



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 354,230,024	Average Borrower Indebtedness	\$ 7,860	
Number of Borrowers	45,069	Wtd Avg Remaining Term (months)	113.67	
Number of Loans	131,571	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,444	Wtd Avg Borrower Interest Rate	4.82%	
Claims Paid	\$ 1,001,681			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	13,036	38,838	\$ 134,697,327	38.03%
Qualified	12,917	35,541	63,663,489	17.97%
Disqualified/Not Eligible	23,091	57,192	155,869,208	44.00%
Automatic Payment Benefit				
Participating	10,226	29,473	72,714,358	20.53%
Nonparticipating	34,875	102,098	281,515,666	79.47%
School Type				
2 Year Schools	7,856	21,854	46,260,931	13.06%
4 Year Schools	29,808	85,232	210,326,460	59.38%
Proprietary Schools	4,239	12,358	29,882,735	8.44%
Graduate Schools	3,942	12,122	67,726,434	19.12%
Other	3	5	33,463	0.01%
Loan Type				
Stafford - Subsidized	39,850	86,025	200,679,268	56.65%
Stafford - Unsubsidized	23,254	43,561	138,720,811	39.16%
PLUS	1,060	1,482	7,289,967	2.06%
Consolidation - Subsidized	256	256	3,900,166	1.10%
Consolidation - Unsubsidized	247	247	3,639,812	1.03%
Status				
In-School	584	1,498	4,758,737	1.34%
Grace	171	430	1,286,321	0.36%
Repayment	36,046	105,158	273,622,999	77.24%
Forbearance	1,666	5,940	21,812,378	6.16%
Deferment	6,529	18,200	51,474,472	14.53%
Claims Processing	129	345	1,275,118	0.36%
Special Allowance Index				
30 Day LIBOR	44,779	130,526	349,822,302	98.76%
T-Bill	375	1,045	4,407,721	1.24%
Interest Rate				
Consolidation - Fixed Rate	299	487	7,158,288	2.02%
Consolidation - Variable Rate	9	16	381,690	0.11%
Stafford & PLUS - Fixed Rate	34,479	74,941	234,665,943	66.25%
Stafford & PLUS - Variable Rate	24,176	56,127	112,024,102	31.62%

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