



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 243,426,788	<b>Average Borrower Indebtedness</b>	\$ 7,933	
<b>Number of Borrowers</b>	30,686	<b>Wtd Avg Remaining Term (months)</b>	117.85	
<b>Number of Loans</b>	92,689	<b>Wtd Avg Statutory Interest Rate</b>	5.47%	
<b>Consolidation Rebate Fees</b>	\$ 5,751	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$ 1,332,389			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	5,751	17,788	\$ 65,009,470	26.71%
Qualified	10,167	29,649	55,263,249	22.70%
Disqualified/Not Eligible	17,300	45,252	123,154,069	50.59%
<b>Automatic Payment Benefit</b>				
Participating	7,103	21,379	49,076,924	20.16%
Nonparticipating	23,599	71,310	194,349,864	79.84%
<b>School Type</b>				
2 Year Schools	5,298	15,363	32,729,057	13.45%
4 Year Schools	20,336	60,230	145,087,963	59.60%
Proprietary Schools	2,880	8,609	20,632,941	8.48%
Graduate Schools	2,699	8,483	44,821,916	18.41%
Other	3	4	154,911	0.06%
<b>Loan Type</b>				
Stafford - Subsidized	27,264	60,310	133,885,834	55.00%
Stafford - Unsubsidized	16,412	31,254	98,936,421	40.64%
PLUS	505	697	3,805,614	1.56%
Consolidation - Subsidized	219	219	3,522,642	1.45%
Consolidation - Unsubsidized	209	209	3,276,277	1.35%
<b>Status</b>				
In-School	148	428	1,273,866	0.52%
Grace	34	97	315,533	0.13%
Repayment	24,934	74,836	188,572,409	77.47%
Forbearance	2,158	7,612	27,440,886	11.27%
Deferment	3,351	9,467	24,957,078	10.25%
Claims Processing	80	249	867,016	0.36%
<b>Special Allowance Index</b>				
30 Day LIBOR	30,470	91,885	239,958,817	98.58%
T-Bill	292	804	3,467,971	1.42%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	254	415	6,444,590	2.65%
Consolidation - Variable Rate	7	13	354,330	0.15%
Stafford & PLUS - Fixed Rate	23,856	53,134	159,966,395	65.71%
Stafford & PLUS - Variable Rate	16,271	39,127	76,661,473	31.49%

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