



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2016**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 288,452,882	<b>Average Borrower Indebtedness</b>	\$ 7,837	
<b>Number of Borrowers</b>	36,805	<b>Wtd Avg Remaining Term (months)</b>	115.28	
<b>Number of Loans</b>	108,916	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 6,175	<b>Wtd Avg Borrower Interest Rate</b>	4.77%	
<b>Claims Paid</b>	\$ 899,477			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	8,036	24,026	\$ 85,427,625	29.62%
Qualified	11,592	32,520	58,934,299	20.43%
Disqualified/Not Eligible	20,202	52,370	144,090,958	49.95%
<b>Automatic Payment Benefit</b>				
Participating	8,639	25,145	59,842,167	20.75%
Nonparticipating	28,185	83,771	228,610,715	79.25%
<b>School Type</b>				
2 Year Schools	6,496	18,429	38,907,095	13.49%
4 Year Schools	24,221	70,190	170,154,658	58.99%
Proprietary Schools	3,456	10,165	24,130,143	8.37%
Graduate Schools	3,249	10,123	55,109,667	19.10%
Other	5	9	151,319	0.05%
<b>Loan Type</b>				
Stafford - Subsidized	32,596	70,999	160,590,752	55.67%
Stafford - Unsubsidized	19,321	36,420	115,391,932	40.00%
PLUS	747	1,025	5,208,766	1.81%
Consolidation - Subsidized	241	241	3,773,530	1.31%
Consolidation - Unsubsidized	231	231	3,487,902	1.21%
<b>Status</b>				
In-School	282	762	2,479,490	0.86%
Grace	82	207	631,387	0.22%
Repayment	30,115	88,896	227,174,201	78.75%
Forbearance	1,735	6,185	22,445,099	7.78%
Deferment	4,530	12,555	34,460,864	11.95%
Claims Processing	86	311	1,261,841	0.44%
<b>Special Allowance Index</b>				
30 Day LIBOR	36,552	108,006	284,633,099	98.68%
T-Bill	333	910	3,819,783	1.32%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	282	458	6,905,593	2.39%
Consolidation - Variable Rate	8	14	355,839	0.12%
Stafford & PLUS - Fixed Rate	28,586	62,837	190,402,009	66.01%
Stafford & PLUS - Variable Rate	19,267	45,607	90,789,441	31.48%

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