



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2013

2012 Trust Estate				
Portfolio Principal Balance	\$ 449,127,723	Average Borrower Indebtedness	\$ 7,892	
Number of Borrowers	56,907	Wtd Avg Remaining Term (months)	113.32	
Number of Loans	161,299	Wtd Avg Statutory Interest Rate	5.34%	
Consolidation Rebate Fees	\$ 7,089	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 1,040,415			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	20,144	58,676	\$ 197,447,134	43.96%
Qualified	13,596	35,016	64,197,837	14.30%
Disqualified/Not Eligible	30,128	67,607	187,482,752	41.74%
Automatic Payment Benefit				
Participating	12,072	33,157	85,529,507	19.04%
Nonparticipating	44,886	128,142	363,598,216	80.96%
School Type				
2 Year Schools	10,132	27,085	58,136,028	12.94%
4 Year Schools	37,189	104,066	262,908,060	58.54%
Proprietary Schools	5,579	15,511	43,190,829	9.62%
Graduate Schools	4,731	14,002	83,024,136	18.48%
Other	250	635	1,868,670	0.42%
Loan Type				
Stafford - Subsidized	50,163	105,937	261,104,279	58.13%
Stafford - Unsubsidized	28,592	52,794	169,862,298	37.82%
PLUS	1,485	2,020	9,868,111	2.20%
Consolidation - Subsidized	277	277	4,358,752	0.97%
Consolidation - Unsubsidized	270	271	3,934,283	0.88%
Status				
In-School	1,469	3,581	11,174,642	2.49%
Grace	337	913	2,621,933	0.58%
Repayment	41,375	115,067	305,721,921	68.07%
Forbearance	3,734	13,358	48,128,664	10.72%
Deferment	10,039	28,057	80,407,665	17.90%
Claims Processing	106	323	1,072,898	0.24%
Special Allowance Index				
30 Day LIBOR	56,563	160,079	443,994,579	98.86%
T-Bill	435	1,220	5,133,144	1.14%
Interest Rate				
Consolidation - Fixed Rate	323	531	7,889,595	1.76%
Consolidation - Variable Rate	10	17	403,440	0.09%
Stafford & PLUS - Fixed Rate	42,173	90,541	295,150,528	65.71%
Stafford & PLUS - Variable Rate	31,019	70,210	145,684,160	32.44%

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