



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 139,704,803	Average Borrower Indebtedness	\$ 10,383	
Number of Borrowers	13,455	Wtd Avg Remaining Term (months)	138.54	
Number of Loans	45,040	Wtd Avg Statutory Interest Rate	5.42%	
Consolidation Rebate Fees	\$ 4,280	Wtd Avg Borrower Interest Rate	4.63%	
Claims Paid	\$ 63,637			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,346	4,548	\$ 19,603,213	14.03%
Qualified	4,563	15,519	42,105,029	30.14%
Disqualified/Not Eligible	8,732	24,973	77,996,561	55.83%
Automatic Payment Benefit				
Participating	4,257	14,025	35,572,335	25.46%
Nonparticipating	9,207	31,015	104,132,468	74.54%
School Type				
2 Year Schools	2,255	7,228	19,324,583	13.83%
4 Year Schools	8,925	29,200	83,779,210	59.97%
Proprietary Schools	1,386	4,531	13,964,574	10.00%
Graduate Schools	1,121	4,056	22,335,435	15.99%
Other	9	25	301,001	0.21%
Loan Type				
Stafford - Subsidized	12,118	28,470	72,483,241	51.89%
Stafford - Unsubsidized	7,908	16,040	60,033,564	42.97%
PLUS	154	230	2,001,055	1.43%
Consolidation - Subsidized	153	153	2,530,079	1.81%
Consolidation - Unsubsidized	147	147	2,656,864	1.90%
Status				
In-School	18	82	190,700	0.14%
Grace	3	11	22,207	0.01%
Repayment	10,846	35,790	106,222,076	76.03%
Forbearance	1,588	6,098	24,611,274	17.62%
Deferment	990	3,009	8,431,447	6.04%
Claims Processing	13	50	227,099	0.16%
Special Allowance Index				
30 Day LIBOR	13,344	44,651	137,167,892	98.18%
T-Bill	155	389	2,536,911	1.82%
Interest Rate				
Consolidation - Fixed Rate	172	289	5,010,754	3.59%
Consolidation - Variable Rate	6	11	176,189	0.13%
Stafford & PLUS - Fixed Rate	10,443	25,034	90,824,600	65.01%
Stafford & PLUS - Variable Rate	7,480	19,706	43,693,260	31.27%

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