



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**January 31, 2019**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 183,040,148	<b>Average Borrower Indebtedness</b>	\$ 8,672	
<b>Number of Borrowers</b>	21,107	<b>Wtd Avg Remaining Term (months)</b>	127.32	
<b>Number of Loans</b>	66,603	<b>Wtd Avg Statutory Interest Rate</b>	5.98%	
<b>Consolidation Rebate Fees</b>	\$ 4,766	<b>Wtd Avg Borrower Interest Rate</b>	5.26%	
<b>Claims Paid</b>	\$ 378,366			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,826	9,178	\$ 35,785,239	19.55%
Qualified	7,036	21,951	47,913,414	26.18%
Disqualified/Not Eligible	12,921	35,474	99,341,495	54.27%
<b>Automatic Payment Benefit</b>				
Participating	5,165	16,219	37,990,941	20.76%
Nonparticipating	15,951	50,384	145,049,207	79.24%
<b>School Type</b>				
2 Year Schools	3,566	10,859	24,495,443	13.38%
4 Year Schools	14,088	43,361	109,504,773	59.83%
Proprietary Schools	2,051	6,409	16,987,334	9.28%
Graduate Schools	1,769	5,957	31,840,769	17.39%
Other	10	17	211,829	0.12%
<b>Loan Type</b>				
Stafford - Subsidized	18,877	42,746	97,654,172	53.35%
Stafford - Unsubsidized	11,791	23,089	76,936,942	42.03%
PLUS	272	392	2,663,132	1.46%
Consolidation - Subsidized	192	192	2,864,094	1.56%
Consolidation - Unsubsidized	184	184	2,921,808	1.60%
<b>Status</b>				
In-School	42	132	335,616	0.18%
Grace	23	87	230,895	0.13%
Repayment	17,550	54,963	145,248,365	79.35%
Forbearance	1,613	5,912	21,944,265	11.99%
Deferment	1,832	5,313	14,612,875	7.98%
Claims Processing	62	196	668,132	0.37%
<b>Special Allowance Index</b>				
30 Day LIBOR	20,938	65,965	180,232,547	98.47%
T-Bill	227	638	2,807,601	1.53%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	222	365	5,612,824	3.1%
Consolidation - Variable Rate	6	11	173,078	0.1%
Stafford & PLUS - Fixed Rate	16,450	37,865	119,898,895	65.5%
Stafford & PLUS - Variable Rate	11,304	28,362	57,355,351	31.3%

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