



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

2012 Trust Estate					
Portfolio Principal Balance	\$	147,909,649	Average Borrower Indebtedness	\$	10,073
Number of Borrowers		14,684	Wtd Avg Remaining Term (months)		139.37
Number of Loans		48,794	Wtd Avg Statutory Interest Rate		5.42%
Consolidation Rebate Fees	\$	4,363	Wtd Avg Borrower Interest Rate		4.66%
Claims Paid	\$	194,982			

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

Eligible	1,498	4,960	\$ 20,937,494	14.15%
Qualified	4,935	16,546	43,301,500	29.28%
Disqualified/Not Eligible	9,518	27,288	83,670,655	56.57%

**Automatic Payment Benefit**

Participating	4,569	14,980	37,630,590	25.44%
Nonparticipating	10,118	33,814	110,279,059	74.56%

**School Type**

2 Year Schools	2,480	7,836	19,932,134	13.47%
4 Year Schools	9,761	31,705	88,594,962	59.90%
Proprietary Schools	1,468	4,793	14,282,233	9.66%
Graduate Schools	1,231	4,429	24,788,709	16.76%
Other	12	31	311,611	0.21%

**Loan Type**

Stafford - Subsidized	13,216	31,002	77,104,979.26	52.13%
Stafford - Unsubsidized	8,549	17,207	63,379,477.92	42.85%
PLUS	178	269	2,149,423.83	1.45%
Consolidation - Subsidized	161	161	2,578,833.19	1.75%
Consolidation - Unsubsidized	155	155	2,696,934.51	1.82%

**Status**

In-School	18	83	190,669	0.13%
Grace	10	26	69,850	0.05%
Repayment	11,253	36,828	107,098,744	72.41%
Forbearance	2,350	8,726	31,681,931	21.42%
Deferment	1,049	3,106	8,751,164	5.91%
Claims Processing	7	25	117,291	0.08%

**Special Allowance Index**

30 Day LIBOR	14,561	48,336	145,429,759	98.32%
T-Bill	172	458	2,479,890	1.68%

**Interest Rate**

Consolidation - Fixed Rate	184	305	5,099,163	3.45%
Consolidation - Variable Rate	6	11	176,605	0.12%
Stafford & PLUS - Fixed Rate	11,427	27,226	96,263,559	65.08%
Stafford & PLUS - Variable Rate	8,121	21,252	46,370,322	31.35%

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