



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2022

2012 Trust Estate				
Portfolio Principal Balance	\$ 128,331,071	Average Borrower Indebtedness	\$ 11,119	
Number of Borrowers	11,542	Wtd Avg Remaining Term (months)	142.84	
Number of Loans	39,545	Wtd Avg Statutory Interest Rate	5.42%	
Consolidation Rebate Fees	\$ 4,027	Wtd Avg Borrower Interest Rate	4.63%	
Claims Paid	\$ 49,381			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	919	3,178	\$ 14,540,741	11.33%
Qualified	3,894	13,587	38,613,447	30.09%
Disqualified/Not Eligible	7,696	22,780	75,176,883	58.58%
Automatic Payment Benefit				
Participating	3,759	12,584	31,805,246	24.78%
Nonparticipating	7,784	26,961	96,525,825	75.22%
School Type				
2 Year Schools	1,937	6,403	18,306,728	14.27%
4 Year Schools	7,629	25,544	76,777,782	59.83%
Proprietary Schools	1,227	4,086	13,262,012	10.33%
Graduate Schools	951	3,484	19,705,474	15.35%
Other	10	28	279,075	0.22%
Loan Type				
Stafford - Subsidized	10,449	24,811	65,814,997	51.28%
Stafford - Unsubsidized	6,929	14,260	55,794,197	43.48%
PLUS	118	186	1,877,911	1.46%
Consolidation - Subsidized	145	145	2,306,899	1.80%
Consolidation - Unsubsidized	143	143	2,537,067	1.98%
Status				
In-School	9	36	90,815	0.07%
Grace	2	23	38,950	0.03%
Repayment	9,620	32,979	103,240,764	80.45%
Forbearance	1,152	4,210	18,113,949	14.12%
Deferment	744	2,227	6,522,754	5.08%
Claims Processing	18	70	323,839	0.25%
Special Allowance Index				
30 Day LIBOR	11,455	39,238	125,845,994	98.06%
T-Bill	126	307	2,485,077	1.94%
Interest Rate				
Consolidation - Fixed Rate	164	277	4,664,234	3.63%
Consolidation - Variable Rate	6	11	179,732	0.14%
Stafford & PLUS - Fixed Rate	8,945	21,865	84,141,151	65.57%
Stafford & PLUS - Variable Rate	6,467	17,392	39,345,954	30.66%

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