



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2020**

2012 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	149,445,305	<b>Average Borrower Indebtedness</b>	\$	10,042
<b>Number of Borrowers</b>		14,882	<b>Wtd Avg Remaining Term (months)</b>		139.55
<b>Number of Loans</b>		49,375	<b>Wtd Avg Statutory Interest Rate</b>		5.42%
<b>Consolidation Rebate Fees</b>	\$	4,406	<b>Wtd Avg Borrower Interest Rate</b>		4.65%
<b>Claims Paid</b>	\$	160,834			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
--	--------------------------	--------------------	-------------------	-------------------------

**Timely Payment Benefit**

Eligible	1,504	5,135	\$ 22,354,181	14.96%
Qualified	5,074	17,149	44,391,399	29.70%
Disqualified/Not Eligible	9,457	27,091	82,699,725	55.34%

**Automatic Payment Benefit**

Participating	4,617	15,076	37,878,304	25.35%
Nonparticipating	10,268	34,299	111,567,001	74.65%

**School Type**

2 Year Schools	2,504	7,928	20,199,311	13.52%
4 Year Schools	9,896	32,063	89,359,289	59.79%
Proprietary Schools	1,495	4,873	14,461,265	9.68%
Graduate Schools	1,251	4,494	25,148,886	16.83%
Other	10	17	276,554	0.18%

**Loan Type**

Stafford - Subsidized	13,397	31,390	77,987,978	52.19%
Stafford - Unsubsidized	8,653	17,389	63,919,147	42.77%
PLUS	182	276	2,202,737	1.47%
Consolidation - Subsidized	164	164	2,613,810	1.75%
Consolidation - Unsubsidized	156	156	2,721,633	1.82%

**Status**

In-School	20	78	184,267	0.12%
Grace	8	31	76,451	0.05%
Repayment	11,550	37,753	110,021,453	73.62%
Forbearance	2,271	8,443	30,542,799	20.44%
Deferment	1,025	3,015	8,436,516	5.65%
Claims Processing	11	55	183,819	0.12%

**Special Allowance Index**

30 Day LIBOR	14,759	48,907	147,049,934	98.40%
T-Bill	172	468	2,395,371	1.60%

**Interest Rate**

Consolidation - Fixed Rate	186	309	5,158,566	3.45%
Consolidation - Variable Rate	6	11	176,876	0.12%
Stafford & PLUS - Fixed Rate	11,580	27,562	97,279,332	65.09%
Stafford & PLUS - Variable Rate	8,227	21,493	46,830,531	31.34%

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