



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 469,642,711	<b>Average Borrower Indebtedness</b>	\$ 7,919	
<b>Number of Borrowers</b>	59,306	<b>Wtd Avg Remaining Term (months)</b>	113.09	
<b>Number of Loans</b>	167,177	<b>Wtd Avg Statutory Interest Rate</b>	5.32%	
<b>Consolidation Rebate Fees</b>	\$ 7,275	<b>Wtd Avg Borrower Interest Rate</b>	4.81%	
<b>Claims Paid</b>	\$ 1,000,350			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	21,710	62,936	\$ 210,252,508	44.77%
Qualified	13,040	32,756	59,802,799	12.73%
Disqualified/Not Eligible	31,734	71,485	199,587,404	42.50%
<b>Automatic Payment Benefit</b>				
Participating	12,582	34,223	91,050,544	19.39%
Nonparticipating	46,785	132,954	378,592,167	80.61%
<b>School Type</b>				
2 Year Schools	10,756	28,600	61,810,096	13.16%
4 Year Schools	38,561	107,228	273,748,658	58.29%
Proprietary Schools	5,849	16,139	44,990,570	9.58%
Graduate Schools	4,921	14,554	87,171,330	18.56%
Other	257	656	1,922,057	0.41%
<b>Loan Type</b>				
Stafford - Subsidized	52,176	109,779	274,747,716	58.50%
Stafford - Unsubsidized	29,597	54,559	175,762,540	37.42%
PLUS	1,672	2,269	10,637,529	2.27%
Consolidation - Subsidized	290	290	4,492,688	0.96%
Consolidation - Unsubsidized	279	280	4,002,238	0.85%
<b>Status</b>				
In-School	1,786	4,458	13,843,377	2.95%
Grace	822	2,120	6,327,111	1.35%
Repayment	42,181	115,613	309,111,923	65.82%
Forbearance	4,071	14,929	54,003,428	11.50%
Deferment	10,558	29,713	85,218,387	18.14%
Claims Processing	106	344	1,138,485	0.24%
<b>Special Allowance Index</b>				
30 Day LIBOR	58,951	165,902	464,282,138	98.86%
T-Bill	454	1,275	5,360,573	1.14%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	336	553	8,092,929	1.72%
Consolidation - Variable Rate	10	17	401,997	0.09%
Stafford & PLUS - Fixed Rate	43,674	93,567	307,026,171	65.37%
Stafford & PLUS - Variable Rate	32,446	73,040	154,121,614	32.82%

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