



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2022

2012 Trust Estate				
Portfolio Principal Balance	\$ 129,704,680	Average Borrower Indebtedness	\$ 11,126	
Number of Borrowers	11,658	Wtd Avg Remaining Term (months)	142.27	
Number of Loans	39,947	Wtd Avg Statutory Interest Rate	5.41%	
Consolidation Rebate Fees	\$ 4,052	Wtd Avg Borrower Interest Rate	4.63%	
Claims Paid	\$ 1,917			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	908	3,125	\$ 14,374,424	11.08%
Qualified	3,945	13,760	39,065,903	30.12%
Disqualified/Not Eligible	7,782	23,062	76,264,353	58.80%
Automatic Payment Benefit				
Participating	3,757	12,627	32,026,564	24.69%
Nonparticipating	7,902	27,320	97,678,116	75.31%
School Type				
2 Year Schools	1,956	6,460	18,427,639	14.21%
4 Year Schools	7,703	25,782	77,658,094	59.87%
Proprietary Schools	1,241	4,127	13,366,738	10.31%
Graduate Schools	967	3,550	19,965,495	15.39%
Other	10	28	286,714	0.22%
Loan Type				
Stafford - Subsidized	10,552	25,086	66,617,614	51.36%
Stafford - Unsubsidized	6,990	14,384	56,313,662	43.42%
PLUS	121	189	1,898,022	1.46%
Consolidation - Subsidized	145	145	2,334,533	1.80%
Consolidation - Unsubsidized	143	143	2,540,849	1.96%
Status				
In-School	8	29	72,697	0.06%
Grace	4	33	70,414	0.05%
Repayment	9,585	32,626	100,818,910	77.73%
Forbearance	1,327	5,041	21,969,933	16.94%
Deferment	717	2,152	6,464,451	4.98%
Claims Processing	18	66	308,275	0.24%
Special Allowance Index				
30 Day LIBOR	11,570	39,636	127,214,284	98.08%
T-Bill	127	311	2,490,396	1.92%
Interest Rate				
Consolidation - Fixed Rate	164	277	4,695,551	3.62%
Consolidation - Variable Rate	6	11	179,831	0.14%
Stafford & PLUS - Fixed Rate	9,035	22,069	85,011,017	65.54%
Stafford & PLUS - Variable Rate	6,548	17,590	39,818,281	30.70%

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