



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 145,635,658	Average Borrower Indebtedness	\$ 10,167	
Number of Borrowers	14,325	Wtd Avg Remaining Term (months)	138.84	
Number of Loans	47,682	Wtd Avg Statutory Interest Rate	5.42%	
Consolidation Rebate Fees	\$ 4,331	Wtd Avg Borrower Interest Rate	4.64%	
Claims Paid	\$ 47,890			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,412	4,698	\$ 20,107,159	13.81%
Qualified	4,786	16,061	42,463,116	29.16%
Disqualified/Not Eligible	9,356	26,923	83,065,383	57.03%
Automatic Payment Benefit				
Participating	4,479	14,681	37,091,191	25.47%
Nonparticipating	9,851	33,001	108,544,467	74.53%
School Type				
2 Year Schools	2,416	7,665	19,758,502	13.57%
4 Year Schools	9,520	30,992	87,122,659	59.82%
Proprietary Schools	1,449	4,700	14,212,587	9.76%
Graduate Schools	1,194	4,300	24,240,611	16.64%
Other	9	25	301,299	0.21%
Loan Type				
Stafford - Subsidized	12,901	30,280	75,770,128	52.03%
Stafford - Unsubsidized	8,347	16,837	62,520,120	42.93%
PLUS	170	254	2,120,857	1.45%
Consolidation - Subsidized	159	159	2,548,439	1.75%
Consolidation - Unsubsidized	152	152	2,676,114	1.84%
Status				
In-School	19	87	199,839	0.14%
Grace	6	13	27,884	0.02%
Repayment	12,117	40,085	119,799,982	82.26%
Forbearance	1,149	4,441	17,081,368	11.73%
Deferment	1,027	3,026	8,391,958	5.76%
Claims Processing	10	30	134,627	0.09%
Special Allowance Index				
30 Day LIBOR	14,205	47,239	143,179,972	98.31%
T-Bill	169	443	2,455,686	1.69%
Interest Rate				
Consolidation - Fixed Rate	180	300	5,048,786	3.47%
Consolidation - Variable Rate	6	11	175,767	0.12%
Stafford & PLUS - Fixed Rate	11,137	26,573	94,860,483	65.13%
Stafford & PLUS - Variable Rate	7,934	20,798	45,550,622	31.28%

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