



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 412,703,393	Average Borrower Indebtedness	\$ 7,886	
Number of Borrowers	52,336	Wtd Avg Remaining Term (months)	113.38	
Number of Loans	150,320	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 6,701	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 841,534			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	18,243	53,338	\$ 179,929,201	43.60%
Qualified	13,454	35,756	65,016,619	15.75%
Disqualified/Not Eligible	25,457	61,226	167,757,573	40.65%
Automatic Payment Benefit				
Participating	11,409	31,952	80,022,559	19.39%
Nonparticipating	40,968	118,368	332,680,834	80.61%
School Type				
2 Year Schools	9,185	24,960	53,234,726	12.90%
4 Year Schools	34,101	96,524	239,043,487	57.92%
Proprietary Schools	5,138	14,527	40,689,925	9.86%
Graduate Schools	4,591	13,747	78,111,984	18.93%
Other	223	562	1,623,271	0.39%
Loan Type				
Stafford - Subsidized	46,253	98,627	237,975,108	57.66%
Stafford - Unsubsidized	26,604	49,453	158,174,604	38.33%
PLUS	1,244	1,713	8,710,698	2.11%
Consolidation - Subsidized	267	267	4,065,958	0.98%
Consolidation - Unsubsidized	259	260	3,777,025	0.92%
Status				
In-School	1,044	2,605	8,086,590	1.96%
Grace	466	1,129	3,439,784	0.84%
Repayment	39,331	111,873	293,650,928	71.15%
Forbearance	2,643	9,362	34,961,629	8.47%
Deferment	8,853	24,995	71,489,287	17.32%
Claims Processing	120	356	1,075,175	0.26%
Special Allowance Index				
30 Day LIBOR	52,009	149,145	407,866,082	98.83%
T-Bill	415	1,175	4,837,311	1.17%
Interest Rate				
Consolidation - Fixed Rate	312	511	7,458,137	1.81%
Consolidation - Variable Rate	9	16	384,847	0.09%
Stafford & PLUS - Fixed Rate	39,224	84,702	272,157,235	65.94%
Stafford & PLUS - Variable Rate	28,427	65,091	132,703,174	32.16%

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