



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

2012 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	263,664,868	<b>Average Borrower Indebtedness</b>	\$ 7,851	
<b>Number of Borrowers</b>		33,584	<b>Wtd Avg Remaining Term (months)</b>	115.59	
<b>Number of Loans</b>		100,338	<b>Wtd Avg Statutory Interest Rate</b>	5.47%	
<b>Consolidation Rebate Fees</b>	\$	118,480	<b>Wtd Avg Borrower Interest Rate</b>	4.85%	
<b>Claims Paid</b>	\$	312,353			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>					
Eligible		6,666	20,268	\$ 73,071,661	27.71%
Qualified		11,017	31,554	58,095,737	22.04%
Disqualified/Not Eligible		18,681	48,516	132,497,470	50.25%
<b>Automatic Payment Benefit</b>					
Participating		8,001	23,608	55,039,100	20.87%
Nonparticipating		25,602	76,730	208,625,768	79.13%
<b>School Type</b>					
2 Year Schools		5,850	16,803	35,791,975	13.57%
4 Year Schools		22,197	64,974	156,079,672	59.20%
Proprietary Schools		3,141	9,270	22,044,948	8.36%
Graduate Schools		2,974	9,286	49,652,580	18.83%
Other		3	5	95,693	0.04%
<b>Loan Type</b>					
Stafford - Subsidized		29,832	65,429	146,091,707	55.41%
Stafford - Unsubsidized		17,774	33,623	106,448,755	40.37%
PLUS		607	837	4,247,954	1.61%
Consolidation - Subsidized		231	231	3,613,813	1.37%
Consolidation - Unsubsidized		218	218	3,262,639	1.24%
<b>Status</b>					
In-School		175	511	1,573,103	0.59%
Grace		98	239	861,356	0.33%
Repayment		27,472	81,553	205,636,588	77.99%
Forbearance		2,124	7,407	26,973,224	10.23%
Deferment		3,627	10,275	27,573,891	10.46%
Claims Processing		105	353	1,046,706	0.40%
<b>Special Allowance Index</b>					
30 Day LIBOR		33,348	99,478	260,079,414	98.64%
T-Bill		313	860	3,585,454	1.36%
<b>Interest Rate</b>					
Consolidation - Fixed Rate		268	436	6,520,906	2.47%
Consolidation - Variable Rate		7	13	355,546	0.14%
Stafford & PLUS - Fixed Rate		26,110	57,740	173,775,772	65.91%
Stafford & PLUS - Variable Rate		17,678	42,149	83,012,644	31.48%

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