



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2020

| 2012 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 154,734,656 | Average Borrower Indebtedness | \$ 9,786 | |
| Number of Borrowers | 15,812 | Wtd Avg Remaining Term (months) | 139.00 | |
| Number of Loans | 52,025 | Wtd Avg Statutory Interest Rate | 6.12% | |
| Consolidation Rebate Fees | \$ 4,425 | Wtd Avg Borrower Interest Rate | 5.33% | |
| Claims Paid | \$ 260,581 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 1,599 | 5,374 | \$ 22,960,245 | 14.84% |
| Qualified | 5,443 | 18,202 | \$ 45,706,982 | 29.54% |
| Disqualified/Not Eligible | 9,981 | 28,449 | \$ 86,067,429 | 55.62% |
| Automatic Payment Benefit | | | | |
| Participating | 4,919 | 15,891 | 39,496,193 | 25.53% |
| Nonparticipating | 10,896 | 36,134 | 115,238,463 | 74.47% |
| School Type | | | | |
| 2 Year Schools | 2,663 | 8,394 | 20,906,408 | 13.51% |
| 4 Year Schools | 10,528 | 33,767 | 92,440,091 | 59.74% |
| Proprietary Schools | 1,569 | 5,108 | 14,842,662 | 9.59% |
| Graduate Schools | 1,335 | 4,741 | 26,262,165 | 16.97% |
| Other | 10 | 15 | 283,330 | 0.19% |
| Loan Type | | | | |
| Stafford - Subsidized | 14,189 | 33,078 | 81,026,329 | 52.36% |
| Stafford - Unsubsidized | 9,144 | 18,324 | 66,046,599 | 42.69% |
| PLUS | 195 | 295 | 2,261,942 | 1.46% |
| Consolidation - Subsidized | 168 | 168 | 2,640,053 | 1.71% |
| Consolidation - Unsubsidized | 160 | 160 | 2,759,733 | 1.78% |
| Status | | | | |
| In-School | 25 | 100 | 228,914 | 0.15% |
| Grace | 7 | 23 | 79,125 | 0.05% |
| Repayment | 12,392 | 40,398 | 115,499,443 | 74.64% |
| Forbearance | 2,023 | 7,398 | 27,303,516 | 17.65% |
| Deferment | 1,308 | 3,887 | 10,734,290 | 6.94% |
| Claims Processing | 62 | 219 | 889,368 | 0.57% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 15,677 | 51,512 | 152,257,015 | 98.40% |
| T-Bill | 185 | 513 | 2,477,641 | 1.60% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 192 | 317 | 5,222,241 | 3.37% |
| Consolidation - Variable Rate | 6 | 11 | 177,545 | 0.12% |
| Stafford & PLUS - Fixed Rate | 12,317 | 29,153 | 100,784,061 | 65.13% |
| Stafford & PLUS - Variable Rate | 8,674 | 22,544 | 48,550,809 | 31.38% |

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