



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 217,122,780	Average Borrower Indebtedness	\$ 8,115	
Number of Borrowers	26,755	Wtd Avg Remaining Term (months)	120.96	
Number of Loans	82,032	Wtd Avg Statutory Interest Rate	5.67%	
Consolidation Rebate Fees	\$ 5,249	Wtd Avg Borrower Interest Rate	5.01%	
Claims Paid	\$ 521,867			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,475	14,134	\$ 52,581,955	24.22%
Qualified	8,982	26,716	52,337,734	24.10%
Disqualified/Not Eligible	15,532	41,182	112,203,091	51.68%
Automatic Payment Benefit				
Participating	6,115	18,719	42,839,455	19.73%
Nonparticipating	20,653	63,313	174,283,325	80.27%
School Type				
2 Year Schools	4,600	13,650	29,362,175	13.52%
4 Year Schools	17,755	53,140	129,212,930	59.51%
Proprietary Schools	2,559	7,782	19,140,383	8.82%
Graduate Schools	2,306	7,452	39,230,640	18.07%
Other	6	8	176,652	0.08%
Loan Type				
Stafford - Subsidized	23,875	53,105	118,177,073	54.43%
Stafford - Unsubsidized	14,535	27,985	89,512,121	41.23%
PLUS	380	538	3,155,216	1.45%
Consolidation - Subsidized	207	207	3,193,518	1.47%
Consolidation - Unsubsidized	197	197	3,084,852	1.42%
Status				
In-School	99	298	847,223	0.39%
Grace	24	70	226,403	0.11%
Repayment	21,778	65,990	166,321,754	76.60%
Forbearance	2,258	8,239	29,684,900	13.67%
Deferment	2,569	7,328	19,745,360	9.09%
Claims Processing	36	107	297,140	0.14%
Special Allowance Index				
30 Day LIBOR	26,560	81,295	213,943,785	98.54%
T-Bill	263	737	3,178,995	1.46%
Interest Rate				
Consolidation - Fixed Rate	242	395	6,118,343	2.82%
Consolidation - Variable Rate	5	9	160,027	0.07%
Stafford & PLUS - Fixed Rate	20,819	46,977	142,435,333	65.60%
Stafford & PLUS - Variable Rate	14,229	34,651	68,409,077	31.51%

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