



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2014

2012 Trust Estate				
Portfolio Principal Balance	\$ 437,957,157	Average Borrower Indebtedness	\$ 7,889	
Number of Borrowers	55,518	Wtd Avg Remaining Term (months)	113.39	
Number of Loans	158,015	Wtd Avg Statutory Interest Rate	5.34%	
Consolidation Rebate Fees	\$ 6,849	Wtd Avg Borrower Interest Rate	4.86%	
Claims Paid	\$ 749,325			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	20,606	59,874	\$ 200,953,134	45.88%
Qualified	13,606	35,441	65,100,431	14.87%
Disqualified/Not Eligible	26,437	62,700	171,903,592	39.25%
Automatic Payment Benefit				
Participating	11,774	32,503	82,471,360	18.83%
Nonparticipating	43,791	125,512	355,485,797	81.17%
School Type				
2 Year Schools	9,871	26,538	56,795,544	12.97%
4 Year Schools	36,326	102,002	255,988,177	58.45%
Proprietary Schools	5,403	15,142	42,297,001	9.66%
Graduate Schools	4,622	13,726	81,086,516	18.51%
Other	242	607	1,789,919	0.41%
Loan Type				
Stafford - Subsidized	48,998	103,802	254,025,988	58.00%
Stafford - Unsubsidized	27,987	51,782	166,378,003	37.99%
PLUS	1,386	1,892	9,526,192	2.18%
Consolidation - Subsidized	273	273	4,151,633	0.95%
Consolidation - Unsubsidized	265	266	3,875,341	0.88%
Status				
In-School	1,353	3,297	10,346,567	2.36%
Grace	346	932	2,698,931	0.62%
Repayment	40,459	113,407	299,707,247	68.43%
Forbearance	3,345	11,782	42,622,169	9.73%
Deferment	10,023	28,203	81,140,710	18.53%
Claims Processing	135	394	1,441,533	0.33%
Special Allowance Index				
30 Day LIBOR	55,178	156,808	432,867,662	98.84%
T-Bill	429	1,207	5,089,495	1.16%
Interest Rate				
Consolidation - Fixed Rate	319	522	7,625,915	1.74%
Consolidation - Variable Rate	10	17	401,059	0.09%
Stafford & PLUS - Fixed Rate	41,285	88,737	288,258,828	65.82%
Stafford & PLUS - Variable Rate	30,245	68,739	141,671,355	32.35%

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