



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 166,266,493	Average Borrower Indebtedness	\$ 9,191	
Number of Borrowers	18,091	Wtd Avg Remaining Term (months)	133.42	
Number of Loans	58,156	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 4,608	Wtd Avg Borrower Interest Rate	5.32%	
Claims Paid	\$ 381,552			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,048	6,772	\$ 27,765,470	16.70%
Qualified	6,117	19,780	46,371,088	27.89%
Disqualified/Not Eligible	11,329	31,604	92,129,935	55.41%
Automatic Payment Benefit				
Participating	5,275	16,775	40,751,496	24.51%
Nonparticipating	12,822	41,381	125,514,997	75.49%
School Type				
2 Year Schools	3,053	9,473	22,344,707	13.44%
4 Year Schools	12,070	37,806	99,236,627	59.68%
Proprietary Schools	1,767	5,601	15,577,590	9.37%
Graduate Schools	1,523	5,261	28,824,765	17.34%
Other	10	15	282,804	0.17%
Loan Type				
Stafford - Subsidized	16,184	37,174	87,892,458	52.86%
Stafford - Unsubsidized	10,283	20,288	70,358,736	42.32%
PLUS	237	346	2,413,171	1.45%
Consolidation - Subsidized	177	177	2,716,066	1.63%
Consolidation - Unsubsidized	171	171	2,886,062	1.74%
Status				
In-School	32	122	313,711	0.19%
Grace	12	46	99,279	0.06%
Repayment	15,244	48,711	135,179,095	81.30%
Forbearance	1,317	4,855	18,571,234	11.17%
Deferment	1,418	4,204	11,329,202	6.81%
Claims Processing	72	218	773,972	0.47%
Special Allowance Index				
30 Day LIBOR	17,938	57,587	163,591,945	98.39%
T-Bill	205	569	2,674,548	1.61%
Interest Rate				
Consolidation - Fixed Rate	204	337	5,426,836	3.26%
Consolidation - Variable Rate	6	11	175,292	0.11%
Stafford & PLUS - Fixed Rate	14,090	32,891	108,679,705	65.36%
Stafford & PLUS - Variable Rate	9,809	24,917	51,984,660	31.27%

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