



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 371,911,338	Average Borrower Indebtedness	\$ 7,835	
Number of Borrowers	47,466	Wtd Avg Remaining Term (months)	113.29	
Number of Loans	137,679	Wtd Avg Statutory Interest Rate	5.36%	
Consolidation Rebate Fees	\$ 6,517	Wtd Avg Borrower Interest Rate	4.82%	
Claims Paid	\$ 918,823			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	14,393	42,648	\$ 146,815,195	39.47%
Qualified	13,384	36,553	65,627,813	17.65%
Disqualified/Not Eligible	23,903	58,478	159,468,330	42.88%
Automatic Payment Benefit				
Participating	10,691	30,575	75,419,118	20.28%
Nonparticipating	36,808	107,104	296,492,220	79.72%
School Type				
2 Year Schools	8,243	22,675	48,005,318	12.91%
4 Year Schools	31,396	89,312	221,355,716	59.52%
Proprietary Schools	4,490	13,024	31,564,999	8.48%
Graduate Schools	4,149	12,663	70,950,861	19.08%
Other	3	5	34,444	0.01%
Loan Type				
Stafford - Subsidized	41,965	90,206	212,009,599	57.01%
Stafford - Unsubsidized	24,339	45,411	144,534,607	38.86%
PLUS	1,111	1,552	7,723,844	2.08%
Consolidation - Subsidized	259	259	3,943,524	1.06%
Consolidation - Unsubsidized	251	251	3,699,764	0.99%
Status				
In-School	657	1,666	5,236,437	1.41%
Grace	197	509	1,573,116	0.42%
Repayment	38,001	110,173	288,577,727	77.59%
Forbearance	1,594	5,423	19,696,796	5.30%
Deferment	6,981	19,628	56,015,419	15.06%
Claims Processing	98	280	811,843	0.22%
Special Allowance Index				
30 Day LIBOR	47,167	136,601	367,412,359	98.79%
T-Bill	386	1,078	4,498,979	1.21%
Interest Rate				
Consolidation - Fixed Rate	303	494	7,260,542	1.95%
Consolidation - Variable Rate	9	16	382,746	0.10%
Stafford & PLUS - Fixed Rate	36,036	78,003	246,233,486	66.21%
Stafford & PLUS - Variable Rate	25,591	59,166	118,034,564	31.74%

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