



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

2012 Trust Estate			
Portfolio Principal Balance	\$ 150,664,130	Average Borrower Indebtedness	\$ 9,980
Number of Borrowers	15,097	Wtd Avg Remaining Term (months)	139.68
Number of Loans	49,971	Wtd Avg Statutory Interest Rate	5.42%
Consolidation Rebate Fees	\$ 4,406	Wtd Avg Borrower Interest Rate	4.64%
Claims Paid	\$ 321,984		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	1,676	5,747	\$ 24,953,071	16.56%
Qualified	5,146	17,357	\$ 44,641,779	29.63%
Disqualified/Not Eligible	9,488	26,867	\$ 81,069,280	53.81%

Automatic Payment Benefit				
Participating	4,689	15,276	38,223,732	25.37%
Nonparticipating	10,411	34,695	112,440,398	74.63%

School Type				
2 Year Schools	2,547	8,061	20,385,249	13.53%
4 Year Schools	10,039	32,436	90,104,081	59.81%
Proprietary Schools	1,506	4,910	14,540,348	9.65%
Graduate Schools	1,272	4,547	25,357,601	16.83%
Other	10	17	276,851	0.18%

Loan Type				
Stafford - Subsidized	13,578	31,754	78,714,404	52.24%
Stafford - Unsubsidized	8,768	17,616	64,390,009	42.74%
PLUS	184	278	2,213,458	1.47%
Consolidation - Subsidized	165	165	2,618,948	1.74%
Consolidation - Unsubsidized	158	158	2,727,311	1.81%

Status				
In-School	23	92	208,528	0.14%
Grace	5	17	52,391	0.03%
Repayment	12,422	40,656	118,466,057	78.63%
Forbearance	1,551	5,953	22,731,280	15.09%
Deferment	1,087	3,192	8,976,972	5.96%
Claims Processing	12	61	228,902	0.15%

Special Allowance Index				
30 Day LIBOR	14,973	49,496	148,255,370	98.40%
T-Bill	174	475	2,408,760	1.60%

Interest Rate				
Consolidation - Fixed Rate	188	312	5,169,303	3.43%
Consolidation - Variable Rate	6	11	176,956	0.12%
Stafford & PLUS - Fixed Rate	11,748	27,908	98,071,478	65.09%
Stafford & PLUS - Variable Rate	8,331	21,740	47,246,393	31.36%

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