



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2015

2012 Trust Estate				
Portfolio Principal Balance	\$ 366,880,903	Average Borrower Indebtedness	\$ 7,842	
Number of Borrowers	46,787	Wtd Avg Remaining Term (months)	113.32	
Number of Loans	135,953	Wtd Avg Statutory Interest Rate	5.36%	
Consolidation Rebate Fees	\$ 6,516	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 567,851			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	13,952	41,524	\$ 143,668,515	39.16%
Qualified	13,308	36,433	65,182,222	17.77%
Disqualified/Not Eligible	23,679	57,996	158,030,166	43.07%
Automatic Payment Benefit				
Participating	10,540	30,192	74,243,695	20.24%
Nonparticipating	36,280	105,761	292,637,208	79.76%
School Type				
2 Year Schools	8,168	22,540	47,797,295	13.03%
4 Year Schools	30,914	88,098	218,100,385	59.45%
Proprietary Schools	4,416	12,791	30,952,088	8.43%
Graduate Schools	4,091	12,519	69,996,691	19.08%
Other	3	5	34,444	0.01%
Loan Type				
Stafford - Subsidized	41,364	89,043	208,828,803	56.92%
Stafford - Unsubsidized	24,034	44,869	142,846,511	38.94%
PLUS	1,096	1,531	7,572,568	2.06%
Consolidation - Subsidized	259	259	3,937,650	1.07%
Consolidation - Unsubsidized	251	251	3,695,371	1.01%
Status				
In-School	643	1,634	5,148,856	1.40%
Grace	197	505	1,561,759	0.43%
Repayment	37,186	107,806	280,948,860	76.58%
Forbearance	1,722	6,019	22,083,994	6.02%
Deferment	6,998	19,671	56,116,520	15.29%
Claims Processing	103	318	1,020,914	0.28%
Special Allowance Index				
30 Day LIBOR	46,488	134,877	362,398,800	98.78%
T-Bill	386	1,076	4,482,103	1.22%
Interest Rate				
Consolidation - Fixed Rate	303	494	7,250,328	1.98%
Consolidation - Variable Rate	9	16	382,692	0.10%
Stafford & PLUS - Fixed Rate	35,601	77,104	242,905,940	66.21%
Stafford & PLUS - Variable Rate	25,199	58,339	116,341,942	31.71%

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