



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

2012 Trust Estate				
Portfolio Principal Balance	\$	184,722,907	Average Borrower Indebtedness	\$ 8,612
Number of Borrowers	21,450		Wtd Avg Remaining Term (months)	126.86
Number of Loans	67,470		Wtd Avg Statutory Interest Rate	5.98%
Consolidation Rebate Fees	\$	4,773	Wtd Avg Borrower Interest Rate	5.27%
Claims Paid	\$	419,176		
	Number of	Number	Current	Percent of
	Borrowers *	of Loans	Principal	Principal
Timely Payment Benefit				
Eligible	2,900	9,335	\$ 36,433,577	19.72%
Qualified	7,162	22,245	47,998,076	25.99%
Disqualified/Not Eligible	13,104	35,890	100,291,254	54.29%
Automatic Payment Benefit				
Participating	4,848	15,306	35,345,293	19.13%
Nonparticipating	16,611	52,164	149,377,614	80.87%
School Type				
2 Year Schools	3,614	10,992	24,639,054	13.34%
4 Year Schools	14,319	43,903	110,360,846	59.74%
Proprietary Schools	2,085	6,488	17,123,938	9.27%
Graduate Schools	1,806	6,070	32,387,044	17.53%
Other	10	17	212,025	0.12%
Loan Type				
Stafford - Subsidized	19,172	43,331	98,646,785	53.40%
Stafford - Unsubsidized	11,960	23,366	77,621,225	42.02%
PLUS	276	397	2,683,869	1.45%
Consolidation - Subsidized	192	192	2,871,447	1.56%
Consolidation - Unsubsidized	184	184	2,899,581	1.57%
Status				
In-School	44	144	359,323	0.20%
Grace	23	80	217,314	0.12%
Repayment	18,109	56,921	151,000,372	81.74%
Forbearance	1,347	4,733	17,757,317	9.61%
Deferment	1,873	5,416	14,815,008	8.02%
Claims Processing	63	176	573,573	0.31%
Special Allowance Index				
30 Day LIBOR	21,281	66,832	181,935,336	98.49%
T-Bill	227	638	2,787,571	1.51%
Interest Rate				
Consolidation - Fixed Rate	222	365	5,597,668	3.03%
Consolidation - Variable Rate	6	11	173,360	0.10%
Stafford & PLUS - Fixed Rate	16,706	38,353	121,036,577	65.52%
Stafford & PLUS - Variable Rate	11,478	28,741	57,915,302	31.35%

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