



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 395,628,241	Average Borrower Indebtedness	\$ 7,855	
Number of Borrowers	50,366	Wtd Avg Remaining Term (months)	113.12	
Number of Loans	145,055	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 6,564	Wtd Avg Borrower Interest Rate	4.84%	
Claims Paid	\$ 968,402			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	16,481	48,350	\$ 164,143,301	41.49%
Qualified	13,466	36,303	65,749,528	16.62%
Disqualified/Not Eligible	24,977	60,402	165,735,412	41.89%
Automatic Payment Benefit				
Participating	11,127	31,381	78,396,742	19.82%
Nonparticipating	39,273	113,674	317,231,499	80.18%
School Type				
2 Year Schools	8,877	24,163	51,488,916	13.01%
4 Year Schools	33,203	93,917	235,633,699	59.56%
Proprietary Schools	4,728	13,648	33,302,549	8.42%
Graduate Schools	4,413	13,322	75,168,632	19.00%
Other	3	5	34,445	0.01%
Loan Type				
Stafford - Subsidized	44,501	95,147	227,178,519	57.42%
Stafford - Unsubsidized	25,696	47,754	152,509,483	38.55%
PLUS	1,182	1,634	8,250,185	2.09%
Consolidation - Subsidized	263	263	3,970,320	1.00%
Consolidation - Unsubsidized	256	257	3,719,734	0.94%
Status				
In-School	826	2,124	6,599,817	1.67%
Grace	447	1,023	3,187,806	0.81%
Repayment	38,638	110,589	290,395,887	73.40%
Forbearance	2,462	8,420	30,477,078	7.70%
Deferment	7,956	22,442	63,313,993	16.00%
Claims Processing	141	457	1,653,660	0.42%
Special Allowance Index				
30 Day LIBOR	50,043	143,891	390,860,259	98.79%
T-Bill	411	1,164	4,767,982	1.21%
Interest Rate				
Consolidation - Fixed Rate	308	504	7,305,133	1.85%
Consolidation - Variable Rate	9	16	384,922	0.10%
Stafford & PLUS - Fixed Rate	37,954	81,929	261,489,184	66.09%
Stafford & PLUS - Variable Rate	27,239	62,606	126,449,002	31.96%

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