



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

2012 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	<b>425,353,120</b>	<b>Average Borrower Indebtedness</b>	\$ <b>7,893</b>	
<b>Number of Borrowers</b>	<b>53,887</b>		<b>Wtd Avg Remaining Term (months)</b>	<b>113.69</b>	
<b>Number of Loans</b>	<b>154,134</b>		<b>Wtd Avg Statutory Interest Rate</b>	<b>5.34%</b>	
<b>Consolidation Rebate Fees</b>	\$	<b>6,846</b>	<b>Wtd Avg Borrower Interest Rate</b>	<b>4.85%</b>	
<b>Claims Paid</b>	\$	<b>738,965</b>			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal

**Timely Payment Benefit**

Eligible	19,267	56,297	\$ 190,024,604	44.67%
Qualified	13,701	36,056	66,231,211	15.57%
Disqualified/Not Eligible	25,919	61,781	169,097,305	39.76%

**Automatic Payment Benefit**

Participating	11,587	32,209	81,480,296	19.16%
Nonparticipating	42,343	121,925	343,872,824	80.84%

**School Type**

2 Year Schools	9,526	25,735	55,115,056	12.96%
4 Year Schools	35,320	99,636	248,493,572	58.42%
Proprietary Schools	5,228	14,733	41,272,263	9.70%
Graduate Schools	4,501	13,424	78,696,410	18.50%
Other	240	606	1,775,819	0.42%

**Loan Type**

Stafford - Subsidized	47,596	101,184	245,860,709	57.80%
Stafford - Unsubsidized	27,282	50,617	162,260,374	38.15%
PLUS	1,309	1,796	9,211,096	2.17%
Consolidation - Subsidized	272	272	4,142,002	0.97%
Consolidation - Unsubsidized	264	265	3,878,939	0.91%

**Status**

In-School	1,253	3,122	9,739,763	2.29%
Grace	299	710	2,086,722	0.49%
Repayment	40,276	114,205	302,750,321	71.18%
Forbearance	2,415	8,546	31,511,767	7.41%
Deferment	9,637	27,155	77,949,287	18.32%
Claims Processing	125	396	1,315,260	0.31%

**Special Allowance Index**

30 Day LIBOR	53,552	152,938	420,310,710	98.81%
T-Bill	423	1,196	5,042,410	1.19%

**Interest Rate**

Consolidation - Fixed Rate	318	520	7,621,497	1.79%
Consolidation - Variable Rate	10	17	399,444	0.09%
Stafford & PLUS - Fixed Rate	40,245	86,756	280,093,099	65.85%
Stafford & PLUS - Variable Rate	29,292	66,841	137,239,080	32.27%

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