



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2014**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 418,150,500	<b>Average Borrower Indebtedness</b>	\$ 7,885	
<b>Number of Borrowers</b>	53,033	<b>Wtd Avg Remaining Term (months)</b>	113.56	
<b>Number of Loans</b>	151,939	<b>Wtd Avg Statutory Interest Rate</b>	5.35%	
<b>Consolidation Rebate Fees</b>	\$ 6,778	<b>Wtd Avg Borrower Interest Rate</b>	4.85%	
<b>Claims Paid</b>	\$ 1,037,069			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	18,858	55,200	\$ 185,790,023	44.43%
Qualified	13,488	35,640	65,154,555	15.58%
Disqualified/Not Eligible	25,604	61,099	167,205,922	39.99%
<b>Automatic Payment Benefit</b>				
Participating	11,478	32,015	80,692,203	19.30%
Nonparticipating	41,598	119,924	337,458,297	80.70%
<b>School Type</b>				
2 Year Schools	9,365	25,370	54,230,540	12.97%
4 Year Schools	34,765	98,222	244,152,993	58.39%
Proprietary Schools	5,149	14,510	40,645,007	9.72%
Graduate Schools	4,430	13,239	77,375,406	18.50%
Other	237	598	1,746,554	0.42%
<b>Loan Type</b>				
Stafford - Subsidized	46,853	99,712	241,432,342	57.74%
Stafford - Unsubsidized	26,915	49,960	159,896,637	38.24%
PLUS	1,263	1,736	8,881,160	2.12%
Consolidation - Subsidized	268	268	4,081,155	0.98%
Consolidation - Unsubsidized	262	263	3,859,206	0.92%
<b>Status</b>				
In-School	1,217	2,999	9,388,256	2.24%
Grace	308	772	2,250,267	0.54%
Repayment	39,756	113,293	299,232,661	71.56%
Forbearance	2,424	8,289	31,148,316	7.45%
Deferment	9,335	26,299	75,312,740	18.01%
Claims Processing	111	287	818,260	0.20%
<b>Special Allowance Index</b>				
30 Day LIBOR	52,700	150,747	413,139,163	98.80%
T-Bill	421	1,192	5,011,337	1.20%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	315	515	7,554,058	1.81%
Consolidation - Variable Rate	9	16	386,303	0.09%
Stafford & PLUS - Fixed Rate	39,672	85,569	275,487,481	65.88%
Stafford & PLUS - Variable Rate	28,800	65,839	134,722,658	32.22%

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