



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 200,456,705	<b>Average Borrower Indebtedness</b>	\$ 8,418	
<b>Number of Borrowers</b>	23,812	<b>Wtd Avg Remaining Term (months)</b>	123.69	
<b>Number of Loans</b>	74,114	<b>Wtd Avg Statutory Interest Rate</b>	5.68%	
<b>Consolidation Rebate Fees</b>	\$ 5,218	<b>Wtd Avg Borrower Interest Rate</b>	5.00%	
<b>Claims Paid</b>	\$ 323,150			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	3,650	11,696	\$ 44,627,474	22.26%
Qualified	7,944	24,273	50,487,844	25.19%
Disqualified/Not Eligible	14,171	38,145	105,341,387	52.55%
<b>Automatic Payment Benefit</b>				
Participating	5,320	16,575	38,425,012	19.17%
Nonparticipating	18,503	57,539	162,031,693	80.83%
<b>School Type</b>				
2 Year Schools	4,070	12,255	26,953,003	13.44%
4 Year Schools	15,839	48,053	119,204,546	59.47%
Proprietary Schools	2,301	7,087	18,238,693	9.10%
Graduate Schools	2,025	6,705	35,874,850	17.90%
Other	8	14	185,613	0.09%
<b>Loan Type</b>				
Stafford - Subsidized	21,282	47,758	107,959,922	53.86%
Stafford - Unsubsidized	13,130	25,501	83,338,731	41.57%
PLUS	320	459	2,909,789	1.45%
Consolidation - Subsidized	202	202	3,170,810	1.58%
Consolidation - Unsubsidized	194	194	3,077,453	1.54%
<b>Status</b>				
In-School	70	217	605,957	0.30%
Grace	31	86	252,640	0.13%
Repayment	19,619	60,328	155,519,112	77.58%
Forbearance	2,011	7,338	27,276,554	13.61%
Deferment	2,032	5,929	15,882,969	7.92%
Claims Processing	61	216	919,473	0.46%
<b>Special Allowance Index</b>				
30 Day LIBOR	23,628	73,429	197,432,924	98.49%
T-Bill	247	685	3,023,781	1.51%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	236	387	6,089,375	3.04%
Consolidation - Variable Rate	5	9	158,887	0.08%
Stafford & PLUS - Fixed Rate	18,533	42,254	131,212,401	65.46%
Stafford & PLUS - Variable Rate	12,737	31,464	62,996,042	31.42%

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