



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 162,556,500	<b>Average Borrower Indebtedness</b>	\$ 9,306	
<b>Number of Borrowers</b>	17,468	<b>Wtd Avg Remaining Term (months)</b>	134.65	
<b>Number of Loans</b>	56,422	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 4,461	<b>Wtd Avg Borrower Interest Rate</b>	5.31%	
<b>Claims Paid</b>	\$ 316,786			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,855	6,151	\$ 25,462,169	15.67%
Qualified	5,935	19,320	\$ 45,928,070	28.25%
Disqualified/Not Eligible	11,004	30,951	\$ 91,166,261	56.08%
<b>Automatic Payment Benefit</b>				
Participating	5,224	16,720	41,015,863	25.23%
Nonparticipating	12,248	39,702	121,540,637	74.77%
<b>School Type</b>				
2 Year Schools	2,948	9,188	21,852,524	13.44%
4 Year Schools	11,651	36,643	96,967,503	59.65%
Proprietary Schools	1,709	5,472	15,467,068	9.52%
Graduate Schools	1,468	5,104	27,986,987	17.22%
Other	10	15	282,418	0.17%
<b>Loan Type</b>				
Stafford - Subsidized	15,644	36,044	85,832,203	52.80%
Stafford - Unsubsidized	9,963	19,720	69,011,546	42.45%
PLUS	222	322	2,272,875	1.40%
Consolidation - Subsidized	172	172	2,656,344	1.64%
Consolidation - Unsubsidized	164	164	2,783,532	1.71%
<b>Status</b>				
In-School	31	121	302,002	0.19%
Grace	6	17	44,405	0.03%
Repayment	14,670	46,890	130,020,160	79.98%
Forbearance	1,346	5,211	20,634,177	12.69%
Deferment	1,345	3,987	10,871,937	6.69%
Claims Processing	72	196	683,819	0.42%
<b>Special Allowance Index</b>				
30 Day LIBOR	17,322	55,870	159,924,443	98.38%
T-Bill	197	552	2,632,057	1.62%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	197	325	5,264,600	3.24%
Consolidation - Variable Rate	6	11	175,276	0.11%
Stafford & PLUS - Fixed Rate	13,614	31,842	106,242,687	65.36%
Stafford & PLUS - Variable Rate	9,486	24,244	50,873,937	31.29%

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