



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2021

| 2012 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 136,529,928 | Average Borrower Indebtedness | \$ 10,615 | |
| Number of Borrowers | 12,862 | Wtd Avg Remaining Term (months) | 139.05 | |
| Number of Loans | 43,319 | Wtd Avg Statutory Interest Rate | 5.43% | |
| Consolidation Rebate Fees | \$ 4,277 | Wtd Avg Borrower Interest Rate | 4.66% | |
| Claims Paid | \$ 28,640 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 1,448 | 5,050 | \$ 22,455,636 | 16.45% |
| Qualified | 4,366 | 14,918 | \$ 41,163,742 | 30.15% |
| Disqualified/Not Eligible | 8,239 | 23,351 | \$ 72,910,550 | 53.40% |
| Automatic Payment Benefit | | | | |
| Participating | 4,141 | 13,716 | 34,623,174 | 25.36% |
| Nonparticipating | 8,726 | 29,603 | 101,906,754 | 74.64% |
| School Type | | | | |
| 2 Year Schools | 2,156 | 6,959 | 19,062,152 | 13.96% |
| 4 Year Schools | 8,525 | 28,025 | 81,598,090 | 59.77% |
| Proprietary Schools | 1,329 | 4,393 | 13,747,448 | 10.07% |
| Graduate Schools | 1,080 | 3,915 | 21,793,132 | 15.96% |
| Other | 10 | 27 | 329,106 | 0.24% |
| Loan Type | | | | |
| Stafford - Subsidized | 11,588 | 27,311 | 70,446,527 | 51.60% |
| Stafford - Unsubsidized | 7,616 | 15,494 | 58,910,471 | 43.15% |
| PLUS | 142 | 213 | 2,002,691 | 1.47% |
| Consolidation - Subsidized | 153 | 153 | 2,514,331 | 1.84% |
| Consolidation - Unsubsidized | 148 | 148 | 2,655,908 | 1.94% |
| Status | | | | |
| In-School | 11 | 55 | 116,983 | 0.08% |
| Grace | 9 | 36 | 91,353 | 0.07% |
| Repayment | 9,379 | 31,190 | 89,995,925 | 65.92% |
| Forbearance | 2,564 | 9,307 | 38,457,481 | 28.17% |
| Deferment | 901 | 2,716 | 7,806,435 | 5.72% |
| Claims Processing | 3 | 15 | 61,751 | 0.04% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 12,759 | 42,953 | 134,022,259 | 98.16% |
| T-Bill | 146 | 366 | 2,507,669 | 1.84% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 172 | 290 | 4,994,914 | 3.66% |
| Consolidation - Variable Rate | 6 | 11 | 175,326 | 0.13% |
| Stafford & PLUS - Fixed Rate | 9,971 | 23,979 | 88,960,511 | 65.16% |
| Stafford & PLUS - Variable Rate | 7,181 | 19,039 | 42,399,177 | 31.05% |

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