### Utah State Board of Regents Loan Purchase Program

**Portfolio Summary Report**

February 29, 2020

<table>
<thead>
<tr>
<th>2012 Trust Estate</th>
<th>Number of Borrowers *</th>
<th>Number of Loans</th>
<th>Current Principal</th>
<th>Percent of Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Portfolio Principal Balance</strong></td>
<td>157,626,522</td>
<td></td>
<td>$9,528</td>
<td></td>
</tr>
<tr>
<td><strong>Number of Borrowers</strong></td>
<td>16,544</td>
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<tr>
<td><strong>Number of Loans</strong></td>
<td>53,847</td>
<td></td>
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<tr>
<td><strong>Consolidation Rebate Fees</strong></td>
<td>4,449</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Claims Paid</strong></td>
<td>$316,151</td>
<td></td>
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</tr>
</tbody>
</table>

#### Timely Payment Benefit

- **Eligible**: 1,715 Borrowers, 5,791 Loans, $24,418,115 Principal, 15.49%
- **Qualified**: 5,618 Borrowers, 18,493 Loans, $45,002,267 Principal, 28.55%
- **Disqualified/Not Eligible**: 10,463 Borrowers, 29,563 Loans, $88,206,140 Principal, 55.96%

#### Automatic Payment Benefit

- **Participating**: 5,080 Borrowers, 16,319 Loans, $40,428,521 Principal, 25.65%
- **Nonparticipating**: 11,467 Borrowers, 37,528 Loans, $117,198,001 Principal, 74.35%

#### School Type

- **2 Year Schools**: 2,819 Borrowers, 8,784 Loans, $21,195,063 Principal, 13.45%
- **4 Year Schools**: 10,995 Borrowers, 34,917 Loans, $94,046,218 Principal, 59.66%
- **Proprietary Schools**: 1,629 Borrowers, 5,244 Loans, $15,089,374 Principal, 9.57%
- **Graduate Schools**: 1,394 Borrowers, 4,887 Loans, $27,012,316 Principal, 17.14%
- **Other**: 10 Borrowers, 15 Loans, $283,551 Principal, 0.18%

#### Loan Type

- **Stafford - Subsidized**: 14,822 Borrowers, 34,330 Loans, $82,835,542 Principal, 52.55%
- **Stafford - Unsubsidized**: 9,483 Borrowers, 18,883 Loans, $67,164,573 Principal, 42.61%
- **PLUS**: 203 Borrowers, 300 Loans, $2,203,431 Principal, 1.40%
- **Consolidation - Subsidized**: 171 Borrowers, 171 Loans, $2,650,923 Principal, 1.68%
- **Consolidation - Unsubsidized**: 163 Borrowers, 163 Loans, $2,772,053 Principal, 1.76%

#### Status

- **In-School**: 22 Borrowers, 72 Loans, $183,567 Principal, 0.12%
- **Grace**: 9 Borrowers, 49 Loans, $118,435 Principal, 0.07%
- **Repayment**: 13,851 Borrowers, 44,756 Loans, $126,980,165 Principal, 80.56%
- **Forbearance**: 1,296 Borrowers, 4,866 Loans, $18,968,481 Principal, 12.03%
- **Deferment**: 1,318 Borrowers, 3,948 Loans, $10,894,069 Principal, 6.91%
- **Claims Processing**: 51 Borrowers, 156 Loans, $481,805 Principal, 0.31%

#### Special Allowance Index

- **30 Day LIBOR**: 16,406 Borrowers, 53,325 Loans, $155,055,295 Principal, 98.37%
- **T-Bill**: 189 Borrowers, 522 Loans, $2,571,227 Principal, 1.63%

#### Interest Rate

- **Consolidation - Fixed Rate**: 195 Borrowers, 323 Loans, $5,245,469 Principal, 3.33%
- **Consolidation - Variable Rate**: 6 Borrowers, 11 Loans, $177,507 Principal, 0.11%
- **Stafford & PLUS - Fixed Rate**: 12,893 Borrowers, 30,295 Loans, $102,848,309 Principal, 65.25%
- **Stafford & PLUS - Variable Rate**: 9,012 Borrowers, 23,218 Loans, $49,355,237 Principal, 31.31%

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