



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2021

2012 Trust Estate			
Portfolio Principal Balance	\$ 134,343,368	Average Borrower Indebtedness	\$ 10,698
Number of Borrowers	12,558	Wtd Avg Remaining Term (months)	139.24
Number of Loans	42,439	Wtd Avg Statutory Interest Rate	5.40%
Consolidation Rebate Fees	\$ 4,232	Wtd Avg Borrower Interest Rate	4.63%
Claims Paid	\$ 165,106		

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

Eligible	1,283	4,491	\$ 19,788,746	14.73%
Qualified	4,268	14,659	\$ 40,596,839	30.22%
Disqualified/Not Eligible	8,123	23,289	\$ 73,957,783	55.05%

Automatic Payment Benefit

Participating	4,028	13,399	33,454,835	24.90%
Nonparticipating	8,534	29,040	100,888,533	75.10%

School Type

2 Year Schools	2,096	6,809	18,781,549	13.98%
4 Year Schools	8,318	27,439	80,407,538	59.85%
Proprietary Schools	1,311	4,313	13,615,930	10.14%
Graduate Schools	1,055	3,851	21,209,650	15.79%
Other	10	27	328,701	0.24%

Loan Type

Stafford - Subsidized	11,318	26,707	69,194,682	51.51%
Stafford - Unsubsidized	7,466	15,229	58,090,427	43.24%
PLUS	134	205	1,924,690	1.43%
Consolidation - Subsidized	151	151	2,475,813	1.84%
Consolidation - Unsubsidized	147	147	2,657,756	1.98%

Status

In-School	10	51	108,851	0.08%
Grace	7	27	70,856	0.05%
Repayment	9,082	30,241	87,655,116	65.25%
Forbearance	2,626	9,577	39,160,764	29.15%
Deferment	834	2,528	7,293,547	5.43%
Claims Processing	3	15	54,234	0.04%

Special Allowance Index

30 Day LIBOR	12,459	42,087	131,813,945	98.12%
T-Bill	142	352	2,529,423	1.88%

Interest Rate

Consolidation - Fixed Rate	170	287	4,958,900	3.69%
Consolidation - Variable Rate	6	11	174,669	0.13%
Stafford & PLUS - Fixed Rate	9,718	23,443	87,605,874	65.21%
Stafford & PLUS - Variable Rate	7,034	18,698	41,603,925	30.97%

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