



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2018**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 209,012,695	<b>Average Borrower Indebtedness</b>	\$ 8,282	
<b>Number of Borrowers</b>	25,238	<b>Wtd Avg Remaining Term (months)</b>	122.32	
<b>Number of Loans</b>	78,095	<b>Wtd Avg Statutory Interest Rate</b>	5.68%	
<b>Consolidation Rebate Fees</b>	\$ 5,208	<b>Wtd Avg Borrower Interest Rate</b>	5.01%	
<b>Claims Paid</b>	\$ 823,981			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	4,067	12,989	\$ 49,061,375	23.47%
Qualified	8,424	25,500	51,531,113	24.66%
Disqualified/Not Eligible	14,813	39,606	108,420,207	51.87%
<b>Automatic Payment Benefit</b>				
Participating	5,650	17,521	40,534,157	19.39%
Nonparticipating	19,600	60,574	168,478,538	80.61%
<b>School Type</b>				
2 Year Schools	4,327	12,958	28,319,365	13.55%
4 Year Schools	16,752	50,590	124,115,372	59.38%
Proprietary Schools	2,435	7,453	18,786,851	8.99%
Graduate Schools	2,165	7,082	37,611,699	17.99%
Other	7	12	179,408	0.09%
<b>Loan Type</b>				
Stafford - Subsidized	22,539	50,419	113,073,913	54.10%
Stafford - Unsubsidized	13,842	26,784	86,627,934	41.44%
PLUS	344	494	3,054,841	1.46%
Consolidation - Subsidized	203	203	3,170,645	1.52%
Consolidation - Unsubsidized	195	195	3,085,362	1.48%
<b>Status</b>				
In-School	88	280	784,469	0.37%
Grace	20	39	120,596	0.06%
Repayment	20,606	63,290	161,074,619	77.06%
Forbearance	2,136	7,599	28,426,323	13.60%
Deferment	2,325	6,680	17,864,060	8.55%
Claims Processing	75	207	742,628	0.36%
<b>Special Allowance Index</b>				
30 Day LIBOR	25,049	77,392	205,951,893	98.54%
T-Bill	255	703	3,060,802	1.46%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	238	389	6,096,627	2.92%
Consolidation - Variable Rate	5	9	159,380	0.08%
Stafford & PLUS - Fixed Rate	19,657	44,646	137,104,575	65.59%
Stafford & PLUS - Variable Rate	13,451	33,051	65,652,113	31.41%

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