



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 256,055,958	Average Borrower Indebtedness	\$ 7,866	
Number of Borrowers	32,553	Wtd Avg Remaining Term (months)	116.30	
Number of Loans	97,777	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$ 5,803	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 921,249			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	6,268	19,199	\$ 69,428,468	27.12%
Qualified	10,739	31,017	57,334,119	22.39%
Disqualified/Not Eligible	18,262	47,561	129,293,371	50.49%
Automatic Payment Benefit				
Participating	7,659	22,803	52,921,613	20.67%
Nonparticipating	24,913	74,974	203,134,345	79.33%
School Type				
2 Year Schools	5,652	16,290	34,648,665	13.53%
4 Year Schools	21,542	63,406	151,842,222	59.30%
Proprietary Schools	3,060	9,100	21,628,840	8.45%
Graduate Schools	2,860	8,975	47,774,246	18.66%
Other	4	6	161,985	0.06%
Loan Type				
Stafford - Subsidized	28,942	63,747	141,603,228	55.30%
Stafford - Unsubsidized	17,296	32,804	103,549,509	40.44%
PLUS	570	785	4,064,097	1.59%
Consolidation - Subsidized	226	226	3,552,269	1.39%
Consolidation - Unsubsidized	215	215	3,286,855	1.28%
Status				
In-School	166	458	1,441,892	0.56%
Grace	47	158	505,070	0.20%
Repayment	26,847	80,143	202,082,065	78.92%
Forbearance	1,946	6,962	24,767,192	9.67%
Deferment	3,451	9,725	26,175,209	10.22%
Claims Processing	111	331	1,084,530	0.43%
Special Allowance Index				
30 Day LIBOR	32,325	96,932	252,472,644	98.60%
T-Bill	305	845	3,583,314	1.40%
Interest Rate				
Consolidation - Fixed Rate	264	428	6,484,521	2.53%
Consolidation - Variable Rate	7	13	354,602	0.14%
Stafford & PLUS - Fixed Rate	25,329	56,210	168,487,697	65.80%
Stafford & PLUS - Variable Rate	17,178	41,126	80,729,138	31.53%

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