



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 312,976,874	Average Borrower Indebtedness	\$ 7,836	
Number of Borrowers	39,941	Wtd Avg Remaining Term (months)	114.69	
Number of Loans	117,435	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,203	Wtd Avg Borrower Interest Rate	4.79%	
Claims Paid	\$ 867,577			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	10,267	30,736	\$ 108,413,594	34.64%
Qualified	12,235	34,007	61,818,559	19.75%
Disqualified/Not Eligible	20,973	52,692	142,744,721	45.61%
Automatic Payment Benefit				
Participating	9,356	27,026	66,030,650	21.10%
Nonparticipating	30,606	90,409	246,946,224	78.90%
School Type				
2 Year Schools	6,826	19,231	40,724,398	13.01%
4 Year Schools	26,507	76,306	186,020,419	59.44%
Proprietary Schools	3,760	10,992	26,246,374	8.39%
Graduate Schools	3,526	10,901	59,889,191	19.14%
Other	3	5	96,492	0.03%
Loan Type				
Stafford - Subsidized	35,374	76,659	175,445,958	56.06%
Stafford - Unsubsidized	20,799	39,096	124,176,959	39.68%
PLUS	866	1,203	6,042,960	1.93%
Consolidation - Subsidized	243	243	3,779,383	1.21%
Consolidation - Unsubsidized	234	234	3,531,615	1.13%
Status				
In-School	353	929	3,011,769	0.96%
Grace	77	203	661,352	0.21%
Repayment	32,222	94,742	243,844,563	77.91%
Forbearance	2,103	7,133	25,105,609	8.02%
Deferment	5,123	14,167	39,470,129	12.61%
Claims Processing	93	261	883,452	0.28%
Special Allowance Index				
30 Day LIBOR	39,668	116,447	308,737,963	98.65%
T-Bill	355	988	4,238,911	1.35%
Interest Rate				
Consolidation - Fixed Rate	284	461	6,934,032	2.22%
Consolidation - Variable Rate	9	16	376,966	0.12%
Stafford & PLUS - Fixed Rate	30,901	67,624	207,336,600	66.25%
Stafford & PLUS - Variable Rate	21,019	49,334	98,329,276	31.42%

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