



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2015**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 361,141,584	<b>Average Borrower Indebtedness</b>	\$ 7,866	
<b>Number of Borrowers</b>	45,914	<b>Wtd Avg Remaining Term (months)</b>	113.52	
<b>Number of Loans</b>	133,792	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 6,502	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$ 640,522			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	13,387	39,823	\$ 138,235,748	38.28%
Qualified	13,057	35,907	64,263,068	17.79%
Disqualified/Not Eligible	23,481	58,062	158,642,768	43.93%
<b>Automatic Payment Benefit</b>				
Participating	10,314	29,630	72,921,510	20.19%
Nonparticipating	35,633	104,162	288,220,074	79.81%
<b>School Type</b>				
2 Year Schools	8,009	22,212	47,155,007	13.06%
4 Year Schools	30,342	86,639	214,352,726	59.35%
Proprietary Schools	4,332	12,581	30,492,759	8.44%
Graduate Schools	4,019	12,355	69,106,629	19.14%
Other	3	5	34,463	0.01%
<b>Loan Type</b>				
Stafford - Subsidized	40,597	87,515	204,917,049	56.74%
Stafford - Unsubsidized	23,653	44,252	141,131,971	39.08%
PLUS	1,088	1,518	7,481,957	2.07%
Consolidation - Subsidized	258	258	3,926,741	1.09%
Consolidation - Unsubsidized	249	249	3,683,866	1.02%
<b>Status</b>				
In-School	587	1,522	4,724,192	1.31%
Grace	184	443	1,429,079	0.39%
Repayment	36,334	105,329	273,504,396	75.73%
Forbearance	2,033	7,229	26,395,845	7.31%
Deferment	6,689	18,843	53,586,808	14.84%
Claims Processing	144	426	1,501,264	0.42%
<b>Special Allowance Index</b>				
30 Day LIBOR	45,617	132,725	356,697,983	98.77%
T-Bill	382	1,067	4,443,601	1.23%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	301	491	7,227,949	2.00%
Consolidation - Variable Rate	9	16	382,658	0.11%
Stafford & PLUS - Fixed Rate	35,049	76,106	239,394,888	66.29%
Stafford & PLUS - Variable Rate	24,660	57,179	114,136,089	31.60%

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