



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 130,962,763	Average Borrower Indebtedness	\$ 11,024	
Number of Borrowers	11,880	Wtd Avg Remaining Term (months)	141.16	
Number of Loans	40,511	Wtd Avg Statutory Interest Rate	5.41%	
Consolidation Rebate Fees	\$ 4,046	Wtd Avg Borrower Interest Rate	4.64%	
Claims Paid	\$ 30,109			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	914	3,160	\$ 14,340,886	10.95%
Qualified	4,024	13,973	39,472,714	30.14%
Disqualified/Not Eligible	7,939	23,378	77,149,163	58.91%
Automatic Payment Benefit				
Participating	3,818	12,788	32,268,686	24.64%
Nonparticipating	8,064	27,723	98,694,077	75.36%
School Type				
2 Year Schools	1,995	6,563	18,594,189	14.20%
4 Year Schools	7,843	26,124	78,228,425	59.73%
Proprietary Schools	1,268	4,175	13,464,317	10.28%
Graduate Schools	984	3,620	20,325,878	15.52%
Other	11	29	349,954	0.27%
Loan Type				
Stafford - Subsidized	10,727	25,426	67,243,405	51.35%
Stafford - Unsubsidized	7,119	14,601	56,871,290	43.43%
PLUS	125	193	1,902,204	1.45%
Consolidation - Subsidized	147	147	2,399,731	1.83%
Consolidation - Unsubsidized	144	144	2,546,133	1.94%
Status				
In-School	8	29	72,696	0.06%
Grace	4	33	70,414	0.05%
Repayment	9,881	33,302	102,271,497	78.09%
Forbearance	1,246	4,904	21,833,075	16.67%
Deferment	736	2,214	6,556,319	5.01%
Claims Processing	6	29	158,762	0.12%
Special Allowance Index				
30 Day LIBOR	11,788	40,189	128,432,945	98.07%
T-Bill	132	322	2,529,818	1.93%
Interest Rate				
Consolidation - Fixed Rate	166	280	4,765,737	3.64%
Consolidation - Variable Rate	6	11	180,128	0.14%
Stafford & PLUS - Fixed Rate	9,205	22,392	85,740,409	65.47%
Stafford & PLUS - Variable Rate	6,656	17,828	40,276,489	30.75%

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