



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 342,458,109	Average Borrower Indebtedness	\$ 7,857	
Number of Borrowers	43,584	Wtd Avg Remaining Term (months)	113.78	
Number of Loans	127,601	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,375	Wtd Avg Borrower Interest Rate	4.81%	
Claims Paid	\$ 982,739			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	12,215	36,451	\$ 126,887,365	37.05%
Qualified	12,614	34,943	62,453,881	18.24%
Disqualified/Not Eligible	22,583	56,207	153,116,863	44.71%
Automatic Payment Benefit				
Participating	9,966	28,823	70,839,708	20.69%
Nonparticipating	33,646	98,778	271,618,402	79.31%
School Type				
2 Year Schools	7,563	21,152	44,691,120	13.05%
4 Year Schools	28,840	82,725	203,428,262	59.40%
Proprietary Schools	4,120	11,974	28,795,994	8.41%
Graduate Schools	3,807	11,746	65,509,272	19.13%
Other	2	4	33,462	0.01%
Loan Type				
Stafford - Subsidized	38,552	83,377	193,534,354	56.51%
Stafford - Unsubsidized	22,560	42,320	134,510,571	39.28%
PLUS	1,002	1,406	6,953,563	2.03%
Consolidation - Subsidized	254	254	3,843,387	1.12%
Consolidation - Unsubsidized	244	244	3,616,234	1.06%
Status				
In-School	461	1,222	3,907,757	1.14%
Grace	272	648	1,965,686	0.57%
Repayment	35,058	102,229	263,917,798	77.07%
Forbearance	1,953	7,047	26,110,899	7.62%
Deferment	5,787	16,162	45,604,430	13.32%
Claims Processing	109	293	951,539	0.28%
Special Allowance Index				
30 Day LIBOR	43,298	126,571	338,092,618	98.73%
T-Bill	371	1,030	4,365,491	1.27%
Interest Rate				
Consolidation - Fixed Rate	296	482	7,078,669	2.07%
Consolidation - Variable Rate	9	16	380,952	0.11%
Stafford & PLUS - Fixed Rate	33,454	72,846	226,890,519	66.25%
Stafford & PLUS - Variable Rate	23,280	54,257	108,107,969	31.57%

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