# Utah State Board of Regents Loan Purchase Program
## Portfolio Summary Report
### September 30, 2019

<table>
<thead>
<tr>
<th>2012 Trust Estate</th>
<th>Portfolio Principal Balance</th>
<th>$166,266,493</th>
<th>Average Borrower Indebtedness</th>
<th>$9,191</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Borrowers</td>
<td>18,091</td>
<td>Wtd Avg Remaining Term (months)</td>
<td>133.42</td>
</tr>
<tr>
<td></td>
<td>Number of Loans</td>
<td>58,156</td>
<td>Wtd Avg Statutory Interest Rate</td>
<td>6.12%</td>
</tr>
<tr>
<td></td>
<td>Consolidation Rebate Fees</td>
<td>$4,608</td>
<td>Wtd Avg Borrower Interest Rate</td>
<td>5.32%</td>
</tr>
<tr>
<td></td>
<td>Claims Paid</td>
<td>$381,552</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Borrowers *</th>
<th>Number of Loans</th>
<th>Current Principal</th>
<th>Percent of Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible</td>
<td>2,048</td>
<td>6,772</td>
<td>$27,765,470</td>
</tr>
<tr>
<td>Qualified</td>
<td>6,117</td>
<td>19,780</td>
<td>46,371,088</td>
</tr>
<tr>
<td>Disqualified/Not Eligible</td>
<td>11,329</td>
<td>31,604</td>
<td>92,129,935</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- Eligible: 2,048 borrowers, 6,772 loans, $27,765,470, 16.70%
- Qualified: 6,117 borrowers, 19,780 loans, 46,371,088, 27.89%
- Disqualified/Not Eligible: 11,329 borrowers, 31,604 loans, 92,129,935, 55.41%

### Automatic Payment Benefit
- Participating: 5,275 borrowers, 16,775 loans, 40,751,496, 24.51%
- Nonparticipating: 12,822 borrowers, 41,381 loans, 125,514,997, 75.49%

### School Type
- 2 Year Schools: 3,053 borrowers, 9,473 loans, 22,344,707, 13.44%
- 4 Year Schools: 12,070 borrowers, 37,806 loans, 99,236,627, 59.68%
- Proprietary Schools: 1,767 borrowers, 5,601 loans, 15,577,590, 9.37%
- Graduate Schools: 1,523 borrowers, 5,261 loans, 28,824,765, 17.34%
- Other: 10 borrowers, 15 loans, 282,804, 0.17%

### Loan Type
- Stafford - Subsidized: 16,184 borrowers, 37,174 loans, 87,892,458, 52.86%
- Stafford - Unsubsidized: 10,283 borrowers, 20,288 loans, 70,358,736, 42.32%
- PLUS: 237 borrowers, 346 loans, 2,413,171, 1.45%
- Consolidation - Subsidized: 177 borrowers, 177 loans, 2,716,066, 1.63%
- Consolidation - Unsubsidized: 171 borrowers, 171 loans, 2,886,062, 1.74%

### Status
- In-School: 32 borrowers, 122 loans, 313,711, 0.19%
- Grace: 12 borrowers, 46 loans, 99,279, 0.06%
- Repayment: 15,244 borrowers, 48,711 loans, 135,179,095, 81.30%
- Forbearance: 1,317 borrowers, 4,855 loans, 18,571,234, 11.17%
- Deferment: 1,418 borrowers, 4,204 loans, 11,329,202, 6.81%
- Claims Processing: 72 borrowers, 218 loans, 773,972, 0.47%

### Special Allowance Index
- 30 Day LIBOR: 17,938 borrowers, 57,587 loans, 163,591,945, 98.39%
- T-Bill: 205 borrowers, 569 loans, 2,674,548, 1.61%

### Interest Rate
- Consolidation - Fixed Rate: 204 borrowers, 337 loans, 5,426,836, 3.26%
- Consolidation - Variable Rate: 6 borrowers, 11 loans, 175,292, 0.11%
- Stafford & PLUS - Fixed Rate: 14,090 borrowers, 32,891 loans, 108,679,705, 65.36%
- Stafford & PLUS - Variable Rate: 9,809 borrowers, 24,917 loans, 51,984,660, 31.27%

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