



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 174,067,730	Average Borrower Indebtedness	\$ 8,928	
Number of Borrowers	19,496	Wtd Avg Remaining Term (months)	129.60	
Number of Loans	62,165	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 4,655	Wtd Avg Borrower Interest Rate	5.22%	
Claims Paid	\$ 501,179			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,439	7,977	\$ 31,984,115	18.38%
Qualified	6,485	20,615	46,621,176	26.78%
Disqualified/Not Eligible	12,112	33,573	95,462,439	54.84%
Automatic Payment Benefit				
Participating	5,314	16,775	39,916,815	22.93%
Nonparticipating	14,189	45,390	134,150,915	77.07%
School Type				
2 Year Schools	3,270	10,103	23,369,524	13.43%
4 Year Schools	13,020	40,417	103,902,449	59.69%
Proprietary Schools	1,911	6,024	16,329,834	9.38%
Graduate Schools	1,637	5,604	30,252,569	17.38%
Other	10	17	213,354	0.12%
Loan Type				
Stafford - Subsidized	17,446	39,818	92,396,295	53.08%
Stafford - Unsubsidized	10,997	21,621	73,408,139	42.17%
PLUS	253	368	2,600,918	1.49%
Consolidation - Subsidized	183	183	2,780,318	1.60%
Consolidation - Unsubsidized	175	175	2,882,060	1.66%
Status				
In-School	33	99	267,310	0.15%
Grace	21	91	222,357	0.13%
Repayment	16,431	51,825	140,103,781	80.49%
Forbearance	1,435	5,473	20,612,680	11.84%
Deferment	1,546	4,558	12,509,165	7.19%
Claims Processing	45	119	352,437	0.20%
Special Allowance Index				
30 Day LIBOR	19,336	61,578	171,363,030	98.45%
T-Bill	214	587	2,704,700	1.55%
Interest Rate				
Consolidation - Fixed Rate	210	347	5,486,576	3.15%
Consolidation - Variable Rate	6	11	175,802	0.10%
Stafford & PLUS - Fixed Rate	15,210	35,307	113,946,746	65.46%
Stafford & PLUS - Variable Rate	10,486	26,500	54,458,606	31.29%

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