



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2015

2012 Trust Estate				
Portfolio Principal Balance	\$ 348,052,828	Average Borrower Indebtedness	\$ 7,866	
Number of Borrowers	44,247	Wtd Avg Remaining Term (months)	113.89	
Number of Loans	129,384	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,374	Wtd Avg Borrower Interest Rate	4.81%	
Claims Paid	\$ 873,658			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	12,595	37,581	\$ 130,787,537	37.58%
Qualified	12,765	35,244	63,142,179	18.14%
Disqualified/Not Eligible	22,773	56,559	154,123,112	44.28%
Automatic Payment Benefit				
Participating	10,101	29,180	71,892,322	20.66%
Nonparticipating	34,177	100,204	276,160,506	79.34%
School Type				
2 Year Schools	7,690	21,469	45,360,444	13.03%
4 Year Schools	29,283	83,868	206,807,093	59.42%
Proprietary Schools	4,167	12,125	29,269,975	8.41%
Graduate Schools	3,868	11,918	66,581,854	19.13%
Other	2	4	33,462	0.01%
Loan Type				
Stafford - Subsidized	39,143	84,575	197,027,204	56.61%
Stafford - Unsubsidized	22,861	42,870	136,439,134	39.20%
PLUS	1,027	1,441	7,116,187	2.04%
Consolidation - Subsidized	254	254	3,848,430	1.11%
Consolidation - Unsubsidized	244	244	3,621,873	1.04%
Status				
In-School	577	1,492	4,746,523	1.36%
Grace	163	399	1,188,679	0.34%
Repayment	35,371	103,415	268,765,343	77.22%
Forbearance	1,640	5,820	21,472,531	6.17%
Deferment	6,426	17,902	50,745,683	14.58%
Claims Processing	126	356	1,134,069	0.33%
Special Allowance Index				
30 Day LIBOR	43,959	128,348	343,666,580	98.74%
T-Bill	373	1,036	4,386,248	1.26%
Interest Rate				
Consolidation - Fixed Rate	296	482	7,088,451	2.04%
Consolidation - Variable Rate	9	16	381,852	0.11%
Stafford & PLUS - Fixed Rate	33,911	73,759	230,483,961	66.22%
Stafford & PLUS - Variable Rate	23,691	55,127	110,098,564	31.63%

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