



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

2012 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	164,324,490	<b>Average Borrower Indebtedness</b>	\$ 9,261	
<b>Number of Borrowers</b>		17,744	<b>Wtd Avg Remaining Term (months)</b>	134.00	
<b>Number of Loans</b>		57,204	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$	4,603	<b>Wtd Avg Borrower Interest Rate</b>	5.32%	
<b>Claims Paid</b>	\$	542,370			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>					
Eligible		1,990	6,628	\$ 27,480,972	16.72%
Qualified		6,005	19,480	46,067,813	28.04%
Disqualified/Not Eligible		11,123	31,096	90,775,705	55.24%
<b>Automatic Payment Benefit</b>					
Participating		5,249	16,743	40,934,426	24.91%
Nonparticipating		12,501	40,461	123,390,064	75.09%
<b>School Type</b>					
2 Year Schools		2,989	9,304	22,062,712	13.43%
4 Year Schools		11,845	37,176	98,056,275	59.67%
Proprietary Schools		1,729	5,525	15,524,260	9.45%
Graduate Schools		1,496	5,184	28,398,653	17.28%
Other		10	15	282,590	0.17%
<b>Loan Type</b>					
Stafford - Subsidized		15,890	36,564	86,705,228	52.76%
Stafford - Unsubsidized		10,101	19,961	69,636,059	42.38%
PLUS		231	336	2,381,524	1.45%
Consolidation - Subsidized		175	175	2,711,761	1.65%
Consolidation - Unsubsidized		168	168	2,889,918	1.76%
<b>Status</b>					
In-School		31	121	302,002	0.18%
Grace		12	44	106,299	0.07%
Repayment		14,956	47,829	132,430,443	80.59%
Forbearance		1,318	5,001	19,919,207	12.12%
Deferment		1,367	4,020	10,864,733	6.61%
Claims Processing		62	189	701,806	0.43%
<b>Special Allowance Index</b>					
30 Day LIBOR		17,594	56,639	161,650,744	98.37%
T-Bill		202	565	2,673,746	1.63%
<b>Interest Rate</b>					
Consolidation - Fixed Rate		201	332	5,426,195	3.30%
Consolidation - Variable Rate		6	11	175,484	0.11%
Stafford & PLUS - Fixed Rate		13,816	32,292	107,342,494	65.32%
Stafford & PLUS - Variable Rate		9,639	24,569	51,380,317	31.27%

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