



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 155,780,677	<b>Average Borrower Indebtedness</b>	\$ 9,663	
<b>Number of Borrowers</b>	16,122	<b>Wtd Avg Remaining Term (months)</b>	137.22	
<b>Number of Loans</b>	52,820	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 4,426	<b>Wtd Avg Borrower Interest Rate</b>	5.32%	
<b>Claims Paid</b>	\$ 397,270			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,696	5,758	\$ 24,530,805	15.75%
Qualified	5,477	18,165	44,663,223	28.67%
Disqualified/Not Eligible	10,179	28,897	86,586,649	55.58%
<b>Automatic Payment Benefit</b>				
Participating	4,991	16,105	39,974,173	25.66%
Nonparticipating	11,137	36,715	115,806,504	74.34%
<b>School Type</b>				
2 Year Schools	2,728	8,545	20,960,269	13.46%
4 Year Schools	10,724	34,286	93,079,609	59.75%
Proprietary Schools	1,596	5,181	14,937,917	9.59%
Graduate Schools	1,359	4,793	26,519,500	17.02%
Other	10	15	283,382	0.18%
<b>Loan Type</b>				
Stafford - Subsidized	14,462	33,619	81,763,837	52.48%
Stafford - Unsubsidized	9,289	18,576	66,435,359	42.65%
PLUS	197	293	2,184,504	1.40%
Consolidation - Subsidized	170	170	2,644,704	1.70%
Consolidation - Unsubsidized	162	162	2,752,273	1.77%
<b>Status</b>				
In-School	22	72	183,567	0.12%
Grace	9	49	118,435	0.07%
Repayment	12,919	41,929	118,505,491	76.07%
Forbearance	1,767	6,525	24,843,979	15.95%
Deferment	1,341	4,011	11,165,229	7.17%
Claims Processing	72	234	963,976	0.62%
<b>Special Allowance Index</b>				
30 Day LIBOR	15,986	52,303	153,287,855	98.40%
T-Bill	186	517	2,492,822	1.60%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	194	321	5,218,844	3.35%
Consolidation - Variable Rate	6	11	178,133	0.11%
Stafford & PLUS - Fixed Rate	12,571	29,669	101,522,558	65.17%
Stafford & PLUS - Variable Rate	8,823	22,819	48,861,142	31.37%

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