



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 401,317,738	Average Borrower Indebtedness	\$ 7,868	
Number of Borrowers	51,008	Wtd Avg Remaining Term (months)	113.16	
Number of Loans	146,773	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 6,558	Wtd Avg Borrower Interest Rate	4.84%	
Claims Paid	\$ 1,124,547			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	17,006	49,769	\$ 169,085,848	42.13%
Qualified	13,508	36,360	66,242,363	16.51%
Disqualified/Not Eligible	25,122	60,644	165,989,527	41.36%
Automatic Payment Benefit				
Participating	11,150	31,370	78,090,365	19.46%
Nonparticipating	39,894	115,403	323,227,373	80.54%
School Type				
2 Year Schools	8,975	24,420	52,159,200	13.00%
4 Year Schools	33,636	95,032	239,020,376	59.56%
Proprietary Schools	4,794	13,836	33,763,071	8.41%
Graduate Schools	4,472	13,480	76,340,661	19.02%
Other	3	5	34,430	0.01%
Loan Type				
Stafford - Subsidized	45,090	96,284	230,748,726	57.50%
Stafford - Unsubsidized	25,983	48,307	154,500,929	38.50%
PLUS	1,204	1,660	8,395,461	2.09%
Consolidation - Subsidized	264	264	3,963,006	0.99%
Consolidation - Unsubsidized	257	258	3,709,616	0.92%
Status				
In-School	892	2,282	7,219,320	1.80%
Grace	396	920	2,713,444	0.68%
Repayment	39,524	112,836	298,455,858	74.37%
Forbearance	2,154	7,528	27,227,060	6.78%
Deferment	8,025	22,828	64,500,354	16.07%
Claims Processing	125	379	1,201,702	0.30%
Special Allowance Index				
30 Day LIBOR	50,683	145,607	396,534,532	98.81%
T-Bill	413	1,166	4,783,206	1.19%
Interest Rate				
Consolidation - Fixed Rate	309	506	7,289,637	1.82%
Consolidation - Variable Rate	9	16	382,984	0.09%
Stafford & PLUS - Fixed Rate	38,370	82,829	265,188,154	66.08%
Stafford & PLUS - Variable Rate	27,626	63,422	128,456,963	32.01%

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