



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 266,843,013	Average Borrower Indebtedness	\$ 7,839	
Number of Borrowers	34,041	Wtd Avg Remaining Term (months)	115.51	
Number of Loans	101,504	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$ 5,841	Wtd Avg Borrower Interest Rate	4.84%	
Claims Paid	\$ 612,699			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	6,854	20,685	\$ 74,369,509	27.87%
Qualified	11,072	31,582	57,871,100	21.69%
Disqualified/Not Eligible	18,921	49,237	134,602,404	50.44%
Automatic Payment Benefit				
Participating	8,085	23,777	55,609,123	20.84%
Nonparticipating	25,974	77,727	211,233,890	79.16%
School Type				
2 Year Schools	5,952	17,060	36,344,754	13.62%
4 Year Schools	22,467	65,665	157,755,095	59.12%
Proprietary Schools	3,191	9,389	22,316,869	8.36%
Graduate Schools	3,015	9,385	50,330,602	18.86%
Other	3	5	95,693	0.04%
Loan Type				
Stafford - Subsidized	30,208	66,170	148,093,791	55.50%
Stafford - Unsubsidized	18,007	34,021	107,516,020	40.29%
PLUS	627	864	4,358,381	1.63%
Consolidation - Subsidized	231	231	3,622,221	1.36%
Consolidation - Unsubsidized	218	218	3,252,600	1.22%
Status				
In-School	186	546	1,696,595	0.64%
Grace	103	238	863,002	0.32%
Repayment	28,207	83,896	213,743,026	80.10%
Forbearance	1,676	5,844	20,823,833	7.80%
Deferment	3,809	10,742	29,004,509	10.87%
Claims Processing	79	238	712,048	0.27%
Special Allowance Index				
30 Day LIBOR	33,804	100,639	263,234,223	98.65%
T-Bill	314	865	3,608,790	1.35%
Interest Rate				
Consolidation - Fixed Rate	268	436	6,518,385	2.44%
Consolidation - Variable Rate	7	13	356,436	0.14%
Stafford & PLUS - Fixed Rate	26,453	58,405	175,829,902	65.89%
Stafford & PLUS - Variable Rate	17,914	42,650	84,138,290	31.53%

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