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

<table>
<thead>
<tr>
<th>2012 Trust Estate</th>
<th>Number of Borrowers *</th>
<th>Number of Loans</th>
<th>Current Principal</th>
<th>Percent of Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio Principal Balance</td>
<td>$459,105,535</td>
<td>58,043</td>
<td>$202,012,921</td>
<td>44.00%</td>
</tr>
<tr>
<td>Number of Borrowers</td>
<td>58,043</td>
<td>60,211</td>
<td>$202,012,921</td>
<td>44.00%</td>
</tr>
<tr>
<td>Number of Loans</td>
<td>164,099</td>
<td>105,825</td>
<td>268,614,771</td>
<td>58.51%</td>
</tr>
<tr>
<td>Claims Paid</td>
<td>$7,159</td>
<td>70,002</td>
<td>195,092,296</td>
<td>42.49%</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Eligible**
  - Number of Borrowers: 20,698
  - Number of Loans: 60,211
  - Current Principal: $202,012,921
  - Percent of Principal: 44.00%
- **Qualified**
  - Number of Borrowers: 13,318
  - Number of Loans: 33,886
  - Current Principal: $62,000,318
  - Percent of Principal: 13.51%
- **Disqualified/Not Eligible**
  - Number of Borrowers: 31,066
  - Number of Loans: 70,002
  - Current Principal: $195,092,296
  - Percent of Principal: 42.49%

### Automatic Payment Benefit
- **Participating**
  - Number of Borrowers: 12,314
  - Number of Loans: 33,677
  - Current Principal: $88,283,957
  - Percent of Principal: 19.23%
- **Nonparticipating**
  - Number of Loans: 45,784
  - Number of Loans: 130,422
  - Current Principal: $370,821,578
  - Percent of Principal: 80.77%

### School Type
- **2 Year Schools**
  - Number of Loans: 10,355
  - Number of Loans: 27,574
  - Current Principal: $59,387,550
  - Percent of Principal: 12.94%
- **4 Year Schools**
  - Number of Loans: 37,927
  - Number of Loans: 105,825
  - Current Principal: $268,614,771
  - Percent of Principal: 58.51%
- **Proprietary Schools**
  - Number of Loans: 5,679
  - Number of Loans: 15,747
  - Current Principal: $43,858,866
  - Percent of Principal: 9.55%
- **Graduate Schools**
  - Number of Loans: 4,828
  - Number of Loans: 14,311
  - Current Principal: $85,366,041
  - Percent of Principal: 18.59%
- **Other**
  - Number of Loans: 257
  - Number of Loans: 642
  - Current Principal: $1,878,307
  - Percent of Principal: 0.41%

### Loan Type
- **Stafford - Subsidized**
  - Number of Loans: 51,142
  - Number of Loans: 107,796
  - Current Principal: $267,884,870
  - Percent of Principal: 58.35%
- **Stafford - Unsubsidized**
  - Number of Loans: 29,053
  - Number of Loans: 53,610
  - Current Principal: $172,600,590
  - Percent of Principal: 37.59%
- **PLUS**
  - Number of Loans: 1,564
  - Number of Loans: 2,139
  - Current Principal: $10,267,115
  - Percent of Principal: 2.24%
- **Consolidation - Subsidized**
  - Number of Loans: 281
  - Number of Loans: 281
  - Current Principal: $4,397,287
  - Percent of Principal: 0.96%
- **Consolidation - Unsubsidized**
  - Number of Loans: 272
  - Number of Loans: 273
  - Current Principal: $3,955,673
  - Percent of Principal: 0.86%

### Status
- **In-School**
  - Number of Loans: 1,602
  - Number of Loans: 3,926
  - Current Principal: $12,214,851
  - Percent of Principal: 2.66%
- **Grace**
  - Number of Loans: 941
  - Number of Loans: 2,475
  - Current Principal: $7,396,872
  - Percent of Principal: 1.61%
- **Repayment**
  - Number of Loans: 40,625
  - Number of Loans: 112,096
  - Current Principal: $296,070,985
  - Percent of Principal: 64.49%
- **Forbearance**
  - Number of Loans: 4,564
  - Number of Loans: 16,086
  - Current Principal: $58,553,753
  - Percent of Principal: 12.75%
- **Deferment**
  - Number of Loans: 10,431
  - Number of Loans: 29,297
  - Current Principal: $84,138,990
  - Percent of Principal: 18.33%
- **Claims Processing**
  - Number of Loans: 89
  - Number of Loans: 219
  - Current Principal: $730,084
  - Percent of Principal: 0.16%

### Special Allowance Index
- **30 Day LIBOR**
  - Number of Loans: 57,692
  - Number of Loans: 162,860
  - Current Principal: $453,904,074
  - Percent of Principal: 98.87%
- **T-Bill**
  - Number of Loans: 442
  - Number of Loans: 1,239
  - Current Principal: $5,201,461
  - Percent of Principal: 1.13%

### Interest Rate
- **Consolidation - Fixed Rate**
  - Number of Loans: 326
  - Number of Loans: 537
  - Current Principal: $7,951,735
  - Percent of Principal: 1.73%
- **Consolidation - Variable Rate**
  - Number of Loans: 10
  - Number of Loans: 17
  - Current Principal: $401,224
  - Percent of Principal: 0.09%
- **Stafford & PLUS - Fixed Rate**
  - Number of Loans: 42,891
  - Number of Loans: 71,537
  - Current Principal: $301,088,392
  - Percent of Principal: 65.58%
- **Stafford & PLUS - Variable Rate**
  - Number of Loans: 31,703
  - Number of Loans: 71,537
  - Current Principal: $149,664,184
  - Percent of Principal: 32.60%

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