



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

2011 Trust Estate				
Portfolio Principal Balance	\$ 116,808,037	Average Borrower Indebtedness	\$ 10,941	
Number of Borrowers	10,676	Wtd Avg Remaining Term (months)	156.92	
Number of Loans	20,736	Wtd Avg Statutory Interest Rate	4.59%	
Consolidation Rebate Fees	\$ 173,227	Wtd Avg Borrower Interest Rate	3.71%	
Claims Paid	\$ 143,419			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,251	2,971	\$ 17,780,861	15.22%
Qualified	4,355	7,584	47,369,202	40.55%
Disqualified/Not Eligible	5,251	10,181	51,657,974	44.23%
Automatic Payment Benefit				
Participating	3,969	6,909	48,854,148	41.82%
Nonparticipating	6,710	13,827	67,953,889	58.18%
School Type				
2 Year Schools	1,326	2,497	6,878,391	5.89%
4 Year Schools	7,088	13,735	78,848,026	67.50%
Proprietary Schools	2,096	4,058	27,466,640	23.51%
Graduate Schools	166	334	1,670,504	1.43%
Other	58	112	1,944,476	1.67%
Loan Type				
Stafford - Subsidized	4,435	7,975	14,120,552	12.09%
Stafford - Unsubsidized	2,295	3,461	8,478,287	7.26%
PLUS	73	81	251,397	0.21%
Consolidation - Subsidized	5,199	5,247	49,453,660	42.34%
Consolidation - Unsubsidized	3,957	3,972	44,504,141	38.10%
Status				
In-School	72	164	452,903	0.39%
Grace	18	49	141,860	0.12%
Repayment	8,928	16,965	98,939,687	84.70%
Forbearance	397	919	6,255,593	5.36%
Deferment	1,235	2,581	10,738,486	9.19%
Claims Processing	26	58	279,508	0.24%
Special Allowance Index				
30 Day LIBOR	9,639	18,052	103,284,921	88.42%
T-Bill	1,335	2,684	13,523,116	11.58%
Interest Rate				
Consolidation - Fixed Rate	5,620	9,150	93,158,993	79.75%
Consolidation - Variable Rate	47	69	798,808	0.68%
Stafford & PLUS - Fixed Rate	1,066	2,220	7,740,732	6.63%
Stafford & PLUS - Variable Rate	4,187	9,297	15,109,504	12.94%

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