



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2014

2011 Trust Estate				
Portfolio Principal Balance	\$ 119,185,930	Average Borrower Indebtedness	\$ 10,815	
Number of Borrowers	11,020	Wtd Avg Remaining Term (months)	156.96	
Number of Loans	21,380	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$ 83,930	Wtd Avg Borrower Interest Rate	3.71%	
Claims Paid	\$ 328,277			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,353	3,170	\$ 18,828,257	15.80%
Qualified	4,452	7,749	47,816,106	40.12%
Disqualified/Not Eligible	5,389	10,461	52,541,567	44.08%
Automatic Payment Benefit				
Participating	4,067	7,080	49,731,264	41.73%
Nonparticipating	6,953	14,300	69,454,666	58.27%
School Type				
2 Year Schools	1,377	2,586	7,062,075	5.93%
4 Year Schools	7,313	14,149	80,378,466	67.44%
Proprietary Schools	2,154	4,171	28,045,757	23.53%
Graduate Schools	178	355	1,715,684	1.44%
Other	61	119	1,983,948	1.66%
Loan Type				
Stafford - Subsidized	4,630	8,314	14,555,191	12.21%
Stafford - Unsubsidized	2,383	3,586	8,653,654	7.26%
PLUS	78	86	260,882	0.22%
Consolidation - Subsidized	5,314	5,380	50,731,915	42.57%
Consolidation - Unsubsidized	3,998	4,014	44,984,288	37.74%
Status				
In-School	80	186	526,463	0.44%
Grace	18	45	122,620	0.10%
Repayment	8,996	17,085	97,279,646	81.62%
Forbearance	609	1,354	9,096,356	7.63%
Deferment	1,293	2,650	11,758,935	9.87%
Claims Processing	25	60	401,910	0.34%
Special Allowance Index				
30 Day LIBOR	9,943	18,579	105,374,845	88.41%
T-Bill	1,396	2,801	13,811,085	11.59%
Interest Rate				
Consolidation - Fixed Rate	5,745	9,324	94,903,963	79.63%
Consolidation - Variable Rate	48	70	812,240	0.68%
Stafford & PLUS - Fixed Rate	1,087	2,250	7,837,825	6.58%
Stafford & PLUS - Variable Rate	4,386	9,736	15,631,902	13.11%

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