



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 188,683,608	<b>Average Borrower Indebtedness</b>	\$ 8,577	
<b>Number of Borrowers</b>	21,999	<b>Wtd Avg Remaining Term (months)</b>	125.88	
<b>Number of Loans</b>	68,997	<b>Wtd Avg Statutory Interest Rate</b>	5.98%	
<b>Consolidation Rebate Fees</b>	\$ 4,908	<b>Wtd Avg Borrower Interest Rate</b>	5.29%	
<b>Claims Paid</b>	\$ 483,549			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	3,132	10,110	\$ 39,369,883	20.87%
Qualified	7,341	22,643	48,621,499	25.77%
Disqualified/Not Eligible	13,298	36,244	100,692,226	53.36%
<b>Automatic Payment Benefit</b>				
Participating	4,868	15,363	35,773,061	18.96%
Nonparticipating	17,140	53,634	152,910,547	81.04%
<b>School Type</b>				
2 Year Schools	3,738	11,312	25,106,292	13.30%
4 Year Schools	14,669	44,880	112,564,096	59.66%
Proprietary Schools	2,129	6,606	17,296,947	9.17%
Graduate Schools	1,852	6,182	33,504,482	17.76%
Other	10	17	211,791	0.11%
<b>Loan Type</b>				
Stafford - Subsidized	19,663	44,365	100,988,666	53.52%
Stafford - Unsubsidized	12,228	23,845	79,130,975	41.94%
PLUS	281	406	2,709,668	1.44%
Consolidation - Subsidized	194	194	2,948,694	1.56%
Consolidation - Unsubsidized	187	187	2,905,605	1.54%
<b>Status</b>				
In-School	56	193	501,392	0.27%
Grace	27	75	233,229	0.12%
Repayment	18,328	57,050	150,124,938	79.56%
Forbearance	1,586	5,878	21,853,642	11.58%
Deferment	1,945	5,593	15,073,665	7.99%
Claims Processing	69	208	896,742	0.48%
<b>Special Allowance Index</b>				
30 Day LIBOR	21,828	68,347	185,867,062	98.51%
T-Bill	232	650	2,816,546	1.49%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	225	370	5,681,951	3.01%
Consolidation - Variable Rate	6	11	172,348	0.09%
Stafford & PLUS - Fixed Rate	17,124	39,214	123,671,287	65.55%
Stafford & PLUS - Variable Rate	11,784	29,402	59,158,022	31.35%

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