



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2020

2012 Trust Estate					
Portfolio Principal Balance	\$	152,092,107	Average Borrower Indebtedness	\$	9,928
Number of Borrowers		15,319	Wtd Avg Remaining Term (months)		139.87
Number of Loans		50,639	Wtd Avg Statutory Interest Rate		6.12%
Consolidation Rebate Fees	\$	4,405	Wtd Avg Borrower Interest Rate		5.37%
Claims Paid	\$	104,370			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	1,710	5,875	\$ 25,419,526	16.71%
Qualified	5,228	17,614	45,049,326	29.62%
Disqualified/Not Eligible	9,606	27,150	81,623,255	53.67%

Automatic Payment Benefit				
Participating	4,747	15,437	38,587,148	25.37%
Nonparticipating	10,575	35,202	113,504,959	74.63%

School Type				
2 Year Schools	2,589	8,203	20,633,995	13.57%
4 Year Schools	10,180	32,824	90,805,716	59.70%
Proprietary Schools	1,523	4,958	14,644,880	9.63%
Graduate Schools	1,300	4,637	25,730,791	16.92%
Other	10	17	276,725	0.18%

Loan Type				
Stafford - Subsidized	13,771	32,171	79,484,702	52.26%
Stafford - Unsubsidized	8,892	17,865	65,013,321	42.75%
PLUS	186	280	2,236,951	1.47%
Consolidation - Subsidized	165	165	2,625,763	1.73%
Consolidation - Unsubsidized	158	158	2,731,370	1.79%

Status				
In-School	22	90	202,491	0.13%
Grace	6	18	55,891	0.04%
Repayment	9,796	31,835	88,448,913	58.15%
Forbearance	4,339	15,319	53,692,941	35.30%
Deferment	1,140	3,309	9,302,880	6.12%
Claims Processing	19	68	388,991	0.26%

Special Allowance Index				
30 Day LIBOR	15,195	50,163	149,676,274	98.41%
T-Bill	174	476	2,415,833	1.59%

Interest Rate				
Consolidation - Fixed Rate	188	312	5,180,049	3.41%
Consolidation - Variable Rate	6	11	177,084	0.12%
Stafford & PLUS - Fixed Rate	11,931	28,316	99,078,464	65.14%
Stafford & PLUS - Variable Rate	8,440	22,000	47,656,510	31.33%

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