



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 390,547,132	Average Borrower Indebtedness	\$ 7,859	
Number of Borrowers	49,693	Wtd Avg Remaining Term (months)	113.17	
Number of Loans	143,468	Wtd Avg Statutory Interest Rate	5.36%	
Consolidation Rebate Fees	\$ 6,563	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 1,014,062			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	16,162	47,597	\$ 162,536,736	41.62%
Qualified	13,493	36,486	65,836,105	16.86%
Disqualified/Not Eligible	24,572	59,385	162,174,291	41.52%
Automatic Payment Benefit				
Participating	11,044	31,282	78,096,277	20.00%
Nonparticipating	38,683	112,186	312,450,855	80.00%
School Type				
2 Year Schools	8,671	23,640	50,223,482	12.86%
4 Year Schools	32,866	93,175	233,050,635	59.67%
Proprietary Schools	4,643	13,445	32,791,145	8.40%
Graduate Schools	4,359	13,203	74,447,425	19.06%
Other	3	5	34,445	0.01%
Loan Type				
Stafford - Subsidized	43,917	94,076	223,898,297	57.33%
Stafford - Unsubsidized	25,385	47,263	150,867,865	38.63%
PLUS	1,164	1,612	8,087,396	2.07%
Consolidation - Subsidized	262	262	3,973,757	1.02%
Consolidation - Unsubsidized	255	255	3,719,817	0.95%
Status				
In-School	759	1,930	6,072,623	1.56%
Grace	497	1,158	3,517,148	0.90%
Repayment	39,000	112,276	296,787,006	75.99%
Forbearance	1,837	6,230	22,104,966	5.66%
Deferment	7,561	21,398	60,422,369	15.47%
Claims Processing	144	476	1,643,020	0.42%
Special Allowance Index				
30 Day LIBOR	49,377	142,322	385,817,943	98.79%
T-Bill	403	1,146	4,729,189	1.21%
Interest Rate				
Consolidation - Fixed Rate	307	501	7,309,057	1.87%
Consolidation - Variable Rate	9	16	384,517	0.10%
Stafford & PLUS - Fixed Rate	37,543	81,125	258,222,118	66.12%
Stafford & PLUS - Variable Rate	26,856	61,826	124,631,440	31.91%

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