



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

2012 Trust Estate					
Portfolio Principal Balance	\$	259,879,359	Average Borrower Indebtedness	\$ 7,856	
Number of Borrowers		33,081	Wtd Avg Remaining Term (months)	116.02	
Number of Loans		99,115	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$	5,764	Wtd Avg Borrower Interest Rate	4.84%	
Claims Paid	\$	598,326			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		6,394	19,481	\$ 70,405,661	27.09%
Qualified		10,914	31,362	57,867,604	22.27%
Disqualified/Not Eligible		18,513	48,272	131,606,094	50.64%
Automatic Payment Benefit					
Participating		7,826	23,203	53,988,053	20.77%
Nonparticipating		25,274	75,912	205,891,306	79.23%
School Type					
2 Year Schools		5,755	16,541	35,165,414	13.53%
4 Year Schools		21,883	64,244	154,008,804	59.26%
Proprietary Schools		3,099	9,181	21,847,501	8.41%
Graduate Schools		2,916	9,144	48,762,044	18.76%
Other		3	5	95,596	0.04%
Loan Type					
Stafford - Subsidized		29,393	64,610	143,870,831	55.36%
Stafford - Unsubsidized		17,542	33,242	105,060,352	40.43%
PLUS		594	818	4,141,826	1.59%
Consolidation - Subsidized		229	229	3,564,471	1.37%
Consolidation - Unsubsidized		216	216	3,241,879	1.25%
Status					
In-School		176	513	1,589,222	0.61%
Grace		45	129	434,238	0.17%
Repayment		26,719	79,384	199,182,514	76.65%
Forbearance		2,448	8,589	30,283,793	11.65%
Deferment		3,596	10,136	27,243,776	10.48%
Claims Processing		111	364	1,145,816	0.44%
Special Allowance Index					
30 Day LIBOR		32,847	98,258	256,300,630	98.62%
T-Bill		311	857	3,578,729	1.38%
Interest Rate					
Consolidation - Fixed Rate		266	432	6,451,158	2.48%
Consolidation - Variable Rate		7	13	355,192	0.14%
Stafford & PLUS - Fixed Rate		25,716	56,984	171,139,967	65.85%
Stafford & PLUS - Variable Rate		17,444	41,686	81,933,042	31.53%

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