



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 293,428,350	Average Borrower Indebtedness	\$ 7,864	
Number of Borrowers	37,311	Wtd Avg Remaining Term (months)	115.13	
Number of Loans	110,374	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 6,180	Wtd Avg Borrower Interest Rate	4.77%	
Claims Paid	\$ 982,342			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	8,178	24,258	\$ 85,987,941	29.31%
Qualified	11,695	32,790	59,751,812	20.36%
Disqualified/Not Eligible	20,478	53,326	147,688,597	50.33%
Automatic Payment Benefit				
Participating	8,813	25,602	61,453,470	20.94%
Nonparticipating	28,519	84,772	231,974,880	79.06%
School Type				
2 Year Schools	6,365	18,064	38,199,987	13.02%
4 Year Schools	24,783	71,738	174,251,770	59.38%
Proprietary Schools	3,501	10,303	24,578,756	8.38%
Graduate Schools	3,291	10,260	56,246,163	19.17%
Other	5	9	151,674	0.05%
Loan Type				
Stafford - Subsidized	33,051	71,957	163,441,532	55.70%
Stafford - Unsubsidized	19,559	36,894	117,205,990	39.94%
PLUS	765	1,051	5,510,972	1.88%
Consolidation - Subsidized	241	241	3,778,577	1.29%
Consolidation - Unsubsidized	231	231	3,491,279	1.19%
Status				
In-School	300	813	2,638,863	0.90%
Grace	69	167	500,236	0.17%
Repayment	30,351	89,495	229,625,654	78.26%
Forbearance	1,901	6,734	24,511,028	8.35%
Deferment	4,655	12,939	35,431,971	12.07%
Claims Processing	63	226	720,598	0.25%
Special Allowance Index				
30 Day LIBOR	37,057	109,452	289,555,865	98.68%
T-Bill	335	922	3,872,485	1.32%
Interest Rate				
Consolidation - Fixed Rate	282	458	6,913,443	2.36%
Consolidation - Variable Rate	8	14	356,413	0.12%
Stafford & PLUS - Fixed Rate	28,975	63,663	193,864,817	66.07%
Stafford & PLUS - Variable Rate	19,553	46,239	92,293,677	31.45%

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