



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 29, 2020

2012 Trust Estate				
Portfolio Principal Balance	\$ 157,626,522	Average Borrower Indebtedness	\$ 9,528	
Number of Borrowers	16,544	Wtd Avg Remaining Term (months)	136.45	
Number of Loans	53,847	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 4,449	Wtd Avg Borrower Interest Rate	5.30%	
Claims Paid	\$ 316,151			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,715	5,791	\$ 24,418,115	15.49%
Qualified	5,618	18,493	\$ 45,002,267	28.55%
Disqualified/Not Eligible	10,463	29,563	\$ 88,206,140	55.96%
Automatic Payment Benefit				
Participating	5,080	16,319	40,428,521	25.65%
Nonparticipating	11,467	37,528	117,198,001	74.35%
School Type				
2 Year Schools	2,819	8,784	21,195,063	13.45%
4 Year Schools	10,995	34,917	94,046,218	59.66%
Proprietary Schools	1,629	5,244	15,089,374	9.57%
Graduate Schools	1,394	4,887	27,012,316	17.14%
Other	10	15	283,551	0.18%
Loan Type				
Stafford - Subsidized	14,822	34,330	82,835,542	52.55%
Stafford - Unsubsidized	9,483	18,883	67,164,573	42.61%
PLUS	203	300	2,203,431	1.40%
Consolidation - Subsidized	171	171	2,650,923	1.68%
Consolidation - Unsubsidized	163	163	2,772,053	1.76%
Status				
In-School	22	72	183,567	0.12%
Grace	9	49	118,435	0.07%
Repayment	13,851	44,756	126,980,165	80.56%
Forbearance	1,296	4,866	18,968,481	12.03%
Deferment	1,318	3,948	10,894,069	6.91%
Claims Processing	51	156	481,805	0.31%
Special Allowance Index				
30 Day LIBOR	16,406	53,325	155,055,295	98.37%
T-Bill	189	522	2,571,227	1.63%
Interest Rate				
Consolidation - Fixed Rate	195	323	5,245,469	3.33%
Consolidation - Variable Rate	6	11	177,507	0.11%
Stafford & PLUS - Fixed Rate	12,893	30,295	102,848,309	65.25%
Stafford & PLUS - Variable Rate	9,012	23,218	49,355,237	31.31%

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