



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 197,898,984	Average Borrower Indebtedness	\$ 8,430	
Number of Borrowers	23,476	Wtd Avg Remaining Term (months)	124.26	
Number of Loans	73,173	Wtd Avg Statutory Interest Rate	5.68%	
Consolidation Rebate Fees	\$ 5,079	Wtd Avg Borrower Interest Rate	4.99%	
Claims Paid	\$ 729,506			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,565	11,540	\$ 44,213,999	22.34%
Qualified	7,842	23,993	50,246,170	25.39%
Disqualified/Not Eligible	13,996	37,640	103,438,815	52.27%
Automatic Payment Benefit				
Participating	5,235	16,308	37,809,568	19.11%
Nonparticipating	18,253	56,865	160,089,416	80.89%
School Type				
2 Year Schools	4,022	12,095	26,611,995	13.45%
4 Year Schools	15,613	47,492	117,811,019	59.53%
Proprietary Schools	2,269	6,977	18,003,409	9.10%
Graduate Schools	1,991	6,593	35,340,555	17.86%
Other	9	16	132,006	0.06%
Loan Type				
Stafford - Subsidized	20,980	47,146	106,528,961	53.83%
Stafford - Unsubsidized	12,957	25,181	82,392,487	41.63%
PLUS	315	452	2,885,139	1.46%
Consolidation - Subsidized	201	201	3,120,209	1.58%
Consolidation - Unsubsidized	193	193	2,972,188	1.50%
Status				
In-School	65	177	473,894	0.24%
Grace	25	110	328,075	0.17%
Repayment	19,494	60,024	154,755,209	78.20%
Forbearance	1,765	6,575	25,364,241	12.82%
Deferment	2,070	6,070	16,275,310	8.22%
Claims Processing	67	217	702,255	0.35%
Special Allowance Index				
30 Day LIBOR	23,297	72,502	194,978,646	98.52%
T-Bill	241	671	2,920,338	1.48%
Interest Rate				
Consolidation - Fixed Rate	234	383	5,919,348	2.99%
Consolidation - Variable Rate	6	11	173,049	0.09%
Stafford & PLUS - Fixed Rate	18,272	41,701	129,714,077	65.54%
Stafford & PLUS - Variable Rate	12,568	31,078	62,092,510	31.38%

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