



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 135,392,476	<b>Average Borrower Indebtedness</b>	\$ 10,644	
<b>Number of Borrowers</b>	12,720	<b>Wtd Avg Remaining Term (months)</b>	139.28	
<b>Number of Loans</b>	42,921	<b>Wtd Avg Statutory Interest Rate</b>	5.40%	
<b>Consolidation Rebate Fees</b>	\$ 4,278	<b>Wtd Avg Borrower Interest Rate</b>	4.63%	
<b>Claims Paid</b>	\$ 29,434			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,353	4,715	\$ 20,830,590	15.38%
Qualified	4,329	14,819	40,898,140	30.21%
Disqualified/Not Eligible	8,198	23,387	73,663,746	54.41%
<b>Automatic Payment Benefit</b>				
Participating	4,082	13,555	34,005,518	25.12%
Nonparticipating	8,644	29,366	101,386,958	74.88%
<b>School Type</b>				
2 Year Schools	2,126	6,892	18,949,326	14.00%
4 Year Schools	8,434	27,784	81,009,924	59.83%
Proprietary Schools	1,319	4,344	13,642,680	10.08%
Graduate Schools	1,066	3,874	21,461,688	15.85%
Other	10	27	328,858	0.24%
<b>Loan Type</b>				
Stafford - Subsidized	11,464	27,030	69,739,711	51.51%
Stafford - Unsubsidized	7,553	15,382	58,480,118	43.19%
PLUS	138	209	1,979,651	1.46%
Consolidation - Subsidized	152	152	2,508,789	1.86%
Consolidation - Unsubsidized	148	148	2,684,207	1.98%
<b>Status</b>				
In-School	9	46	98,601	0.07%
Grace	8	32	81,106	0.06%
Repayment	9,325	30,987	88,983,546	65.72%
Forbearance	2,495	9,146	38,365,879	28.34%
Deferment	884	2,689	7,781,912	5.75%
Claims Processing	3	21	81,432	0.06%
<b>Special Allowance Index</b>				
30 Day LIBOR	12,619	42,561	132,854,928	98.13%
T-Bill	144	360	2,537,548	1.87%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	171	289	5,018,156	3.71%
Consolidation - Variable Rate	6	11	174,840	0.13%
Stafford & PLUS - Fixed Rate	9,848	23,730	88,224,673	65.16%
Stafford & PLUS - Variable Rate	7,116	18,891	41,974,807	31.00%

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