



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 160,849,292	<b>Average Borrower Indebtedness</b>	\$ 9,356	
<b>Number of Borrowers</b>	17,192	<b>Wtd Avg Remaining Term (months)</b>	135.44	
<b>Number of Loans</b>	55,593	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 4,458	<b>Wtd Avg Borrower Interest Rate</b>	5.31%	
<b>Claims Paid</b>	\$ 460,022			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,808	6,050	\$ 25,060,979	15.58%
Qualified	5,844	19,054	\$ 45,610,995	28.36%
Disqualified/Not Eligible	10,859	30,489	\$ 90,177,318	56.06%
<b>Automatic Payment Benefit</b>				
Participating	5,162	16,550	40,939,401	25.45%
Nonparticipating	12,039	39,043	119,909,891	74.55%
<b>School Type</b>				
2 Year Schools	2,915	9,058	21,553,419	13.40%
4 Year Schools	11,457	36,118	96,107,825	59.75%
Proprietary Schools	1,683	5,380	15,272,038	9.49%
Graduate Schools	1,442	5,022	27,632,064	17.18%
Other	10	15	283,946	0.18%
<b>Loan Type</b>				
Stafford - Subsidized	15,406	35,526	84,816,138	52.73%
Stafford - Unsubsidized	9,801	19,419	68,357,735	42.50%
PLUS	214	313	2,241,984	1.39%
Consolidation - Subsidized	171	171	2,655,592	1.65%
Consolidation - Unsubsidized	164	164	2,777,843	1.73%
<b>Status</b>				
In-School	22	71	179,534	0.11%
Grace	14	65	157,874	0.10%
Repayment	14,332	45,895	127,912,223	79.52%
Forbearance	1,486	5,563	21,487,979	13.36%
Deferment	1,279	3,822	10,534,876	6.55%
Claims Processing	62	177	576,806	0.36%
<b>Special Allowance Index</b>				
30 Day LIBOR	17,050	55,055	158,246,125	98.38%
T-Bill	193	538	2,603,167	1.62%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	196	324	5,255,594	3.27%
Consolidation - Variable Rate	6	11	177,841	0.11%
Stafford & PLUS - Fixed Rate	13,414	31,363	105,027,095	65.29%
Stafford & PLUS - Variable Rate	9,336	23,895	50,388,762	31.33%

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