



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 279,761,463	Average Borrower Indebtedness	\$ 7,811	
Number of Borrowers	35,816	Wtd Avg Remaining Term (months)	115.26	
Number of Loans	106,135	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 5,917	Wtd Avg Borrower Interest Rate	4.77%	
Claims Paid	\$ 468,578			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	7,616	22,990	\$ 82,500,800	29.49%
Qualified	11,516	32,363	58,725,537	20.99%
Disqualified/Not Eligible	19,633	50,782	138,535,126	49.52%
Automatic Payment Benefit				
Participating	8,433	24,587	57,817,931	20.67%
Nonparticipating	27,401	81,548	221,943,532	79.33%
School Type				
2 Year Schools	6,285	17,854	37,779,922	13.50%
4 Year Schools	23,602	68,543	165,331,730	59.10%
Proprietary Schools	3,376	9,883	23,406,947	8.37%
Graduate Schools	3,158	9,850	53,146,949	19.00%
Other	3	5	95,915	0.03%
Loan Type				
Stafford - Subsidized	31,735	69,154	155,595,631	55.62%
Stafford - Unsubsidized	18,852	35,555	112,405,106	40.18%
PLUS	699	963	4,791,252	1.71%
Consolidation - Subsidized	238	238	3,665,035	1.31%
Consolidation - Unsubsidized	225	225	3,304,439	1.18%
Status				
In-School	215	621	1,973,135	0.71%
Grace	99	243	818,622	0.29%
Repayment	29,823	88,059	224,292,874	80.17%
Forbearance	1,628	5,752	21,163,826	7.57%
Deferment	4,000	11,208	30,719,536	10.98%
Claims Processing	70	252	793,470	0.28%
Special Allowance Index				
30 Day LIBOR	35,571	105,253	276,080,061	98.68%
T-Bill	324	882	3,681,402	1.32%
Interest Rate				
Consolidation - Fixed Rate	276	449	6,611,443	2.36%
Consolidation - Variable Rate	8	14	358,031	0.13%
Stafford & PLUS - Fixed Rate	27,824	61,239	184,698,147	66.02%
Stafford & PLUS - Variable Rate	18,736	44,433	88,093,842	31.49%

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