



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 275,511,086	<b>Average Borrower Indebtedness</b>	\$ 7,795	
<b>Number of Borrowers</b>	35,345	<b>Wtd Avg Remaining Term (months)</b>	115.18	
<b>Number of Loans</b>	104,789	<b>Wtd Avg Statutory Interest Rate</b>	5.47%	
<b>Consolidation Rebate Fees</b>	\$ -	<b>Wtd Avg Borrower Interest Rate</b>	4.86%	
<b>Claims Paid</b>	\$ -			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	7,396	22,318	\$ 80,335,423	29.16%
Qualified	11,435	32,266	58,592,343	21.27%
Disqualified/Not Eligible	19,432	50,205	136,583,320	49.57%
<b>Automatic Payment Benefit</b>				
Participating	8,315	24,246	56,426,852	20.48%
Nonparticipating	27,048	80,543	219,084,235	79.52%
<b>School Type</b>				
2 Year Schools	6,200	17,636	37,189,425	13.50%
4 Year Schools	23,293	67,681	162,865,965	59.11%
Proprietary Schools	3,337	9,772	23,120,561	8.39%
Graduate Schools	3,115	9,695	52,239,220	18.96%
Other	3	5	95,915	0.03%
<b>Loan Type</b>				
Stafford - Subsidized	31,320	68,275	153,043,281	55.55%
Stafford - Unsubsidized	18,615	35,109	110,779,343	40.21%
PLUS	685	944	4,730,949	1.72%
Consolidation - Subsidized	238	238	3,664,559	1.33%
Consolidation - Unsubsidized	223	223	3,292,955	1.20%
<b>Status</b>				
In-School	204	583	1,857,887	0.67%
Grace	105	262	875,304	0.32%
Repayment	29,536	87,116	221,901,261	80.54%
Forbearance	1,586	5,798	21,253,458	7.71%
Deferment	3,879	10,816	28,964,833	10.51%
Claims Processing	57	214	658,344	0.24%
<b>Special Allowance Index</b>				
30 Day LIBOR	35,100	103,914	271,834,588	98.67%
T-Bill	322	875	3,676,498	1.33%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	275	447	6,599,884	2.40%
Consolidation - Variable Rate	8	14	357,630	0.13%
Stafford & PLUS - Fixed Rate	27,442	60,396	181,899,506	66.02%
Stafford & PLUS - Variable Rate	18,515	43,932	86,654,067	31.45%

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