



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2019**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 180,910,819	<b>Average Borrower Indebtedness</b>	\$ 8,752	
<b>Number of Borrowers</b>	20,670	<b>Wtd Avg Remaining Term (months)</b>	128.14	
<b>Number of Loans</b>	65,481	<b>Wtd Avg Statutory Interest Rate</b>	5.98%	
<b>Consolidation Rebate Fees</b>	\$ 4,758	<b>Wtd Avg Borrower Interest Rate</b>	5.25%	
<b>Claims Paid</b>	\$ 366,856			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,711	8,798	\$ 34,642,518	19.15%
Qualified	6,887	21,633	\$ 47,686,651	26.36%
Disqualified/Not Eligible	12,709	35,050	\$ 98,581,650	54.49%
<b>Automatic Payment Benefit</b>				
Participating	5,199	16,361	38,529,994	21.30%
Nonparticipating	15,479	49,120	142,380,825	78.70%
<b>School Type</b>				
2 Year Schools	3,488	10,673	24,174,331	13.36%
4 Year Schools	13,796	42,602	108,301,918	59.86%
Proprietary Schools	2,010	6,315	16,799,679	9.29%
Graduate Schools	1,737	5,874	31,423,166	17.37%
Other	10	17	211,725	0.12%
<b>Loan Type</b>				
Stafford - Subsidized	18,496	42,002	96,365,461	53.27%
Stafford - Unsubsidized	11,583	22,719	76,121,146	42.08%
PLUS	269	389	2,652,196	1.46%
Consolidation - Subsidized	189	189	2,852,730	1.58%
Consolidation - Unsubsidized	182	182	2,919,286	1.61%
<b>Status</b>				
In-School	49	176	444,248	0.24%
Grace	11	27	84,008	0.05%
Repayment	16,879	52,917	139,277,386	76.99%
Forbearance	1,905	7,044	26,432,382	14.61%
Deferment	1,785	5,135	14,109,982	7.80%
Claims Processing	55	182	562,813	0.31%
<b>Special Allowance Index</b>				
30 Day LIBOR	20,501	64,848	178,113,759	98.45%
T-Bill	225	633	2,797,060	1.55%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	219	360	5,599,234	3.09%
Consolidation - Variable Rate	6	11	172,781	0.10%
Stafford & PLUS - Fixed Rate	16,134	37,235	118,518,457	65.51%
Stafford & PLUS - Variable Rate	11,079	27,875	56,620,347	31.30%

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