



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

2012 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 133,977,670	<b>Average Borrower Indebtedness</b>	\$ 10,821	
<b>Number of Borrowers</b>	12,381	<b>Wtd Avg Remaining Term (months)</b>	139.51	
<b>Number of Loans</b>	41,944	<b>Wtd Avg Statutory Interest Rate</b>	5.40%	
<b>Consolidation Rebate Fees</b>	\$ 4,242	<b>Wtd Avg Borrower Interest Rate</b>	4.61%	
<b>Claims Paid</b>	\$ 28,250			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,250	4,409	\$ 19,622,257	14.65%
Qualified	4,208	14,484	40,477,926	30.21%
Disqualified/Not Eligible	8,030	23,051	73,877,487	55.14%
<b>Automatic Payment Benefit</b>				
Participating	3,967	13,214	33,218,570	24.79%
Nonparticipating	8,419	28,730	100,759,100	75.21%
<b>School Type</b>				
2 Year Schools	2,073	6,756	18,811,757	14.04%
4 Year Schools	8,185	27,086	80,073,668	59.77%
Proprietary Schools	1,305	4,283	13,649,128	10.19%
Graduate Schools	1,036	3,790	21,092,785	15.74%
Other	11	29	350,332	0.26%
<b>Loan Type</b>				
Stafford - Subsidized	11,160	26,390	68,921,570	51.44%
Stafford - Unsubsidized	7,376	15,053	57,992,958	43.29%
PLUS	132	203	1,922,280	1.43%
Consolidation - Subsidized	151	151	2,476,698	1.85%
Consolidation - Unsubsidized	147	147	2,664,164	1.99%
<b>Status</b>				
In-School	11	55	118,890	0.09%
Grace	4	15	42,361	0.03%
Repayment	8,794	29,231	84,665,972	63.19%
Forbearance	2,743	10,105	41,682,497	31.11%
Deferment	830	2,524	7,418,525	5.54%
Claims Processing	4	14	49,425	0.04%
<b>Special Allowance Index</b>				
30 Day LIBOR	12,284	41,599	131,449,965	98.11%
T-Bill	138	345	2,527,705	1.89%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	170	287	4,966,434	3.71%
Consolidation - Variable Rate	6	11	174,428	0.13%
Stafford & PLUS - Fixed Rate	9,581	23,153	87,478,489	65.29%
Stafford & PLUS - Variable Rate	6,940	18,493	41,358,319	30.87%

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