



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 317,277,145	Average Borrower Indebtedness	\$ 7,849	
Number of Borrowers	40,424	Wtd Avg Remaining Term (months)	114.52	
Number of Loans	118,833	Wtd Avg Statutory Interest Rate	5.38%	
Consolidation Rebate Fees	\$ 6,205	Wtd Avg Borrower Interest Rate	4.79%	
Claims Paid	\$ 1,110,936			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	10,769	32,300	\$ 113,898,867	35.90%
Qualified	12,197	34,012	61,602,164	19.42%
Disqualified/Not Eligible	21,070	52,521	141,776,114	44.68%

Automatic Payment Benefit

Participating	9,434	27,278	66,896,479	21.08%
Nonparticipating	31,011	91,555	250,380,666	78.92%

School Type

2 Year Schools	6,935	19,493	41,239,875	13.00%
4 Year Schools	26,823	77,249	188,548,567	59.43%
Proprietary Schools	3,791	11,074	26,471,672	8.34%
Graduate Schools	3,559	11,012	60,920,539	19.20%
Other	3	5	96,492	0.03%

Loan Type

Stafford - Subsidized	35,819	77,616	178,132,845	56.15%
Stafford - Unsubsidized	21,021	39,511	125,590,535	39.58%
PLUS	879	1,226	6,230,549	1.96%
Consolidation - Subsidized	245	245	3,787,429	1.19%
Consolidation - Unsubsidized	235	235	3,535,787	1.12%

Status

In-School	345	910	2,882,431	0.91%
Grace	209	509	1,673,265	0.53%
Repayment	32,904	96,711	250,489,693	78.95%
Forbearance	1,752	6,115	21,472,760	6.77%
Deferment	5,138	14,269	39,721,926	12.52%
Claims Processing	114	319	1,037,070	0.32%

Special Allowance Index

30 Day LIBOR	40,147	117,836	313,011,002	98.66%
T-Bill	359	997	4,266,143	1.34%

Interest Rate

Consolidation - Fixed Rate	286	464	6,945,349	2.19%
Consolidation - Variable Rate	9	16	377,867	0.12%
Stafford & PLUS - Fixed Rate	31,250	68,340	210,367,714	66.30%
Stafford & PLUS - Variable Rate	21,337	50,013	99,586,215	31.39%

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