



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 142,826,752	Average Borrower Indebtedness	\$ 10,219	
Number of Borrowers	13,977	Wtd Avg Remaining Term (months)	138.42	
Number of Loans	46,576	Wtd Avg Statutory Interest Rate	5.42%	
Consolidation Rebate Fees	\$ 4,322	Wtd Avg Borrower Interest Rate	4.64%	
Claims Paid	\$ 74,416			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,294	4,223	\$ 17,736,052	12.42%
Qualified	4,633	15,637	41,695,757	29.19%
Disqualified/Not Eligible	9,232	26,716	83,394,943	58.39%
Automatic Payment Benefit				
Participating	4,397	14,398	36,251,978	25.38%
Nonparticipating	9,586	32,178	106,574,774	74.62%
School Type				
2 Year Schools	2,349	7,494	19,631,826	13.75%
4 Year Schools	9,288	30,241	85,645,137	59.96%
Proprietary Schools	1,429	4,643	14,107,411	9.88%
Graduate Schools	1,157	4,173	23,141,404	16.20%
Other	9	25	300,974	0.21%
Loan Type				
Stafford - Subsidized	12,579	29,514	74,335,399	52.05%
Stafford - Unsubsidized	8,185	16,509	61,175,370	42.83%
PLUS	166	247	2,095,108	1.47%
Consolidation - Subsidized	156	156	2,531,457	1.77%
Consolidation - Unsubsidized	150	150	2,689,418	1.88%
Status				
In-School	15	77	168,282	0.12%
Grace	8	17	49,355	0.04%
Repayment	11,675	38,429	114,179,903	79.94%
Forbearance	1,305	5,102	20,038,216	14.03%
Deferment	962	2,892	8,186,017	5.73%
Claims Processing	16	59	204,979	0.14%
Special Allowance Index				
30 Day LIBOR	13,864	46,168	140,286,168	98.22%
T-Bill	161	408	2,540,584	1.78%
Interest Rate				
Consolidation - Fixed Rate	176	295	5,045,679	3.53%
Consolidation - Variable Rate	6	11	175,195	0.12%
Stafford & PLUS - Fixed Rate	10,857	25,933	92,911,578	65.05%
Stafford & PLUS - Variable Rate	7,741	20,337	44,694,300	31.30%

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