



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2018

2012 Trust Estate				
Portfolio Principal Balance	\$ 212,367,644	Average Borrower Indebtedness	\$ 8,228	
Number of Borrowers	25,811	Wtd Avg Remaining Term (months)	121.63	
Number of Loans	79,671	Wtd Avg Statutory Interest Rate	5.68%	
Consolidation Rebate Fees	\$ 5,198	Wtd Avg Borrower Interest Rate	5.01%	
Claims Paid	\$ 286,373			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,204	13,345	\$ 50,230,298	23.65%
Qualified	8,668	26,053	51,803,679	24.39%
Disqualified/Not Eligible	15,079	40,273	110,333,667	51.96%
Automatic Payment Benefit				
Participating	5,811	17,944	41,267,192	19.43%
Nonparticipating	20,016	61,727	171,100,452	80.57%
School Type				
2 Year Schools	4,439	13,241	28,686,358	13.51%
4 Year Schools	17,136	51,637	126,445,680	59.54%
Proprietary Schools	2,474	7,575	18,949,523	8.92%
Graduate Schools	2,215	7,206	38,106,575	17.94%
Other	7	12	179,508	0.09%
Loan Type				
Stafford - Subsidized	23,057	51,476	115,156,225	54.22%
Stafford - Unsubsidized	14,118	27,291	87,873,911	41.38%
PLUS	353	507	3,093,677	1.46%
Consolidation - Subsidized	203	203	3,170,396	1.49%
Consolidation - Unsubsidized	194	194	3,073,435	1.45%
Status				
In-School	87	257	744,264	0.35%
Grace	30	100	288,747	0.13%
Repayment	21,336	65,291	166,522,032	78.41%
Forbearance	1,902	6,879	25,479,629	12.00%
Deferment	2,385	6,876	18,342,304	8.64%
Claims Processing	84	268	990,668	0.47%
Special Allowance Index				
30 Day LIBOR	25,618	78,949	209,257,756	98.54%
T-Bill	261	722	3,109,888	1.46%
Interest Rate				
Consolidation - Fixed Rate	238	388	6,084,190	2.86%
Consolidation - Variable Rate	5	9	159,642	0.08%
Stafford & PLUS - Fixed Rate	20,112	45,601	139,390,846	65.64%
Stafford & PLUS - Variable Rate	13,748	33,673	66,732,966	31.42%

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