



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2017

2012 Trust Estate			
Portfolio Principal Balance	\$ 225,801,587	Average Borrower Indebtedness	\$ 7,988
Number of Borrowers	28,269	Wtd Avg Remaining Term (months)	119.56
Number of Loans	86,002	Wtd Avg Statutory Interest Rate	5.67%
Consolidation Rebate Fees	\$ 5,377	Wtd Avg Borrower Interest Rate	5.02%
Claims Paid	\$ 666,924		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	4,923	15,494	\$ 57,522,799	25.47%
Qualified	9,511	27,955	\$ 53,375,493	23.64%
Disqualified/Not Eligible	16,178	42,553	\$ 114,903,295	50.89%

Automatic Payment Benefit

Participating	6,568	19,922	45,653,952	20.22%
Nonparticipating	21,714	66,080	180,147,635	79.78%

School Type

2 Year Schools	4,858	14,230	30,276,010	13.41%
4 Year Schools	18,766	55,843	134,420,314	59.53%
Proprietary Schools	2,676	8,061	19,542,338	8.66%
Graduate Schools	2,457	7,861	41,395,259	18.33%
Other	5	7	167,666	0.07%

Loan Type

Stafford - Subsidized	25,173	55,858	123,301,636	54.61%
Stafford - Unsubsidized	15,217	29,136	92,671,695	41.04%
PLUS	430	597	3,412,917	1.51%
Consolidation - Subsidized	212	212	3,303,354	1.46%
Consolidation - Unsubsidized	199	199	3,111,985	1.38%

Status

In-School	99	284	834,730	0.37%
Grace	54	170	526,817	0.23%
Repayment	23,009	69,219	172,384,797	76.35%
Forbearance	2,338	8,306	30,102,599	13.33%
Deferment	2,720	7,814	21,163,816	9.37%
Claims Processing	63	209	788,828	0.35%

Special Allowance Index

30 Day LIBOR	28,070	85,246	222,622,163	98.59%
T-Bill	270	756	3,179,424	1.41%

Interest Rate

Consolidation - Fixed Rate	246	402	6,255,533	2.77%
Consolidation - Variable Rate	5	9	159,805	0.07%
Stafford & PLUS - Fixed Rate	21,968	49,284	148,415,945	65.73%
Stafford & PLUS - Variable Rate	15,013	36,307	70,970,304	31.43%

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