,669,334	67.55%
Proprietary Schools	2,119	4,108	27,691,930	23.48%
Graduate Schools	175	347	1,685,120	1.43%
Other	58	112	1,952,644	1.66%
Loan Type				
Stafford - Subsidized	4,544	8,159	14,360,996	12.18%
Stafford - Unsubsidized	2,337	3,523	8,565,278	7.26%
PLUS	76	84	256,568	0.22%
Consolidation - Subsidized	5,247	5,313	50,125,113	42.50%
Consolidation - Unsubsidized	3,968	3,984	44,632,194	37.84%
Status				
In-School	71	160	433,029	0.37%
Grace	21	59	178,737	0.15%
Repayment	8,889	16,833	97,767,901	82.90%
Forbearance	579	1,323	8,203,199	6.96%
Deferment	1,264	2,629	11,091,568	9.40%
Claims Processing	25	59	265,715	0.22%
Special Allowance Index				
30 Day LIBOR	9,783	18,302	104,330,945	88.46%
T-Bill	1,374	2,761	13,609,203	11.54%
Interest Rate				
Consolidation - Fixed Rate	5,674	9,227	93,950,494	79.66%
Consolidation - Variable Rate	48	70	806,813	0.69%
Stafford & PLUS - Fixed Rate	1,077	2,237	7,788,679	6.60%
Stafford & PLUS - Variable Rate	4,292	9,529	15,394,163	13.05%

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