



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 384,239,326	<b>Average Borrower Indebtedness</b>	\$ 7,847	
<b>Number of Borrowers</b>	48,965	<b>Wtd Avg Remaining Term (months)</b>	113.31	
<b>Number of Loans</b>	141,595	<b>Wtd Avg Statutory Interest Rate</b>	5.36%	
<b>Consolidation Rebate Fees</b>	\$ 6,543	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$ 1,366,538			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	15,812	46,585	\$ 159,298,071	41.46%
Qualified	13,401	36,375	65,224,261	16.97%
Disqualified/Not Eligible	24,209	58,635	159,716,994	41.57%
<b>Automatic Payment Benefit</b>				
Participating	10,914	31,017	76,981,221	20.03%
Nonparticipating	38,085	110,578	307,258,105	79.97%
<b>School Type</b>				
2 Year Schools	8,529	23,368	49,532,944	12.89%
4 Year Schools	32,365	91,798	228,786,374	59.54%
Proprietary Schools	4,606	13,353	32,476,797	8.45%
Graduate Schools	4,302	13,071	73,408,766	19.11%
Other	3	5	34,445	0.01%
<b>Loan Type</b>				
Stafford - Subsidized	43,290	92,817	219,812,331	57.21%
Stafford - Unsubsidized	25,047	46,677	148,819,602	38.73%
PLUS	1,141	1,587	7,940,629	2.07%
Consolidation - Subsidized	261	261	3,961,614	1.03%
Consolidation - Unsubsidized	253	253	3,705,150	0.96%
<b>Status</b>				
In-School	727	1,851	5,851,223	1.52%
Grace	405	956	2,917,345	0.76%
Repayment	38,244	110,074	288,158,736	74.99%
Forbearance	2,084	7,239	26,429,773	6.88%
Deferment	7,460	21,119	59,779,763	15.56%
Claims Processing	130	356	1,102,486	0.29%
<b>Special Allowance Index</b>				
30 Day LIBOR	48,655	140,486	379,678,577	98.81%
T-Bill	397	1,109	4,560,749	1.19%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	305	498	7,283,004	1.90%
Consolidation - Variable Rate	9	16	383,760	0.10%
Stafford & PLUS - Fixed Rate	37,025	80,070	254,259,417	66.17%
Stafford & PLUS - Variable Rate	26,450	61,011	122,313,145	31.83%

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