



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 178,544,611	Average Borrower Indebtedness	\$ 8,852	
Number of Borrowers	20,170	Wtd Avg Remaining Term (months)	126.38	
Number of Loans	64,103	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 4,715	Wtd Avg Borrower Interest Rate	5.24%	
Claims Paid	\$ 613,749			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,604	8,477	\$ 33,696,104	18.87%
Qualified	6,733	21,240	47,369,100	26.53%
Disqualified/Not Eligible	12,433	34,386	97,479,407	54.60%
Automatic Payment Benefit				
Participating	5,230	16,411	39,002,175	21.84%
Nonparticipating	14,947	47,692	139,542,436	78.16%
School Type				
2 Year Schools	3,397	10,428	23,968,321	13.42%
4 Year Schools	13,471	41,701	106,692,310	59.76%
Proprietary Schools	1,955	6,177	16,623,003	9.31%
Graduate Schools	1,700	5,780	31,049,276	17.39%
Other	10	17	211,701	0.12%
Loan Type				
Stafford - Subsidized	18,061	41,125	94,987,122	53.20%
Stafford - Unsubsidized	11,327	22,232	75,176,083	42.10%
PLUS	261	380	2,642,435	1.48%
Consolidation - Subsidized	186	186	2,837,343	1.59%
Consolidation - Unsubsidized	180	180	2,901,628	1.63%
Status				
In-School	47	167	411,670	0.23%
Grace	12	35	113,503	0.06%
Repayment	16,899	53,435	143,139,939	80.17%
Forbearance	1,413	5,225	20,279,497	11.36%
Deferment	1,757	5,081	14,046,372	7.87%
Claims Processing	53	160	553,630	0.31%
Special Allowance Index				
30 Day LIBOR	20,007	63,495	175,808,450	98.47%
T-Bill	219	608	2,736,161	1.53%
Interest Rate				
Consolidation - Fixed Rate	215	355	5,566,470	3.12%
Consolidation - Variable Rate	6	11	172,502	0.10%
Stafford & PLUS - Fixed Rate	15,730	36,413	116,985,699	65.52%
Stafford & PLUS - Variable Rate	10,830	27,324	55,819,940	31.26%

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