



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2017

2012 Trust Estate				
Portfolio Principal Balance	\$ 214,863,879	Average Borrower Indebtedness	\$ 8,139	
Number of Borrowers	26,400	Wtd Avg Remaining Term (months)	121.18	
Number of Loans	81,105	Wtd Avg Statutory Interest Rate	5.68%	
Consolidation Rebate Fees	\$ 5,225	Wtd Avg Borrower Interest Rate	5.01%	
Claims Paid	\$ 348,586			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,369	13,808	\$ 51,657,872	24.04%
Qualified	8,883	26,503	52,047,005	24.22%
Disqualified/Not Eligible	15,351	40,794	111,159,002	51.74%
Automatic Payment Benefit				
Participating	6,000	18,446	42,081,802	19.59%
Nonparticipating	20,413	62,659	172,782,077	80.41%
School Type				
2 Year Schools	4,549	13,522	29,097,539	13.54%
4 Year Schools	17,513	52,497	127,860,939	59.51%
Proprietary Schools	2,531	7,727	19,089,158	8.89%
Graduate Schools	2,263	7,347	38,636,684	17.98%
Other	7	12	179,559	0.08%
Loan Type				
Stafford - Subsidized	23,568	52,466	116,721,017	54.32%
Stafford - Unsubsidized	14,374	27,715	88,752,731	41.31%
PLUS	367	524	3,132,034	1.46%
Consolidation - Subsidized	204	204	3,176,893	1.48%
Consolidation - Unsubsidized	196	196	3,081,204	1.43%
Status				
In-School	87	251	717,149	0.33%
Grace	33	111	335,624	0.16%
Repayment	21,810	66,393	168,294,822	78.33%
Forbearance	1,999	7,231	26,287,571	12.23%
Deferment	2,441	6,996	18,813,153	8.76%
Claims Processing	43	123	415,560	0.19%
Special Allowance Index				
30 Day LIBOR	26,207	80,383	211,729,747	98.54%
T-Bill	261	722	3,134,132	1.46%
Interest Rate				
Consolidation - Fixed Rate	240	391	6,098,152	2.84%
Consolidation - Variable Rate	5	9	159,945	0.08%
Stafford & PLUS - Fixed Rate	20,545	46,432	140,981,612	65.61%
Stafford & PLUS - Variable Rate	14,039	34,273	67,624,170	31.47%

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