



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 29, 2016

2012 Trust Estate				
Portfolio Principal Balance	\$ 298,045,458	Average Borrower Indebtedness	\$ 7,836	
Number of Borrowers	38,035	Wtd Avg Remaining Term (months)	114.89	
Number of Loans	112,295	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,113	Wtd Avg Borrower Interest Rate	4.78%	
Claims Paid	\$ 808,667			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	8,652	25,669	\$ 90,953,952	30.52%
Qualified	11,884	33,257	60,549,913	20.31%
Disqualified/Not Eligible	20,660	53,369	146,541,593	49.17%
Automatic Payment Benefit				
Participating	8,898	25,789	61,813,006	20.74%
Nonparticipating	29,156	86,506	236,232,452	79.26%
School Type				
2 Year Schools	6,488	18,378	38,888,543	13.05%
4 Year Schools	25,270	73,006	177,138,343	59.43%
Proprietary Schools	3,567	10,488	24,928,241	8.37%
Graduate Schools	3,359	10,418	56,993,839	19.12%
Other	3	5	96,492	0.03%
Loan Type				
Stafford - Subsidized	33,697	73,249	166,346,222	55.81%
Stafford - Unsubsidized	19,895	37,495	118,863,356	39.88%
PLUS	787	1,083	5,640,548	1.89%
Consolidation - Subsidized	239	239	3,738,904	1.26%
Consolidation - Unsubsidized	229	229	3,456,428	1.16%
Status				
In-School	296	803	2,573,911	0.86%
Grace	88	210	677,973	0.23%
Repayment	31,032	91,163	234,559,625	78.70%
Forbearance	1,905	6,751	23,558,488	7.90%
Deferment	4,650	13,050	35,706,244	11.98%
Claims Processing	97	318	969,217	0.33%
Special Allowance Index				
30 Day LIBOR	37,777	111,351	293,961,355	98.63%
T-Bill	340	944	4,084,103	1.37%
Interest Rate				
Consolidation - Fixed Rate	280	454	6,835,104	2.29%
Consolidation - Variable Rate	8	14	360,228	0.12%
Stafford & PLUS - Fixed Rate	29,528	64,767	197,125,262	66.14%
Stafford & PLUS - Variable Rate	19,944	47,060	93,724,864	31.45%

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