



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2017

2012 Trust Estate				
Portfolio Principal Balance	\$ 247,784,256	Average Borrower Indebtedness	\$ 7,890	
Number of Borrowers	31,404	Wtd Avg Remaining Term (months)	117.21	
Number of Loans	94,700	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$ 5,806	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 1,090,979			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,893	18,123	\$ 65,667,404	26.50%
Qualified	10,392	30,222	55,932,349	22.57%
Disqualified/Not Eligible	17,713	46,355	126,184,503	50.93%
Automatic Payment Benefit				
Participating	7,286	21,862	50,343,758	20.32%
Nonparticipating	24,135	72,838	197,440,498	79.68%
School Type				
2 Year Schools	5,447	15,761	33,497,082	13.52%
4 Year Schools	20,786	61,478	147,556,749	59.55%
Proprietary Schools	2,956	8,799	20,912,288	8.44%
Graduate Schools	2,760	8,658	45,664,690	18.43%
Other	3	4	153,447	0.06%
Loan Type				
Stafford - Subsidized	27,919	61,669	136,608,775	55.13%
Stafford - Unsubsidized	16,758	31,867	100,445,430	40.54%
PLUS	528	726	3,875,329	1.56%
Consolidation - Subsidized	224	224	3,556,138	1.44%
Consolidation - Unsubsidized	214	214	3,298,584	1.33%
Status				
In-School	153	439	1,322,875	0.53%
Grace	35	102	311,564	0.13%
Repayment	25,819	77,404	195,255,378	78.80%
Forbearance	1,884	6,693	24,007,373	9.69%
Deferment	3,393	9,604	25,429,473	10.26%
Claims Processing	140	458	1,457,593	0.59%
Special Allowance Index				
30 Day LIBOR	31,180	93,869	244,241,478	98.57%
T-Bill	301	831	3,542,778	1.43%
Interest Rate				
Consolidation - Fixed Rate	262	425	6,499,934	2.62%
Consolidation - Variable Rate	7	13	354,788	0.15%
Stafford & PLUS - Fixed Rate	24,417	54,296	162,725,524	65.67%
Stafford & PLUS - Variable Rate	16,640	39,966	78,204,010	31.56%

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