



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 235,844,932	Average Borrower Indebtedness	\$ 7,955	
Number of Borrowers	29,646	Wtd Avg Remaining Term (months)	118.35	
Number of Loans	89,806	Wtd Avg Statutory Interest Rate	5.47%	
Consolidation Rebate Fees	\$ 5,387	Wtd Avg Borrower Interest Rate	4.83%	
Claims Paid	\$ 842,164			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,512	17,137	\$ 63,141,699	26.77%
Qualified	9,868	28,938	54,687,443	23.19%
Disqualified/Not Eligible	16,742	43,731	118,015,790	50.04%
Automatic Payment Benefit				
Participating	6,894	20,810	47,740,132	20.24%
Nonparticipating	22,765	68,996	188,104,800	79.76%
School Type				
2 Year Schools	5,112	14,926	31,837,698	13.50%
4 Year Schools	19,664	58,283	140,393,894	59.53%
Proprietary Schools	2,795	8,384	20,101,710	8.52%
Graduate Schools	2,585	8,208	43,349,256	18.38%
Other	4	5	162,374	0.07%
Loan Type				
Stafford - Subsidized	26,362	58,389	129,445,484	54.88%
Stafford - Unsubsidized	15,912	30,351	96,334,819	40.85%
PLUS	471	651	3,622,963	1.54%
Consolidation - Subsidized	213	213	3,321,957	1.41%
Consolidation - Unsubsidized	202	202	3,119,709	1.32%
Status				
In-School	114	338	1,011,710	0.43%
Grace	64	181	558,874	0.24%
Repayment	24,260	72,987	183,024,770	77.60%
Forbearance	2,176	7,526	27,666,398	11.73%
Deferment	2,932	8,390	22,340,413	9.47%
Claims Processing	116	384	1,242,767	0.53%
Special Allowance Index				
30 Day LIBOR	29,438	89,021	232,605,366	98.63%
T-Bill	284	785	3,239,566	1.37%
Interest Rate				
Consolidation - Fixed Rate	249	406	6,281,384	2.66%
Consolidation - Variable Rate	5	9	160,282	0.07%
Stafford & PLUS - Fixed Rate	23,034	51,484	155,130,480	65.78%
Stafford & PLUS - Variable Rate	15,736	37,907	74,272,786	31.49%

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