



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
March 31, 2018

2012 Trust Estate				
Portfolio Principal Balance	\$ 205,589,190	Average Borrower Indebtedness	\$ 8,333	
Number of Borrowers	24,671	Wtd Avg Remaining Term (months)	122.94	
Number of Loans	76,514	Wtd Avg Statutory Interest Rate	5.67%	
Consolidation Rebate Fees	\$ 5,182	Wtd Avg Borrower Interest Rate	5.00%	
Claims Paid	\$ 706,615			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,925	12,578	\$ 47,824,241	23.26%
Qualified	8,219	24,974	51,052,995	24.83%
Disqualified/Not Eligible	14,541	38,962	106,711,954	51.91%
Automatic Payment Benefit				
Participating	5,516	17,154	39,809,257	19.36%
Nonparticipating	19,167	59,360	165,779,933	80.64%
School Type				
2 Year Schools	4,223	12,673	27,726,970	13.48%
4 Year Schools	16,391	49,593	122,205,335	59.44%
Proprietary Schools	2,377	7,287	18,496,196	9.00%
Graduate Schools	2,118	6,949	36,981,389	17.99%
Other	7	12	179,300	0.09%
Loan Type				
Stafford - Subsidized	22,043	49,366	111,202,212	54.09%
Stafford - Unsubsidized	13,558	26,272	85,210,027	41.45%
PLUS	332	478	2,959,554	1.44%
Consolidation - Subsidized	202	202	3,150,276	1.53%
Consolidation - Unsubsidized	196	196	3,067,121	1.49%
Status				
In-School	87	281	782,434	0.38%
Grace	18	32	108,233	0.05%
Repayment	20,135	61,870	158,884,722	77.28%
Forbearance	2,097	7,502	27,507,506	13.38%
Deferment	2,308	6,695	17,895,537	8.71%
Claims Processing	39	134	410,758	0.20%
Special Allowance Index				
30 Day LIBOR	24,482	75,813	202,521,305	98.51%
T-Bill	254	701	3,067,885	1.49%
Interest Rate				
Consolidation - Fixed Rate	237	389	6,058,100	2.94%
Consolidation - Variable Rate	5	9	159,297	0.08%
Stafford & PLUS - Fixed Rate	19,218	43,693	134,680,211	65.51%
Stafford & PLUS - Variable Rate	13,170	32,423	64,691,582	31.47%

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