



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 229,191,147	Average Borrower Indebtedness	\$ 7,983	
Number of Borrowers	28,711	Wtd Avg Remaining Term (months)	119.00	
Number of Loans	87,242	Wtd Avg Statutory Interest Rate	5.67%	
Consolidation Rebate Fees	\$ 5,379	Wtd Avg Borrower Interest Rate	5.01%	
Claims Paid	\$ 698,911			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,074	15,887	\$ 58,571,829	25.56%
Qualified	9,632	28,293	53,979,322	23.55%
Disqualified/Not Eligible	16,384	43,062	116,639,996	50.89%
Automatic Payment Benefit				
Participating	6,644	20,122	46,132,827	20.13%
Nonparticipating	22,079	67,120	183,058,320	79.87%
School Type				
2 Year Schools	4,935	14,450	30,828,091	13.45%
4 Year Schools	19,062	56,627	136,379,922	59.51%
Proprietary Schools	2,713	8,178	19,756,996	8.62%
Graduate Schools	2,499	7,980	42,058,520	18.35%
Other	5	7	167,618	0.07%
Loan Type				
Stafford - Subsidized	25,554	56,692	125,317,132	54.68%
Stafford - Unsubsidized	15,437	29,525	94,003,433	41.02%
PLUS	440	613	3,444,426	1.50%
Consolidation - Subsidized	212	212	3,307,377	1.44%
Consolidation - Unsubsidized	200	200	3,118,779	1.36%
Status				
In-School	105	303	896,328	0.39%
Grace	52	163	501,614	0.22%
Repayment	23,585	70,986	178,156,293	77.73%
Forbearance	2,115	7,469	27,272,709	11.90%
Deferment	2,789	8,071	21,424,353	9.35%
Claims Processing	77	250	939,850	0.41%
Special Allowance Index				
30 Day LIBOR	28,507	86,473	225,973,769	98.60%
T-Bill	275	769	3,217,378	1.40%
Interest Rate				
Consolidation - Fixed Rate	247	403	6,266,177	2.73%
Consolidation - Variable Rate	5	9	159,978	0.07%
Stafford & PLUS - Fixed Rate	22,303	49,984	150,666,124	65.74%
Stafford & PLUS - Variable Rate	15,258	36,846	72,098,868	31.46%

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