



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 186,386,812	Average Borrower Indebtedness	\$ 8,579	
Number of Borrowers	21,725	Wtd Avg Remaining Term (months)	126.41	
Number of Loans	68,236	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 4,835	Wtd Avg Borrower Interest Rate	5.29%	
Claims Paid	\$ 347,756			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,035	9,763	\$ 37,976,048	20.38%
Qualified	7,246	22,442	\$ 48,184,255	25.85%
Disqualified/Not Eligible	13,184	36,031	\$ 100,226,509	53.77%
Automatic Payment Benefit				
Participating	4,795	15,134	35,058,791	18.81%
Nonparticipating	16,940	53,102	151,328,021	81.19%
School Type				
2 Year Schools	3,680	11,171	24,898,429	13.36%
4 Year Schools	14,496	44,387	111,311,936	59.72%
Proprietary Schools	2,103	6,526	17,148,819	9.20%
Graduate Schools	1,828	6,135	32,815,941	17.61%
Other	10	17	211,687	0.11%
Loan Type				
Stafford - Subsidized	19,421	43,848	99,624,547	53.45%
Stafford - Unsubsidized	12,092	23,608	78,240,984	41.98%
PLUS	278	401	2,679,462	1.44%
Consolidation - Subsidized	194	194	2,936,258	1.57%
Consolidation - Unsubsidized	185	185	2,905,561	1.56%
Status				
In-School	54	190	490,888	0.27%
Grace	17	51	150,561	0.08%
Repayment	17,797	55,474	144,993,049	77.79%
Forbearance	1,847	6,671	24,579,223	13.19%
Deferment	1,964	5,695	15,569,048	8.35%
Claims Processing	57	155	604,043	0.32%
Special Allowance Index				
30 Day LIBOR	21,558	67,604	183,641,915	98.53%
T-Bill	226	632	2,744,897	1.47%
Interest Rate				
Consolidation - Fixed Rate	224	368	5,668,304	3.04%
Consolidation - Variable Rate	6	11	173,515	0.09%
Stafford & PLUS - Fixed Rate	16,906	38,777	122,175,737	65.55%
Stafford & PLUS - Variable Rate	11,639	29,080	58,369,256	31.32%

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