



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 195,286,717	Average Borrower Indebtedness	\$ 8,474	
Number of Borrowers	23,046	Wtd Avg Remaining Term (months)	124.62	
Number of Loans	71,964	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 5,101	Wtd Avg Borrower Interest Rate	5.29%	
Claims Paid	\$ 565,451			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,419	11,076	\$ 42,504,472	21.76%
Qualified	7,706	23,634	49,891,824	25.55%
Disqualified/Not Eligible	13,791	37,254	102,890,421	52.69%
Automatic Payment Benefit				
Participating	5,130	16,014	37,244,154	19.07%
Nonparticipating	17,932	55,950	158,042,563	80.93%
School Type				
2 Year Schools	3,931	11,831	26,172,348	13.40%
4 Year Schools	15,337	46,746	116,375,672	59.59%
Proprietary Schools	2,237	6,894	17,801,412	9.12%
Graduate Schools	1,953	6,477	34,737,387	17.79%
Other	9	16	199,898	0.10%
Loan Type				
Stafford - Subsidized	20,602	46,352	104,931,431	53.73%
Stafford - Unsubsidized	12,745	24,785	81,379,631	41.67%
PLUS	307	439	2,849,275	1.46%
Consolidation - Subsidized	199	199	3,097,575	1.59%
Consolidation - Unsubsidized	189	189	3,028,805	1.55%
Status				
In-School	67	187	489,913	0.25%
Grace	21	96	295,556	0.15%
Repayment	19,174	59,224	153,906,027	78.81%
Forbearance	1,684	6,304	24,074,616	12.33%
Deferment	2,049	5,951	15,871,747	8.13%
Claims Processing	60	202	648,858	0.33%
Special Allowance Index				
30 Day LIBOR	22,867	71,293	192,363,501	98.50%
T-Bill	241	671	2,923,216	1.50%
Interest Rate				
Consolidation - Fixed Rate	231	377	5,953,402	3.05%
Consolidation - Variable Rate	6	11	172,978	0.09%
Stafford & PLUS - Fixed Rate	17,940	40,986	127,989,280	65.54%
Stafford & PLUS - Variable Rate	12,347	30,590	61,171,057	31.32%

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