



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 219,694,556	<b>Average Borrower Indebtedness</b>	\$ 8,015	
<b>Number of Borrowers</b>	27,409	<b>Wtd Avg Remaining Term (months)</b>	120.31	
<b>Number of Loans</b>	83,585	<b>Wtd Avg Statutory Interest Rate</b>	5.67%	
<b>Consolidation Rebate Fees</b>	\$ 5,271	<b>Wtd Avg Borrower Interest Rate</b>	5.01%	
<b>Claims Paid</b>	\$ 639,075			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	4,688	14,703	\$ 54,619,559	24.86%
Qualified	9,202	27,184	52,499,487	23.90%
Disqualified/Not Eligible	15,796	41,698	112,575,510	51.24%
<b>Automatic Payment Benefit</b>				
Participating	6,299	19,181	43,684,859	19.88%
Nonparticipating	21,122	64,404	176,009,697	80.12%
<b>School Type</b>				
2 Year Schools	4,718	13,893	29,703,510	13.52%
4 Year Schools	18,195	54,209	130,831,565	59.55%
Proprietary Schools	2,603	7,871	19,162,504	8.72%
Graduate Schools	2,361	7,604	39,820,339	18.13%
Other	6	8	176,638	0.08%
<b>Loan Type</b>				
Stafford - Subsidized	24,437	54,195	119,719,041	54.49%
Stafford - Unsubsidized	14,802	28,423	90,435,409	41.16%
PLUS	400	561	3,227,531	1.47%
Consolidation - Subsidized	208	208	3,223,582	1.47%
Consolidation - Unsubsidized	198	198	3,088,993	1.41%
<b>Status</b>				
In-School	100	303	869,432	0.39%
Grace	44	137	455,701	0.21%
Repayment	22,659	68,551	172,897,819	78.70%
Forbearance	1,984	7,097	25,302,109	11.52%
Deferment	2,580	7,344	19,624,010	8.93%
Claims Processing	53	153	545,485	0.25%
<b>Special Allowance Index</b>				
30 Day LIBOR	27,213	82,843	216,510,458	98.55%
T-Bill	264	742	3,184,098	1.45%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	243	397	6,152,342	2.80%
Consolidation - Variable Rate	5	9	160,234	0.07%
Stafford & PLUS - Fixed Rate	21,321	47,906	144,131,597	65.61%
Stafford & PLUS - Variable Rate	14,531	35,273	69,250,383	31.52%

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