



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2018

2012 Trust Estate				
Portfolio Principal Balance	\$ 203,212,605	Average Borrower Indebtedness	\$ 8,386	
Number of Borrowers	24,231	Wtd Avg Remaining Term (months)	123.35	
Number of Loans	75,257	Wtd Avg Statutory Interest Rate	5.67%	
Consolidation Rebate Fees	\$ 5,229	Wtd Avg Borrower Interest Rate	5.00%	
Claims Paid	\$ 359,292			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,796	12,204	\$ 46,513,012	22.89%
Qualified	8,081	24,589	50,844,273	25.02%
Disqualified/Not Eligible	14,339	38,464	105,855,320	52.09%
Automatic Payment Benefit				
Participating	5,412	16,822	39,153,854	19.27%
Nonparticipating	18,833	58,435	164,058,751	80.73%
School Type				
2 Year Schools	4,149	12,474	27,350,475	13.46%
4 Year Schools	16,107	48,773	120,841,788	59.47%
Proprietary Schools	2,334	7,170	18,328,134	9.02%
Graduate Schools	2,072	6,826	36,506,431	17.96%
Other	8	14	185,777	0.09%
Loan Type				
Stafford - Subsidized	21,657	48,521	109,645,124	53.96%
Stafford - Unsubsidized	13,333	25,867	84,364,412	41.52%
PLUS	326	470	2,934,548	1.44%
Consolidation - Subsidized	203	203	3,178,926	1.56%
Consolidation - Unsubsidized	196	196	3,089,595	1.52%
Status				
In-School	85	276	767,359	0.38%
Grace	17	28	94,739	0.04%
Repayment	19,862	61,075	158,361,076	77.93%
Forbearance	1,986	7,215	26,478,476	13.03%
Deferment	2,250	6,537	17,128,580	8.43%
Claims Processing	44	126	382,375	0.19%
Special Allowance Index				
30 Day LIBOR	24,043	74,563	200,176,631	98.51%
T-Bill	251	694	3,035,974	1.49%
Interest Rate				
Consolidation - Fixed Rate	238	390	6,109,325	3.00%
Consolidation - Variable Rate	5	9	159,196	0.08%
Stafford & PLUS - Fixed Rate	18,856	42,931	133,019,036	65.46%
Stafford & PLUS - Variable Rate	12,950	31,927	63,925,048	31.46%

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