



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 251,737,371	<b>Average Borrower Indebtedness</b>	\$ 7,866	
<b>Number of Borrowers</b>	32,005	<b>Wtd Avg Remaining Term (months)</b>	116.89	
<b>Number of Loans</b>	96,324	<b>Wtd Avg Statutory Interest Rate</b>	5.46%	
<b>Consolidation Rebate Fees</b>	\$ 5,805	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$ 699,448			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	6,098	18,685	\$ 67,314,753	26.74%
Qualified	10,586	30,735	56,888,672	22.60%
Disqualified/Not Eligible	17,977	46,904	127,533,946	50.66%
<b>Automatic Payment Benefit</b>				
Participating	7,475	22,358	51,729,745	20.55%
Nonparticipating	24,545	73,966	200,007,626	79.45%
<b>School Type</b>				
2 Year Schools	5,574	16,120	34,212,627	13.59%
4 Year Schools	21,167	62,457	149,576,676	59.42%
Proprietary Schools	3,009	8,923	21,105,217	8.38%
Graduate Schools	2,809	8,820	46,689,195	18.55%
Other	3	4	153,656	0.06%
<b>Loan Type</b>				
Stafford - Subsidized	28,462	62,768	139,027,524	55.23%
Stafford - Unsubsidized	17,043	32,366	101,879,752	40.47%
PLUS	544	749	3,987,452	1.58%
Consolidation - Subsidized	226	226	3,551,469	1.41%
Consolidation - Unsubsidized	215	215	3,291,174	1.31%
<b>Status</b>				
In-School	158	440	1,351,066	0.54%
Grace	51	166	569,710	0.23%
Repayment	26,234	78,770	198,573,551	78.88%
Forbearance	1,860	6,381	22,694,949	9.01%
Deferment	3,581	10,112	27,036,763	10.74%
Claims Processing	136	455	1,511,332	0.60%
<b>Special Allowance Index</b>				
30 Day LIBOR	31,778	95,481	248,164,746	98.58%
T-Bill	304	843	3,572,625	1.42%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	264	428	6,488,393	2.58%
Consolidation - Variable Rate	7	13	354,249	0.14%
Stafford & PLUS - Fixed Rate	24,891	55,304	165,438,624	65.72%
Stafford & PLUS - Variable Rate	16,926	40,579	79,456,105	31.56%

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