



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 337,263,628	Average Borrower Indebtedness	\$ 7,859	
Number of Borrowers	42,912	Wtd Avg Remaining Term (months)	113.83	
Number of Loans	125,804	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,362	Wtd Avg Borrower Interest Rate	4.81%	
Claims Paid	\$ 856,243			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	11,934	35,773	\$ 125,312,593	37.16%
Qualified	12,598	34,939	62,533,731	18.54%
Disqualified/Not Eligible	22,182	55,092	149,417,304	44.30%
Automatic Payment Benefit				
Participating	9,904	28,688	70,553,940	20.92%
Nonparticipating	33,035	97,116	266,709,688	79.08%
School Type				
2 Year Schools	7,415	20,797	43,986,847	13.04%
4 Year Schools	28,426	81,601	200,400,886	59.42%
Proprietary Schools	4,051	11,808	28,327,087	8.40%
Graduate Schools	3,749	11,594	64,515,346	19.13%
Other	2	4	33,462	0.01%
Loan Type				
Stafford - Subsidized	37,966	82,188	190,211,901	56.40%
Stafford - Unsubsidized	22,226	41,750	132,783,519	39.37%
PLUS	977	1,370	6,815,607	2.02%
Consolidation - Subsidized	253	253	3,836,003	1.14%
Consolidation - Unsubsidized	243	243	3,616,598	1.07%
Status				
In-School	426	1,131	3,611,512	1.07%
Grace	195	451	1,382,334	0.41%
Repayment	34,662	101,172	260,766,364	77.32%
Forbearance	1,858	6,652	25,201,101	7.47%
Deferment	5,752	16,178	45,574,921	13.51%
Claims Processing	69	220	727,396	0.22%
Special Allowance Index				
30 Day LIBOR	42,628	124,782	332,914,640	98.71%
T-Bill	368	1,022	4,348,988	1.29%
Interest Rate				
Consolidation - Fixed Rate	295	480	7,070,411	2.10%
Consolidation - Variable Rate	9	16	382,189	0.11%
Stafford & PLUS - Fixed Rate	32,989	71,876	223,483,247	66.26%
Stafford & PLUS - Variable Rate	22,893	53,432	106,327,781	31.53%

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