



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 322,787,477	Average Borrower Indebtedness	\$ 7,863	
Number of Borrowers	41,052	Wtd Avg Remaining Term (months)	114.30	
Number of Loans	120,664	Wtd Avg Statutory Interest Rate	5.38%	
Consolidation Rebate Fees	\$ 6,272	Wtd Avg Borrower Interest Rate	4.80%	
Claims Paid	\$ 503,604			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	11,050	33,222	\$ 116,683,182	36.15%
Qualified	12,252	34,136	61,676,353	19.11%
Disqualified/Not Eligible	21,394	53,306	144,427,942	44.74%
Automatic Payment Benefit				
Participating	9,516	27,517	67,353,229	20.87%
Nonparticipating	31,557	93,147	255,434,248	79.13%
School Type				
2 Year Schools	7,049	19,817	41,949,806	13.00%
4 Year Schools	27,236	78,416	191,805,104	59.42%
Proprietary Schools	3,857	11,258	26,915,236	8.34%
Graduate Schools	3,607	11,168	62,020,839	19.21%
Other	3	5	96,492	0.03%
Loan Type				
Stafford - Subsidized	36,357	78,834	181,437,526	56.21%
Stafford - Unsubsidized	21,327	40,088	127,553,443	39.51%
PLUS	902	1,258	6,389,583	1.98%
Consolidation - Subsidized	247	247	3,832,812	1.19%
Consolidation - Unsubsidized	237	237	3,574,113	1.11%
Status				
In-School	353	914	2,869,224	0.89%
Grace	235	584	1,886,101	0.58%
Repayment	33,080	96,968	250,318,994	77.55%
Forbearance	1,942	6,874	24,813,072	7.69%
Deferment	5,338	14,877	41,365,564	12.81%
Claims Processing	144	447	1,534,522	0.48%
Special Allowance Index				
30 Day LIBOR	40,774	119,665	318,506,831	98.67%
T-Bill	360	999	4,280,646	1.33%
Interest Rate				
Consolidation - Fixed Rate	288	468	7,028,031	2.18%
Consolidation - Variable Rate	9	16	378,894	0.12%
Stafford & PLUS - Fixed Rate	31,709	69,303	214,068,873	66.32%
Stafford & PLUS - Variable Rate	21,722	50,877	101,311,679	31.38%

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