



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 190,625,781	Average Borrower Indebtedness	\$ 8,523	
Number of Borrowers	22,366	Wtd Avg Remaining Term (months)	125.53	
Number of Loans	70,040	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 4,965	Wtd Avg Borrower Interest Rate	5.28%	
Claims Paid	\$ 460,699			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,223	10,430	\$ 40,466,457	21.23%
Qualified	7,468	23,008	49,018,547	25.71%
Disqualified/Not Eligible	13,484	36,602	101,140,777	53.06%
Automatic Payment Benefit				
Participating	4,946	15,570	36,295,069	19.04%
Nonparticipating	17,429	54,470	154,330,712	80.96%
School Type				
2 Year Schools	3,804	11,519	25,555,886	13.41%
4 Year Schools	14,896	45,505	113,561,613	59.57%
Proprietary Schools	2,170	6,697	17,359,073	9.11%
Graduate Schools	1,894	6,303	33,941,898	17.80%
Other	9	16	207,311	0.11%
Loan Type				
Stafford - Subsidized	19,994	45,085	102,150,686	53.59%
Stafford - Unsubsidized	12,403	24,156	79,746,300	41.83%
PLUS	289	416	2,753,867	1.44%
Consolidation - Subsidized	196	196	3,006,280	1.58%
Consolidation - Unsubsidized	187	187	2,968,648	1.56%
Status				
In-School	58	181	484,901	0.25%
Grace	29	98	279,557	0.15%
Repayment	18,697	58,132	152,152,791	79.82%
Forbearance	1,572	5,777	21,773,086	11.42%
Deferment	1,962	5,664	15,184,697	7.97%
Claims Processing	61	188	750,749	0.39%
Special Allowance Index				
30 Day LIBOR	22,192	69,384	187,813,355	98.52%
T-Bill	236	656	2,812,426	1.48%
Interest Rate				
Consolidation - Fixed Rate	227	372	5,798,454	3.04%
Consolidation - Variable Rate	6	11	176,474	0.09%
Stafford & PLUS - Fixed Rate	17,405	39,800	124,911,524	65.53%
Stafford & PLUS - Variable Rate	11,986	29,857	59,739,329	31.34%

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