



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2021

2012 Trust Estate				
Portfolio Principal Balance	\$ 141,726,478	Average Borrower Indebtedness	\$ 10,271	
Number of Borrowers	13,799	Wtd Avg Remaining Term (months)	138.33	
Number of Loans	45,995	Wtd Avg Statutory Interest Rate	5.42%	
Consolidation Rebate Fees	\$ 4,303	Wtd Avg Borrower Interest Rate	4.65%	
Claims Paid	\$ 119,409			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,269	4,195	\$ 17,883,812	12.62%
Qualified	4,588	15,465	\$ 41,372,996	29.19%
Disqualified/Not Eligible	9,113	26,335	\$ 82,469,670	58.19%
Automatic Payment Benefit				
Participating	4,350	14,270	35,929,944	25.35%
Nonparticipating	9,452	31,725	105,796,534	74.65%
School Type				
2 Year Schools	2,331	7,438	19,645,857	13.86%
4 Year Schools	9,161	29,823	84,931,434	59.93%
Proprietary Schools	1,408	4,587	14,022,270	9.89%
Graduate Schools	1,140	4,122	22,826,333	16.11%
Other	9	25	300,584	0.21%
Loan Type				
Stafford - Subsidized	12,413	29,120	73,654,405	51.97%
Stafford - Unsubsidized	8,090	16,328	60,782,380	42.89%
PLUS	164	244	2,085,188	1.47%
Consolidation - Subsidized	154	154	2,525,537	1.78%
Consolidation - Unsubsidized	149	149	2,678,968	1.89%
Status				
In-School	16	77	176,665	0.13%
Grace	5	14	31,744	0.02%
Repayment	11,345	37,302	110,802,134	78.18%
Forbearance	1,438	5,589	22,193,748	15.66%
Deferment	988	2,969	8,366,591	5.90%
Claims Processing	11	44	155,596	0.11%
Special Allowance Index				
30 Day LIBOR	13,685	45,599	139,185,416	98.21%
T-Bill	159	396	2,541,062	1.79%
Interest Rate				
Consolidation - Fixed Rate	174	292	5,029,407	3.55%
Consolidation - Variable Rate	6	11	175,098	0.12%
Stafford & PLUS - Fixed Rate	10,711	25,579	92,179,586	65.04%
Stafford & PLUS - Variable Rate	7,651	20,113	44,342,387	31.29%

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