



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 283,996,532	<b>Average Borrower Indebtedness</b>	\$ 7,826	
<b>Number of Borrowers</b>	36,289	<b>Wtd Avg Remaining Term (months)</b>	115.28	
<b>Number of Loans</b>	107,460	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 6,107	<b>Wtd Avg Borrower Interest Rate</b>	4.77%	
<b>Claims Paid</b>	\$ 1,271,649			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	7,894	23,707	\$ 84,605,991	29.79%
Qualified	11,536	32,381	58,569,392	20.62%
Disqualified/Not Eligible	19,868	51,372	140,821,149	49.59%
<b>Automatic Payment Benefit</b>				
Participating	8,602	25,044	59,188,973	20.84%
Nonparticipating	27,706	82,416	224,807,559	79.16%
<b>School Type</b>				
2 Year Schools	6,371	18,095	38,271,389	13.48%
4 Year Schools	23,907	69,332	167,531,894	58.99%
Proprietary Schools	3,425	10,042	23,785,306	8.38%
Graduate Schools	3,196	9,980	54,201,271	19.08%
Other	6	11	206,672	0.07%
<b>Loan Type</b>				
Stafford - Subsidized	32,142	70,003	157,865,632	55.59%
Stafford - Unsubsidized	19,079	35,993	113,929,168	40.12%
PLUS	725	994	5,022,116	1.77%
Consolidation - Subsidized	241	241	3,790,222	1.33%
Consolidation - Unsubsidized	229	229	3,389,394	1.19%
<b>Status</b>				
In-School	229	660	2,077,111	0.73%
Grace	128	288	977,066	0.34%
Repayment	30,046	88,724	226,608,036	79.79%
Forbearance	1,675	5,902	21,604,537	7.61%
Deferment	4,188	11,764	32,284,016	11.37%
Claims Processing	47	122	445,766	0.16%
<b>Special Allowance Index</b>				
30 Day LIBOR	36,040	106,564	280,202,033	98.66%
T-Bill	329	896	3,794,499	1.34%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	280	456	6,821,873	2.40%
Consolidation - Variable Rate	8	14	357,743	0.13%
Stafford & PLUS - Fixed Rate	28,189	62,026	187,469,823	66.01%
Stafford & PLUS - Variable Rate	18,976	44,964	89,347,093	31.46%

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