



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**June 30, 2019**

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 172,269,798	<b>Average Borrower Indebtedness</b>	\$ 8,995	
<b>Number of Borrowers</b>	19,152	<b>Wtd Avg Remaining Term (months)</b>	130.42	
<b>Number of Loans</b>	61,164	<b>Wtd Avg Statutory Interest Rate</b>	5.98%	
<b>Consolidation Rebate Fees</b>	\$ 4,675	<b>Wtd Avg Borrower Interest Rate</b>	5.22%	
<b>Claims Paid</b>	\$ 288,981			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,304	7,574	\$ 30,607,732	17.77%
Qualified	6,403	20,428	46,601,889	27.05%
Disqualified/Not Eligible	11,942	33,162	95,060,177	55.18%
<b>Automatic Payment Benefit</b>				
Participating	5,325	16,809	40,077,239	23.26%
Nonparticipating	13,834	44,355	132,192,559	76.74%
<b>School Type</b>				
2 Year Schools	3,212	9,931	23,074,169	13.3942%
4 Year Schools	12,786	39,772	102,781,529	59.6631%
Proprietary Schools	1,875	5,923	16,166,998	9.3851%
Graduate Schools	1,614	5,519	29,969,065	17.3966%
Other	11	19	278,037	0.1614%
<b>Loan Type</b>				
Stafford - Subsidized	17,136	39,161	91,305,457	53.00%
Stafford - Unsubsidized	10,819	21,288	72,750,549	42.23%
PLUS	249	360	2,535,137	1.47%
Consolidation - Subsidized	181	181	2,774,025	1.61%
Consolidation - Unsubsidized	174	174	2,904,630	1.69%
<b>Status</b>				
In-School	31	103	266,238	0.15%
Grace	17	78	183,086	0.11%
Repayment	16,348	51,974	142,242,274	82.57%
Forbearance	1,165	4,331	16,626,828	9.65%
Deferment	1,541	4,520	12,413,718	7.21%
Claims Processing	57	158	537,654	0.31%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,993	60,581	169,558,903	98.43%
T-Bill	211	583	2,710,895	1.57%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	208	344	5,502,631	3.19%
Consolidation - Variable Rate	6	11	176,024	0.10%
Stafford & PLUS - Fixed Rate	14,926	34,658	112,696,098	65.42%
Stafford & PLUS - Variable Rate	10,329	26,151	53,895,045	31.29%

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