



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

| 2012 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 303,208,792 | Average Borrower Indebtedness | \$ 7,827 | |
| Number of Borrowers | 38,740 | Wtd Avg Remaining Term (months) | 114.63 | |
| Number of Loans | 114,135 | Wtd Avg Statutory Interest Rate | 5.37% | |
| Consolidation Rebate Fees | \$ 6,116 | Wtd Avg Borrower Interest Rate | 4.78% | |
| Claims Paid | \$ 510,075 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 9,176 | 27,278 | \$ 96,569,617 | 31.85% |
| Qualified | 12,051 | 33,577 | 61,039,150 | 20.13% |
| Disqualified/Not Eligible | 20,804 | 53,280 | 145,600,025 | 48.02% |
| Automatic Payment Benefit | | | | |
| Participating | 9,081 | 26,248 | 63,346,756 | 20.89% |
| Nonparticipating | 29,680 | 87,887 | 239,862,036 | 79.11% |
| School Type | | | | |
| 2 Year Schools | 6,609 | 18,688 | 39,426,865 | 13.00% |
| 4 Year Schools | 25,734 | 74,195 | 180,467,994 | 59.52% |
| Proprietary Schools | 3,639 | 10,688 | 25,429,441 | 8.39% |
| Graduate Schools | 3,414 | 10,559 | 57,788,000 | 19.06% |
| Other | 3 | 5 | 96,492 | 0.03% |
| Loan Type | | | | |
| Stafford - Subsidized | 34,310 | 74,458 | 169,582,773 | 55.93% |
| Stafford - Unsubsidized | 20,236 | 38,077 | 120,665,213 | 39.80% |
| PLUS | 814 | 1,127 | 5,750,592 | 1.90% |
| Consolidation - Subsidized | 241 | 241 | 3,746,469 | 1.23% |
| Consolidation - Unsubsidized | 232 | 232 | 3,463,745 | 1.14% |
| Status | | | | |
| In-School | 313 | 806 | 2,550,362 | 0.84% |
| Grace | 98 | 285 | 973,806 | 0.32% |
| Repayment | 31,614 | 92,769 | 238,828,629 | 78.77% |
| Forbearance | 1,740 | 6,227 | 21,904,887 | 7.22% |
| Deferment | 4,865 | 13,614 | 37,531,780 | 12.38% |
| Claims Processing | 146 | 434 | 1,419,328 | 0.47% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 38,479 | 113,186 | 299,108,698 | 98.65% |
| T-Bill | 343 | 949 | 4,100,094 | 1.35% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 282 | 458 | 6,849,376 | 2.26% |
| Consolidation - Variable Rate | 9 | 15 | 360,838 | 0.12% |
| Stafford & PLUS - Fixed Rate | 30,065 | 65,849 | 200,637,067 | 66.17% |
| Stafford & PLUS - Variable Rate | 20,295 | 47,813 | 95,361,511 | 31.45% |

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