



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

<b>2012 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 222,402,686	<b>Average Borrower Indebtedness</b>	\$ 7,983	
<b>Number of Borrowers</b>	27,859	<b>Wtd Avg Remaining Term (months)</b>	119.76	
<b>Number of Loans</b>	84,817	<b>Wtd Avg Statutory Interest Rate</b>	5.67%	
<b>Consolidation Rebate Fees</b>	\$ 5,293	<b>Wtd Avg Borrower Interest Rate</b>	5.01%	
<b>Claims Paid</b>	\$ 694,789			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	4,802	15,029	\$ 55,474,177	24.94%
Qualified	9,362	27,597	52,765,566	23.73%
Disqualified/Not Eligible	16,002	42,191	114,162,943	51.33%
<b>Automatic Payment Benefit</b>				
Participating	6,429	19,552	44,624,906	20.06%
Nonparticipating	21,442	65,265	177,777,780	79.94%
<b>School Type</b>				
2 Year Schools	4,775	14,041	29,909,010	13.45%
4 Year Schools	18,507	55,075	132,534,387	59.59%
Proprietary Schools	2,638	7,951	19,342,938	8.70%
Graduate Schools	2,416	7,743	40,448,757	18.19%
Other	5	7	167,594	0.07%
<b>Loan Type</b>				
Stafford - Subsidized	24,829	55,087	121,461,739	54.61%
Stafford - Unsubsidized	15,000	28,748	91,343,871	41.07%
PLUS	413	577	3,271,979	1.47%
Consolidation - Subsidized	208	208	3,244,540	1.46%
Consolidation - Unsubsidized	197	197	3,080,557	1.39%
<b>Status</b>				
In-School	101	298	878,354	0.40%
Grace	51	154	477,693	0.21%
Repayment	22,883	69,148	173,601,867	78.06%
Forbearance	2,024	7,147	25,782,876	11.59%
Deferment	2,729	7,783	20,762,572	9.34%
Claims Processing	84	287	899,324	0.40%
<b>Special Allowance Index</b>				
30 Day LIBOR	27,662	84,073	219,224,165	98.57%
T-Bill	266	744	3,178,521	1.43%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	242	396	6,165,513	2.77%
Consolidation - Variable Rate	5	9	159,583	0.07%
Stafford & PLUS - Fixed Rate	21,651	48,592	146,012,980	65.65%
Stafford & PLUS - Variable Rate	14,782	35,820	70,064,610	31.51%

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