



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

| 2012 Trust Estate | | | | | |
|------------------------------------|----|-----------------------|--|-------------------|----------------------|
| Portfolio Principal Balance | \$ | 332,373,220 | Average Borrower Indebtedness | \$ 7,862 | |
| Number of Borrowers | | 42,275 | Wtd Avg Remaining Term (months) | 114.04 | |
| Number of Loans | | 124,000 | Wtd Avg Statutory Interest Rate | 5.37% | |
| Consolidation Rebate Fees | \$ | 6,300 | Wtd Avg Borrower Interest Rate | 4.80% | |
| Claims Paid | \$ | 516,931 | | | |
| | | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | | |
| Eligible | | 11,614 | 34,821 | \$ 122,479,146 | 36.85% |
| Qualified | | 12,470 | 34,678 | 62,381,712 | 18.77% |
| Disqualified/Not Eligible | | 21,933 | 54,501 | 147,512,362 | 44.38% |
| Automatic Payment Benefit | | | | | |
| Participating | | 9,774 | 28,258 | 69,543,029 | 20.92% |
| Nonparticipating | | 32,529 | 95,742 | 262,830,191 | 79.08% |
| School Type | | | | | |
| 2 Year Schools | | 7,312 | 20,505 | 43,418,983 | 13.06% |
| 4 Year Schools | | 27,985 | 80,381 | 197,063,205 | 59.29% |
| Proprietary Schools | | 3,984 | 11,633 | 27,883,892 | 8.39% |
| Graduate Schools | | 3,713 | 11,476 | 63,910,668 | 19.23% |
| Other | | 3 | 5 | 96,471 | 0.03% |
| Loan Type | | | | | |
| Stafford - Subsidized | | 37,411 | 81,043 | 187,220,984 | 56.33% |
| Stafford - Unsubsidized | | 21,895 | 41,127 | 131,030,650 | 39.42% |
| PLUS | | 956 | 1,337 | 6,677,285 | 2.01% |
| Consolidation - Subsidized | | 252 | 252 | 3,851,926 | 1.16% |
| Consolidation - Unsubsidized | | 241 | 241 | 3,592,374 | 1.08% |
| Status | | | | | |
| In-School | | 397 | 1,036 | 3,333,088 | 1.00% |
| Grace | | 210 | 505 | 1,546,496 | 0.47% |
| Repayment | | 34,116 | 99,748 | 258,755,207 | 77.85% |
| Forbearance | | 1,841 | 6,591 | 23,965,186 | 7.21% |
| Deferment | | 5,633 | 15,758 | 43,703,735 | 13.15% |
| Claims Processing | | 124 | 362 | 1,069,507 | 0.32% |
| Special Allowance Index | | | | | |
| 30 Day LIBOR | | 41,994 | 122,984 | 328,046,696 | 98.70% |
| T-Bill | | 365 | 1,016 | 4,326,524 | 1.30% |
| Interest Rate | | | | | |
| Consolidation - Fixed Rate | | 293 | 477 | 7,063,131 | 2.13% |
| Consolidation - Variable Rate | | 9 | 16 | 381,170 | 0.11% |
| Stafford & PLUS - Fixed Rate | | 32,562 | 70,989 | 220,345,846 | 66.29% |
| Stafford & PLUS - Variable Rate | | 22,486 | 52,518 | 104,583,072 | 31.47% |

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