



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 378,775,993	Average Borrower Indebtedness	\$ 7,834	
Number of Borrowers	48,352	Wtd Avg Remaining Term (months)	113.33	
Number of Loans	140,026	Wtd Avg Statutory Interest Rate	5.36%	
Consolidation Rebate Fees	\$ 6,547	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 787,547			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	15,034	44,412	\$ 152,072,056	40.15%
Qualified	13,472	36,694	65,891,268	17.39%
Disqualified/Not Eligible	24,160	58,920	160,812,669	42.46%
Automatic Payment Benefit				
Participating	10,831	30,917	76,528,986	20.20%
Nonparticipating	37,554	109,109	302,247,007	79.80%
School Type				
2 Year Schools	8,412	23,088	48,873,289	12.90%
4 Year Schools	31,975	90,817	225,490,019	59.53%
Proprietary Schools	4,559	13,220	32,099,459	8.48%
Graduate Schools	4,234	12,896	72,278,781	19.08%
Other	3	5	34,445	0.01%
Loan Type				
Stafford - Subsidized	42,741	91,787	216,354,804	57.12%
Stafford - Unsubsidized	24,757	46,152	146,919,096	38.79%
PLUS	1,129	1,573	7,827,199	2.06%
Consolidation - Subsidized	261	261	3,964,194	1.05%
Consolidation - Unsubsidized	253	253	3,710,700	0.98%
Status				
In-School	727	1,849	5,834,109	1.54%
Grace	171	422	1,281,207	0.34%
Repayment	37,489	107,835	280,424,671	74.04%
Forbearance	2,476	8,568	30,583,184	8.07%
Deferment	7,447	21,012	59,618,711	15.74%
Claims Processing	113	340	1,034,111	0.27%
Special Allowance Index				
30 Day LIBOR	48,048	138,936	374,255,138	98.81%
T-Bill	391	1,090	4,520,855	1.19%
Interest Rate				
Consolidation - Fixed Rate	305	498	7,291,637	1.92%
Consolidation - Variable Rate	9	16	383,257	0.10%
Stafford & PLUS - Fixed Rate	36,661	79,264	250,619,008	66.17%
Stafford & PLUS - Variable Rate	26,073	60,248	120,482,091	31.81%

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