



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

2012 Trust Estate					
Portfolio Principal Balance	\$	443,706,138	Average Borrower Indebtedness	\$ 7,892	
Number of Borrowers		56,225	Wtd Avg Remaining Term (months)	113.34	
Number of Loans		159,703	Wtd Avg Statutory Interest Rate	5.34%	
Consolidation Rebate Fees	\$	6,967	Wtd Avg Borrower Interest Rate	4.86%	
Claims Paid	\$	897,704			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		19,618	57,330	\$ 193,414,288	43.59%
Qualified		13,735	35,581	65,296,596	14.72%
Disqualified/Not Eligible		29,762	66,792	184,995,254	41.69%
Automatic Payment Benefit					
Participating		11,936	32,873	83,991,099	18.93%
Nonparticipating		44,339	126,830	359,715,039	81.07%
School Type					
2 Year Schools		9,992	26,794	57,414,675	12.94%
4 Year Schools		36,781	103,082	259,654,373	58.52%
Proprietary Schools		5,489	15,336	42,708,239	9.62%
Graduate Schools		4,680	13,881	82,130,233	18.51%
Other		245	610	1,798,618	0.41%
Loan Type					
Stafford - Subsidized		49,591	104,894	257,565,965	58.05%
Stafford - Unsubsidized		28,306	52,312	168,240,535	37.92%
PLUS		1,432	1,954	9,744,166	2.19%
Consolidation - Subsidized		274	274	4,245,828	0.96%
Consolidation - Unsubsidized		268	269	3,909,644	0.88%
Status					
In-School		1,325	3,266	10,250,966	2.31%
Grace		405	1,022	2,969,139	0.67%
Repayment		41,788	117,217	312,525,432	70.44%
Forbearance		3,160	10,993	39,810,127	8.97%
Deferment		9,578	26,861	76,940,854	17.34%
Claims Processing		117	344	1,209,620	0.27%
Special Allowance Index					
30 Day LIBOR		55,882	158,488	438,593,218	98.85%
T-Bill		433	1,215	5,112,920	1.15%
Interest Rate					
Consolidation - Fixed Rate		321	526	7,753,726	1.75%
Consolidation - Variable Rate		10	17	401,746	0.09%
Stafford & PLUS - Fixed Rate		41,741	89,689	291,871,116	65.78%
Stafford & PLUS - Variable Rate		30,639	69,471	143,679,550	32.38%

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