



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

2012 Trust Estate					
Portfolio Principal Balance	\$	159,125,825	Average Borrower Indebtedness	\$ 9,429	
Number of Borrowers	16,877		Wtd Avg Remaining Term (months)	135.82	
Number of Loans	54,709		Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$	4,452	Wtd Avg Borrower Interest Rate	5.31%	
Claims Paid	\$	418,223			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,769	5,958	\$ 24,849,309	15.62%
Qualified		5,734	18,755	45,230,449	28.42%
Disqualified/Not Eligible		10,659	29,996	89,046,067	55.96%
Automatic Payment Benefit					
Participating		5,131	16,431	40,680,253	25.56%
Nonparticipating		11,753	38,278	118,445,572	74.44%
School Type					
2 Year Schools		2,875	8,927	21,319,549	13.40%
4 Year Schools		11,232	35,523	95,154,755	59.80%
Proprietary Schools		1,649	5,295	15,135,990	9.51%
Graduate Schools		1,419	4,949	27,231,766	17.11%
Other		10	15	283,765	0.18%
Loan Type					
Stafford - Subsidized		15,125	34,921	83,737,504	52.62%
Stafford - Unsubsidized		9,645	19,150	67,744,615	42.57%
PLUS		206	304	2,209,268	1.39%
Consolidation - Subsidized		171	171	2,656,976	1.67%
Consolidation - Unsubsidized		163	163	2,777,462	1.75%
Status					
In-School		22	72	183,567	0.11%
Grace		14	64	153,840	0.10%
Repayment		14,070	45,289	126,737,448	79.65%
Forbearance		1,422	5,257	20,803,765	13.07%
Deferment		1,297	3,880	10,712,558	6.73%
Claims Processing		57	147	534,647	0.34%
Special Allowance Index					
30 Day LIBOR		16,738	54,183	156,532,955	98.37%
T-Bill		190	526	2,592,870	1.63%
Interest Rate					
Consolidation - Fixed Rate		195	323	5,256,742	3.30%
Consolidation - Variable Rate		6	11	177,695	0.11%
Stafford & PLUS - Fixed Rate		13,154	30,813	103,807,937	65.24%
Stafford & PLUS - Variable Rate		9,183	23,562	49,883,451	31.35%

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