



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 168,058,950	<b>Average Borrower Indebtedness</b>	\$ 9,100	
<b>Number of Borrowers</b>	18,468	<b>Wtd Avg Remaining Term (months)</b>	132.90	
<b>Number of Loans</b>	59,171	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 4,655	<b>Wtd Avg Borrower Interest Rate</b>	5.34%	
<b>Claims Paid</b>	\$ 454,365			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,135	7,002	\$ 28,401,582	16.90%
Qualified	6,224	20,024	46,556,492	27.70%
Disqualified/Not Eligible	11,544	32,145	93,100,876	55.40%
<b>Automatic Payment Benefit</b>				
Participating	5,298	16,814	40,453,371	24.07%
Nonparticipating	13,177	42,357	127,605,579	75.93%
<b>School Type</b>				
2 Year Schools	3,104	9,602	22,522,849	13.40%
4 Year Schools	12,323	38,476	100,303,351	59.68%
Proprietary Schools	1,812	5,730	15,827,249	9.42%
Graduate Schools	1,553	5,344	29,119,829	17.33%
Other	11	19	285,672	0.17%
<b>Loan Type</b>				
Stafford - Subsidized	16,517	37,838	88,983,240	52.95%
Stafford - Unsubsidized	10,482	20,634	70,994,190	42.24%
PLUS	241	348	2,431,626	1.45%
Consolidation - Subsidized	178	178	2,746,112	1.63%
Consolidation - Unsubsidized	173	173	2,903,782	1.73%
<b>Status</b>				
In-School	32	106	274,883	0.16%
Grace	13	65	143,606	0.08%
Repayment	15,410	48,798	133,453,022	79.41%
Forbearance	1,530	5,739	21,846,347	13.00%
Deferment	1,422	4,243	11,524,925	6.86%
Claims Processing	67	220	816,167	0.49%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,310	58,591	165,371,084	98.40%
T-Bill	210	580	2,687,866	1.60%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	206	340	5,474,302	3.26%
Consolidation - Variable Rate	6	11	175,593	0.10%
Stafford & PLUS - Fixed Rate	14,372	33,456	109,880,340	65.38%
Stafford & PLUS - Variable Rate	10,000	25,364	52,528,715	31.26%

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