



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

2012 Trust Estate					
Portfolio Principal Balance	\$	153,221,476	Average Borrower Indebtedness	\$	9,857
Number of Borrowers		15,544	Wtd Avg Remaining Term (months)		140.03
Number of Loans		51,235	Wtd Avg Statutory Interest Rate		6.12%
Consolidation Rebate Fees	\$	4,422	Wtd Avg Borrower Interest Rate		5.37%
Claims Paid	\$	278,855			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	1,734	5,920	\$ 25,607,652	16.71%
Qualified	5,327	17,869	45,420,933	29.65%
Disqualified/Not Eligible	9,723	27,446	82,192,891	53.64%

Automatic Payment Benefit

Participating	4,829	15,641	38,994,365	25.45%
Nonparticipating	10,721	35,594	114,227,111	74.55%

School Type

2 Year Schools	2,622	8,281	20,754,820	13.55%
4 Year Schools	10,351	33,275	91,622,244	59.80%
Proprietary Schools	1,530	4,972	14,575,967	9.51%
Graduate Schools	1,318	4,690	25,991,571	16.96%
Other	10	17	276,874	0.18%

Loan Type

Stafford - Subsidized	13,971	32,561	80,131,407	52.30%
Stafford - Unsubsidized	9,000	18,057	65,457,777	42.72%
PLUS	190	289	2,248,393	1.47%
Consolidation - Subsidized	168	168	2,637,644	1.72%
Consolidation - Unsubsidized	160	160	2,746,255	1.79%

Status

In-School	20	85	187,574	0.12%
Grace	12	38	120,465	0.08%
Repayment	9,886	32,060	87,629,770	57.19%
Forbearance	4,449	15,526	55,212,755	36.04%
Deferment	1,162	3,449	9,702,469	6.33%
Claims Processing	20	77	368,443	0.24%

Special Allowance Index

30 Day LIBOR	15,414	50,742	150,760,867	98.39%
T-Bill	179	493	2,460,609	1.61%

Interest Rate

Consolidation - Fixed Rate	192	317	5,206,744	3.40%
Consolidation - Variable Rate	6	11	177,154	0.11%
Stafford & PLUS - Fixed Rate	12,108	28,693	99,835,839	65.16%
Stafford & PLUS - Variable Rate	8,537	22,214	48,001,739	31.33%

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