



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 170,006,945	Average Borrower Indebtedness	\$ 9,041	
Number of Borrowers	18,805	Wtd Avg Remaining Term (months)	131.21	
Number of Loans	60,141	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 4,658	Wtd Avg Borrower Interest Rate	5.34%	
Claims Paid	\$ 390,647			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,217	7,264	\$ 29,327,603	17.25%
Qualified	6,307	20,205	\$ 46,524,266	27.37%
Disqualified/Not Eligible	11,741	32,672	\$ 94,155,076	55.38%
Automatic Payment Benefit				
Participating	5,330	16,893	40,340,133	23.73%
Nonparticipating	13,483	43,248	129,666,812	76.27%
School Type				
2 Year Schools	3,159	9,776	22,852,468	13.44%
4 Year Schools	12,553	39,116	101,399,556	59.64%
Proprietary Schools	1,840	5,807	15,978,858	9.40%
Graduate Schools	1,582	5,423	29,495,929	17.35%
Other	11	19	280,134	0.17%
Loan Type				
Stafford - Subsidized	16,830	38,491	90,115,298	53.01%
Stafford - Unsubsidized	10,635	20,946	71,761,004	42.21%
PLUS	244	352	2,473,225	1.45%
Consolidation - Subsidized	179	179	2,748,135	1.62%
Consolidation - Unsubsidized	173	173	2,909,283	1.71%
Status				
In-School	32	106	273,272	0.16%
Grace	14	71	163,217	0.09%
Repayment	15,859	50,326	137,824,896	81.07%
Forbearance	1,320	4,909	18,660,612	10.98%
Deferment	1,530	4,526	12,388,283	7.29%
Claims Processing	55	203	696,665	0.41%
Special Allowance Index				
30 Day LIBOR	18,647	59,561	167,310,102	98.41%
T-Bill	210	580	2,696,843	1.59%
Interest Rate				
Consolidation - Fixed Rate	206	341	5,481,757	3.23%
Consolidation - Variable Rate	6	11	175,661	0.10%
Stafford & PLUS - Fixed Rate	14,651	34,037	111,140,358	65.37%
Stafford & PLUS - Variable Rate	10,159	25,752	53,209,169	31.30%

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