



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 453,724,568	<b>Average Borrower Indebtedness</b>	\$ 7,901	
<b>Number of Borrowers</b>	57,429	<b>Wtd Avg Remaining Term (months)</b>	113.39	
<b>Number of Loans</b>	162,637	<b>Wtd Avg Statutory Interest Rate</b>	5.33%	
<b>Consolidation Rebate Fees</b>	\$ 7,089	<b>Wtd Avg Borrower Interest Rate</b>	4.84%	
<b>Claims Paid</b>	\$ 753,745			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	20,296	59,109	\$ 198,385,251	43.72%
Qualified	13,457	34,451	63,099,078	13.91%
Disqualified/Not Eligible	30,660	69,077	192,240,239	42.37%
<b>Automatic Payment Benefit</b>				
Participating	12,199	33,444	86,903,544	19.15%
Nonparticipating	45,283	129,193	366,821,024	80.85%
<b>School Type</b>				
2 Year Schools	10,233	27,326	58,778,274	12.96%
4 Year Schools	37,525	104,887	265,482,254	58.51%
Proprietary Schools	5,626	15,613	43,475,470	9.58%
Graduate Schools	4,780	14,171	84,119,592	18.54%
Other	252	640	1,868,978	0.41%
<b>Loan Type</b>				
Stafford - Subsidized	50,613	106,818	264,363,987	58.26%
Stafford - Unsubsidized	28,818	53,201	171,010,462	37.69%
PLUS	1,520	2,069	10,056,131	2.22%
Consolidation - Subsidized	278	278	4,359,424	0.96%
Consolidation - Unsubsidized	270	271	3,934,564	0.87%
<b>Status</b>				
In-School	1,492	3,642	11,336,476	2.50%
Grace	803	2,157	6,546,507	1.44%
Repayment	41,296	114,570	304,027,313	67.01%
Forbearance	3,791	13,559	49,454,220	10.90%
Deferment	10,114	28,350	81,286,034	17.91%
Claims Processing	107	359	1,074,018	0.24%
<b>Special Allowance Index</b>				
30 Day LIBOR	57,081	161,405	448,567,515	98.86%
T-Bill	439	1,232	5,157,053	1.14%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	324	532	7,893,396	1.74%
Consolidation - Variable Rate	10	17	400,592	0.09%
Stafford & PLUS - Fixed Rate	42,485	91,212	297,752,140	65.62%
Stafford & PLUS - Variable Rate	31,343	70,876	147,678,440	32.55%

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