



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

<b>2012 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 307,952,202	<b>Average Borrower Indebtedness</b>	\$ 7,831	
<b>Number of Borrowers</b>	39,327	<b>Wtd Avg Remaining Term (months)</b>	114.56	
<b>Number of Loans</b>	115,817	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 6,152	<b>Wtd Avg Borrower Interest Rate</b>	4.78%	
<b>Claims Paid</b>	\$ 597,116			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	9,767	29,144	\$ 102,720,601	33.36%
Qualified	12,113	33,778	61,373,162	19.93%
Disqualified/Not Eligible	20,874	52,895	143,858,439	46.71%
<b>Automatic Payment Benefit</b>				
Participating	9,197	26,566	64,272,797	20.87%
Nonparticipating	30,151	89,251	243,679,405	79.13%
<b>School Type</b>				
2 Year Schools	6,712	18,981	40,133,345	13.03%
4 Year Schools	26,107	75,241	183,178,274	59.48%
Proprietary Schools	3,710	10,871	25,821,493	8.39%
Graduate Schools	3,466	10,719	58,722,598	19.07%
Other	3	5	96,492	0.03%
<b>Loan Type</b>				
Stafford - Subsidized	34,838	75,584	172,471,778	56.00%
Stafford - Unsubsidized	20,517	38,594	122,376,080	39.74%
PLUS	833	1,163	5,853,109	1.90%
Consolidation - Subsidized	243	243	3,775,789	1.23%
Consolidation - Unsubsidized	233	233	3,475,446	1.13%
<b>Status</b>				
In-School	323	834	2,626,678	0.85%
Grace	96	271	950,809	0.31%
Repayment	31,806	93,272	239,413,100	77.74%
Forbearance	2,177	7,613	26,490,156	8.60%
Deferment	4,872	13,560	37,620,310	12.22%
Claims Processing	84	267	851,149	0.28%
<b>Special Allowance Index</b>				
30 Day LIBOR	39,062	114,859	303,828,409	98.66%
T-Bill	347	958	4,123,793	1.34%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	283	460	6,875,235	2.23%
Consolidation - Variable Rate	9	16	376,000	0.12%
Stafford & PLUS - Fixed Rate	30,482	66,762	203,902,521	66.21%
Stafford & PLUS - Variable Rate	20,656	48,579	96,798,446	31.44%

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