



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 459,105,535	Average Borrower Indebtedness	\$ 7,910	
Number of Borrowers	58,043	Wtd Avg Remaining Term (months)	113.28	
Number of Loans	164,099	Wtd Avg Statutory Interest Rate	5.33%	
Consolidation Rebate Fees	\$ 7,159	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 937,104			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	20,698	60,211	\$ 202,012,921	44.00%
Qualified	13,318	33,886	62,000,318	13.51%
Disqualified/Not Eligible	31,066	70,002	195,092,296	42.49%
Automatic Payment Benefit				
Participating	12,314	33,677	88,283,957	19.23%
Nonparticipating	45,784	130,422	370,821,578	80.77%
School Type				
2 Year Schools	10,355	27,574	59,387,550	12.94%
4 Year Schools	37,927	105,825	268,614,771	58.51%
Proprietary Schools	5,679	15,747	43,858,866	9.55%
Graduate Schools	4,828	14,311	85,366,041	18.59%
Other	257	642	1,878,307	0.41%
Loan Type				
Stafford - Subsidized	51,142	107,796	267,884,870	58.35%
Stafford - Unsubsidized	29,053	53,610	172,600,590	37.59%
PLUS	1,564	2,139	10,267,115	2.24%
Consolidation - Subsidized	281	281	4,397,287	0.96%
Consolidation - Unsubsidized	272	273	3,955,673	0.86%
Status				
In-School	1,602	3,926	12,214,851	2.66%
Grace	941	2,475	7,396,872	1.61%
Repayment	40,625	112,096	296,070,985	64.49%
Forbearance	4,564	16,086	58,553,753	12.75%
Deferment	10,431	29,297	84,138,990	18.33%
Claims Processing	89	219	730,084	0.16%
Special Allowance Index				
30 Day LIBOR	57,692	162,860	453,904,074	98.87%
T-Bill	442	1,239	5,201,461	1.13%
Interest Rate				
Consolidation - Fixed Rate	326	537	7,951,735	1.73%
Consolidation - Variable Rate	10	17	401,224	0.09%
Stafford & PLUS - Fixed Rate	42,891	92,008	301,088,392	65.58%
Stafford & PLUS - Variable Rate	31,703	71,537	149,664,184	32.60%

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