



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

2012 Trust Estate				
Portfolio Principal Balance	\$ 132,147,078	Average Borrower Indebtedness	\$ 10,980	
Number of Borrowers	12,035	Wtd Avg Remaining Term (months)	140.31	
Number of Loans	40,937	Wtd Avg Statutory Interest Rate	5.41%	
Consolidation Rebate Fees	\$ 4,058	Wtd Avg Borrower Interest Rate	4.63%	
Claims Paid	\$ 52,114			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,054	3,680	\$ 16,590,221	12.55%
Qualified	4,087	14,131	\$ 39,838,786	30.15%
Disqualified/Not Eligible	7,935	23,126	\$ 75,718,071	57.30%
Automatic Payment Benefit				
Participating	3,860	12,886	32,582,880	24.66%
Nonparticipating	8,178	28,051	99,564,198	75.34%
School Type				
2 Year Schools	2,019	6,622	18,701,740	14.15%
4 Year Schools	7,956	26,418	78,979,964	59.77%
Proprietary Schools	1,272	4,203	13,556,537	10.26%
Graduate Schools	1,000	3,665	20,558,688	15.56%
Other	11	29	350,149	0.26%
Loan Type				
Stafford - Subsidized	10,862	25,709	67,913,302	51.39%
Stafford - Unsubsidized	7,196	14,738	57,363,873	43.41%
PLUS	128	199	1,904,207	1.44%
Consolidation - Subsidized	147	147	2,416,857	1.83%
Consolidation - Unsubsidized	144	144	2,548,839	1.93%
Status				
In-School	10	54	117,661	0.09%
Grace	2	8	25,450	0.02%
Repayment	10,004	33,676	104,219,834	78.87%
Forbearance	1,240	4,877	20,893,158	15.81%
Deferment	780	2,319	6,885,245	5.21%
Claims Processing	2	3	5,730	0.00%
Special Allowance Index				
30 Day LIBOR	11,942	40,610	129,620,870	98.09%
T-Bill	133	327	2,526,208	1.91%
Interest Rate				
Consolidation - Fixed Rate	166	280	4,785,285	3.62%
Consolidation - Variable Rate	6	11	180,410	0.14%
Stafford & PLUS - Fixed Rate	9,319	22,611	86,472,217	65.44%
Stafford & PLUS - Variable Rate	6,748	18,035	40,709,166	30.80%

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