



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2014

2012 Trust Estate				
Portfolio Principal Balance	\$ 407,456,555	Average Borrower Indebtedness	\$ 7,883	
Number of Borrowers	51,686	Wtd Avg Remaining Term (months)	113.28	
Number of Loans	148,587	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 6,697	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 715,839			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	17,521	51,068	\$ 172,768,614	42.40%
Qualified	13,510	36,111	65,894,573	16.17%
Disqualified/Not Eligible	25,337	61,408	168,793,368	41.43%
Automatic Payment Benefit				
Participating	11,261	31,580	78,690,864	19.31%
Nonparticipating	40,462	117,007	328,765,691	80.69%
School Type				
2 Year Schools	9,067	24,663	52,675,512	12.93%
4 Year Schools	33,687	95,417	235,780,389	57.86%
Proprietary Schools	5,066	14,328	40,143,017	9.85%
Graduate Schools	4,538	13,628	77,281,248	18.97%
Other	220	551	1,576,389	0.39%
Loan Type				
Stafford - Subsidized	45,678	97,486	234,603,094	57.58%
Stafford - Unsubsidized	26,291	48,883	156,461,404	38.40%
PLUS	1,231	1,692	8,560,984	2.10%
Consolidation - Subsidized	266	266	4,061,674	1.00%
Consolidation - Unsubsidized	259	260	3,769,399	0.92%
Status				
In-School	932	2,367	7,424,365	1.82%
Grace	392	922	2,797,008	0.69%
Repayment	39,904	113,847	300,384,374	73.72%
Forbearance	2,142	7,462	28,180,087	6.92%
Deferment	8,273	23,503	67,181,516	16.49%
Claims Processing	150	486	1,489,205	0.36%
Special Allowance Index				
30 Day LIBOR	51,361	147,418	402,644,394	98.82%
T-Bill	413	1,169	4,812,161	1.18%
Interest Rate				
Consolidation - Fixed Rate	311	510	7,447,010	1.83%
Consolidation - Variable Rate	9	16	384,064	0.09%
Stafford & PLUS - Fixed Rate	38,812	83,806	268,943,741	66.01%
Stafford & PLUS - Variable Rate	28,033	64,255	130,681,740	32.07%

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