



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 137,690,006	<b>Average Borrower Indebtedness</b>	\$ 10,571	
<b>Number of Borrowers</b>	13,025	<b>Wtd Avg Remaining Term (months)</b>	139.02	
<b>Number of Loans</b>	43,778	<b>Wtd Avg Statutory Interest Rate</b>	5.43%	
<b>Consolidation Rebate Fees</b>	\$ 4,279	<b>Wtd Avg Borrower Interest Rate</b>	4.65%	
<b>Claims Paid</b>	\$ 52,619			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,527	5,287	\$ 23,403,728	17.00%
Qualified	4,397	15,055	41,408,983	30.07%
Disqualified/Not Eligible	8,307	23,436	72,877,295	52.93%
<b>Automatic Payment Benefit</b>				
Participating	4,179	13,841	35,376,178	25.69%
Nonparticipating	8,850	29,937	102,313,828	74.31%
<b>School Type</b>				
2 Year Schools	2,186	7,044	19,180,506	13.93%
4 Year Schools	8,632	28,329	82,395,471	59.84%
Proprietary Schools	1,344	4,414	13,807,387	10.03%
Graduate Schools	1,092	3,964	21,977,169	15.96%
Other	10	27	329,473	0.24%
<b>Loan Type</b>				
Stafford - Subsidized	11,730	27,615	71,193,397	51.70%
Stafford - Unsubsidized	7,696	15,643	59,334,934	43.09%
PLUS	146	219	1,994,141	1.45%
Consolidation - Subsidized	153	153	2,514,116	1.83%
Consolidation - Unsubsidized	148	148	2,653,418	1.93%
<b>Status</b>				
In-School	11	53	113,966	0.08%
Grace	10	39	96,819	0.07%
Repayment	9,493	31,409	89,759,909	65.19%
Forbearance	2,629	9,674	40,412,158	29.35%
Deferment	881	2,595	7,285,480	5.29%
Claims Processing	5	8	21,674	0.02%
<b>Special Allowance Index</b>				
30 Day LIBOR	12,919	43,404	135,185,358	98.18%
T-Bill	149	374	2,504,648	1.82%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	172	290	4,991,926	3.62%
Consolidation - Variable Rate	6	11	175,609	0.13%
Stafford & PLUS - Fixed Rate	10,106	24,277	89,716,007	65.16%
Stafford & PLUS - Variable Rate	7,253	19,200	42,806,464	31.09%

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