



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

2012 Trust Estate					
Portfolio Principal Balance	\$	232,351,194	Average Borrower Indebtedness	\$ 7,960	
Number of Borrowers		29,190	Wtd Avg Remaining Term (months)	118.54	
Number of Loans		88,498	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$	5,386	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$	1,152,407			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		5,226	16,266	\$ 60,175,419	25.90%
Qualified		9,783	28,705	54,463,955	23.44%
Disqualified/Not Eligible		16,598	43,527	117,711,820	50.66%
Automatic Payment Benefit					
Participating		6,786	20,523	47,111,230	20.28%
Nonparticipating		22,429	67,975	185,239,964	79.72%
School Type					
2 Year Schools		5,017	14,647	31,130,652	13.40%
4 Year Schools		19,389	57,526	138,477,067	59.60%
Proprietary Schools		2,746	8,222	19,826,623	8.53%
Graduate Schools		2,543	8,098	42,754,544	18.40%
Other		4	5	162,308	0.07%
Loan Type					
Stafford - Subsidized		25,971	57,565	127,330,265	54.80%
Stafford - Unsubsidized		15,659	29,891	95,065,752	40.92%
PLUS		454	628	3,512,739	1.51%
Consolidation - Subsidized		213	213	3,318,328	1.43%
Consolidation - Unsubsidized		201	201	3,124,110	1.34%
Status					
In-School		112	325	994,192	0.43%
Grace		50	154	450,116	0.19%
Repayment		24,175	72,751	183,224,946	78.86%
Forbearance		1,900	6,659	24,545,130	10.56%
Deferment		2,883	8,345	22,264,224	9.58%
Claims Processing		82	264	872,586	0.38%
Special Allowance Index					
30 Day LIBOR		28,985	87,728	229,122,013	98.61%
T-Bill		276	770	3,229,181	1.39%
Interest Rate					
Consolidation - Fixed Rate		248	405	6,282,368	2.70%
Consolidation - Variable Rate		5	9	160,070	0.07%
Stafford & PLUS - Fixed Rate		22,668	50,734	152,766,012	65.75%
Stafford & PLUS - Variable Rate		15,511	37,350	73,142,744	31.48%

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