



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2016

2012 Trust Estate				
Portfolio Principal Balance	\$ 270,556,318	Average Borrower Indebtedness	\$ 7,768	
Number of Borrowers	34,829	Wtd Avg Remaining Term (months)	115.42	
Number of Loans	103,328	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$ 5,893	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 635,302			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	7,040	21,250	\$ 76,576,312	28.30%
Qualified	11,347	32,089	58,227,044	21.52%
Disqualified/Not Eligible	19,287	49,989	135,752,962	50.18%
Automatic Payment Benefit				
Participating	8,192	23,972	55,679,126	20.58%
Nonparticipating	26,656	79,356	214,877,192	79.42%
School Type				
2 Year Schools	6,087	17,331	36,538,338	13.50%
4 Year Schools	22,968	66,769	159,961,243	59.12%
Proprietary Schools	3,285	9,665	22,775,136	8.42%
Graduate Schools	3,080	9,558	51,185,720	18.92%
Other	3	5	95,881	0.04%
Loan Type				
Stafford - Subsidized	30,866	67,355	150,225,334	55.53%
Stafford - Unsubsidized	18,357	34,603	108,856,894	40.23%
PLUS	660	912	4,537,358	1.68%
Consolidation - Subsidized	236	236	3,655,037	1.35%
Consolidation - Unsubsidized	222	222	3,281,695	1.21%
Status				
In-School	190	551	1,674,847	0.62%
Grace	109	255	943,144	0.35%
Repayment	28,916	85,142	215,669,663	79.71%
Forbearance	1,728	6,318	22,629,135	8.36%
Deferment	3,839	10,814	28,939,221	10.70%
Claims Processing	70	248	700,308	0.26%
Special Allowance Index				
30 Day LIBOR	34,586	102,455	266,900,580	98.65%
T-Bill	320	873	3,655,738	1.35%
Interest Rate				
Consolidation - Fixed Rate	273	444	6,579,974	2.43%
Consolidation - Variable Rate	8	14	356,758	0.13%
Stafford & PLUS - Fixed Rate	27,053	59,584	178,416,631	65.95%
Stafford & PLUS - Variable Rate	18,244	43,286	85,202,955	31.49%

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