



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

2012 Trust Estate			
Portfolio Principal Balance	\$ 146,622,487	Average Borrower Indebtedness	\$ 10,122
Number of Borrowers	14,485	Wtd Avg Remaining Term (months)	139.03
Number of Loans	48,153	Wtd Avg Statutory Interest Rate	5.42%
Consolidation Rebate Fees	\$ 4,336	Wtd Avg Borrower Interest Rate	4.63%
Claims Paid	\$ 195,992		

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

Eligible	1,478	4,941	\$ 21,057,099	14.36%
Qualified	4,857	16,285	\$ 42,968,549	29.31%
Disqualified/Not Eligible	9,403	26,927	\$ 82,596,839	56.33%

Automatic Payment Benefit

Participating	4,529	14,866	37,450,281	25.54%
Nonparticipating	9,959	33,287	109,172,206	74.46%

School Type

2 Year Schools	2,445	7,742	19,808,950	13.51%
4 Year Schools	9,624	31,280	87,750,570	59.85%
Proprietary Schools	1,459	4,744	14,244,199	9.71%
Graduate Schools	1,212	4,361	24,517,394	16.72%
Other	10	26	301,374	0.21%

Loan Type

Stafford - Subsidized	13,040	30,592	76,390,363	52.10%
Stafford - Unsubsidized	8,428	16,987	62,862,841	42.88%
PLUS	174	259	2,130,817	1.45%
Consolidation - Subsidized	161	161	2,556,556	1.74%
Consolidation - Unsubsidized	154	154	2,681,910	1.83%

Status

In-School	19	86	197,502	0.14%
Grace	8	20	55,316	0.04%
Repayment	12,428	41,125	123,301,063	84.09%
Forbearance	972	3,790	14,315,872	9.76%
Deferment	1,052	3,097	8,570,516	5.85%
Claims Processing	9	35	182,218	0.12%

Special Allowance Index

30 Day LIBOR	14,363	47,701	144,154,195	98.32%
T-Bill	171	452	2,468,292	1.68%

Interest Rate

Consolidation - Fixed Rate	183	304	5,062,504	3.45%
Consolidation - Variable Rate	6	11	175,962	0.12%
Stafford & PLUS - Fixed Rate	11,257	26,844	95,461,542	65.11%
Stafford & PLUS - Variable Rate	8,019	20,994	45,922,479	31.32%

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