



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2017**

2012 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	239,867,744	<b>Average Borrower Indebtedness</b>	\$ 7,942	
<b>Number of Borrowers</b>		30,204	<b>Wtd Avg Remaining Term (months)</b>	118.19	
<b>Number of Loans</b>		91,406	<b>Wtd Avg Statutory Interest Rate</b>	5.47%	
<b>Consolidation Rebate Fees</b>	\$	5,744	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$	708,008			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>					
Eligible		5,677	17,586	\$ 64,328,460	26.82%
Qualified		10,039	29,384	55,169,739	23.00%
Disqualified/Not Eligible		17,006	44,436	120,369,545	50.18%
<b>Automatic Payment Benefit</b>					
Participating		7,000	21,122	48,277,868	20.13%
Nonparticipating		23,219	70,284	191,589,876	79.87%
<b>School Type</b>					
2 Year Schools		5,207	15,166	32,250,673	13.45%
4 Year Schools		20,028	59,385	143,015,907	59.62%
Proprietary Schools		2,840	8,501	20,392,459	8.50%
Graduate Schools		2,647	8,350	44,053,794	18.37%
Other		3	4	154,911	0.06%
<b>Loan Type</b>					
Stafford - Subsidized		26,856	59,460	131,786,737	54.94%
Stafford - Unsubsidized		16,182	30,835	97,588,420	40.69%
PLUS		496	685	3,698,041	1.54%
Consolidation - Subsidized		218	218	3,524,177	1.47%
Consolidation - Unsubsidized		208	208	3,270,369	1.36%
<b>Status</b>					
In-School		146	431	1,293,922	0.54%
Grace		33	89	280,263	0.12%
Repayment		24,193	72,634	181,404,158	75.63%
Forbearance		2,416	8,456	30,573,765	12.74%
Deferment		3,339	9,459	25,099,946	10.46%
Claims Processing		96	337	1,215,690	0.51%
<b>Special Allowance Index</b>					
30 Day LIBOR		29,989	90,607	236,427,116	98.57%
T-Bill		291	799	3,440,628	1.43%
<b>Interest Rate</b>					
Consolidation - Fixed Rate		252	413	6,440,609	2.68%
Consolidation - Variable Rate		7	13	353,937	0.15%
Stafford & PLUS - Fixed Rate		23,469	52,371	157,543,819	65.68%
Stafford & PLUS - Variable Rate		16,033	38,609	75,529,379	31.49%

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