



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 144,182,345	<b>Average Borrower Indebtedness</b>	\$ 10,185	
<b>Number of Borrowers</b>	14,157	<b>Wtd Avg Remaining Term (months)</b>	138.75	
<b>Number of Loans</b>	47,117	<b>Wtd Avg Statutory Interest Rate</b>	5.42%	
<b>Consolidation Rebate Fees</b>	\$ 4,328	<b>Wtd Avg Borrower Interest Rate</b>	4.64%	
<b>Claims Paid</b>	\$ 297,162			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,308	4,269	\$ 18,111,211	12.56%
Qualified	4,713	15,847	42,073,372	29.18%
Disqualified/Not Eligible	9,329	27,001	83,997,762	58.26%
<b>Automatic Payment Benefit</b>				
Participating	4,442	14,562	36,748,106	25.49%
Nonparticipating	9,718	32,555	107,434,239	74.51%
<b>School Type</b>				
2 Year Schools	2,381	7,569	19,689,233	13.66%
4 Year Schools	9,413	30,630	86,335,882	59.88%
Proprietary Schools	1,435	4,671	14,233,650	9.87%
Graduate Schools	1,176	4,222	23,622,495	16.38%
Other	9	25	301,085	0.21%
<b>Loan Type</b>				
Stafford - Subsidized	12,753	29,897	74,994,494	52.01%
Stafford - Unsubsidized	8,257	16,660	61,854,631	42.90%
PLUS	168	251	2,111,048	1.47%
Consolidation - Subsidized	158	158	2,538,643	1.76%
Consolidation - Unsubsidized	151	151	2,683,529	1.86%
<b>Status</b>				
In-School	16	78	170,232	0.12%
Grace	8	19	53,075	0.04%
Repayment	11,775	38,725	114,704,557	79.55%
Forbearance	1,372	5,340	20,935,915	14.52%
Deferment	977	2,917	8,168,971	5.67%
Claims Processing	11	38	149,595	0.10%
<b>Special Allowance Index</b>				
30 Day LIBOR	14,041	46,689	141,634,935	98.23%
T-Bill	166	428	2,547,410	1.77%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	178	298	5,046,881	3.50%
Consolidation - Variable Rate	6	11	175,292	0.12%
Stafford & PLUS - Fixed Rate	11,002	26,252	93,877,318	65.11%
Stafford & PLUS - Variable Rate	7,834	20,556	45,082,854	31.27%

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