



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

2012 Trust Estate					
Portfolio Principal Balance	\$	133,222,518	Average Borrower Indebtedness	\$ 10,923	
Number of Borrowers		12,197	Wtd Avg Remaining Term (months)	139.78	
Number of Loans		41,401	Wtd Avg Statutory Interest Rate	5.41%	
Consolidation Rebate Fees	\$	4,062	Wtd Avg Borrower Interest Rate	4.62%	
Claims Paid	\$	16,394			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,211	4,279	\$ 19,266,195	14.46%
Qualified		4,137	14,271	\$ 40,280,401	30.24%
Disqualified/Not Eligible		7,939	22,851	\$ 73,675,922	55.30%
Automatic Payment Benefit					
Participating		3,910	13,054	32,959,677	24.74%
Nonparticipating		8,290	28,347	100,262,841	75.26%
School Type					
2 Year Schools		2,041	6,679	18,769,481	14.09%
4 Year Schools		8,062	26,699	79,563,032	59.72%
Proprietary Schools		1,290	4,261	13,610,184	10.22%
Graduate Schools		1,017	3,733	20,929,520	15.71%
Other		11	29	350,301	0.26%
Loan Type					
Stafford - Subsidized		11,001	26,010	68,502,699	51.42%
Stafford - Unsubsidized		7,277	14,893	57,826,777	43.41%
PLUS		130	201	1,927,542	1.45%
Consolidation - Subsidized		150	150	2,414,691	1.81%
Consolidation - Unsubsidized		147	147	2,550,809	1.91%
Status					
In-School		11	55	118,890	0.09%
Grace		3	12	36,891	0.03%
Repayment		10,331	34,822	108,216,766	81.23%
Forbearance		1,036	4,106	17,746,187	13.32%
Deferment		813	2,396	7,051,977	5.29%
Claims Processing		4	10	51,807	0.04%
Special Allowance Index					
30 Day LIBOR		12,103	41,068	130,690,721	98.10%
T-Bill		134	333	2,531,797	1.90%
Interest Rate					
Consolidation - Fixed Rate		169	286	4,791,417	3.60%
Consolidation - Variable Rate		6	11	174,083	0.13%
Stafford & PLUS - Fixed Rate		9,444	22,880	87,135,897	65.41%
Stafford & PLUS - Variable Rate		6,831	18,224	41,121,121	30.86%

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