



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$	192,776,512	<b>Average Borrower Indebtedness</b>	\$ 8,498
<b>Number of Borrowers</b>		22,684	<b>Wtd Avg Remaining Term (months)</b>	125.07
<b>Number of Loans</b>		70,939	<b>Wtd Avg Statutory Interest Rate</b>	5.98%
<b>Consolidation Rebate Fees</b>	\$	4,965	<b>Wtd Avg Borrower Interest Rate</b>	5.29%
<b>Claims Paid</b>	\$	505,572		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	3,338	10,845	\$ 41,912,633	21.74%
Qualified	7,560	23,219	\$ 49,252,188	25.55%
Disqualified/Not Eligible	13,629	36,875	\$ 101,611,691	52.71%
<b>Automatic Payment Benefit</b>				
Participating	5,033	15,784	36,829,781	19.10%
Nonparticipating	17,660	55,155	155,946,731	80.90%
<b>School Type</b>				
2 Year Schools	3,858	11,663	25,805,214	13.38%
4 Year Schools	15,100	46,068	114,819,645	59.56%
Proprietary Schools	2,205	6,806	17,617,716	9.14%
Graduate Schools	1,927	6,386	34,326,393	17.81%
Other	9	16	207,544	0.11%
<b>Loan Type</b>				
Stafford - Subsidized	20,283	45,672	103,431,375	53.65%
Stafford - Unsubsidized	12,571	24,457	80,586,765	41.80%
PLUS	296	426	2,785,162	1.45%
Consolidation - Subsidized	196	196	3,004,514	1.56%
Consolidation - Unsubsidized	188	188	2,968,696	1.54%
<b>Status</b>				
In-School	58	167	435,140	0.23%
Grace	30	116	350,328	0.18%
Repayment	18,648	57,545	148,959,865	77.27%
Forbearance	1,943	7,219	27,085,871	14.05%
Deferment	1,956	5,683	15,257,983	7.91%
Claims Processing	62	209	687,325	0.36%
<b>Special Allowance Index</b>				
30 Day LIBOR	22,505	70,268	189,862,038	98.49%
T-Bill	241	671	2,914,474	1.51%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	228	373	5,800,543	3.01%
Consolidation - Variable Rate	6	11	172,667	0.09%
Stafford & PLUS - Fixed Rate	17,652	40,362	126,408,621	65.57%
Stafford & PLUS - Variable Rate	12,151	30,193	60,394,681	31.33%

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