



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2019

2016 Trust Estate				
Portfolio Principal Balance	\$ 255,250,214	Average Borrower Indebtedness	\$ 11,030	
Number of Borrowers	23,142	Wtd Avg Remaining Term (months)	137.41	
Number of Loans	60,222	Wtd Avg Statutory Interest Rate	6.23%	
Consolidation Rebate Fees	\$ 45,798	Wtd Avg Borrower Interest Rate	6.00%	
Claims Paid	\$ 884,202			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	222	794	\$ 4,758,760	1.87%
Qualified	4,273	8,697	41,053,449	16.08%
Disqualified/Not Eligible	19,850	50,731	209,438,005	82.05%
Automatic Payment Benefit				
Participating	4,112	9,925	44,203,260	17.32%
Nonparticipating	19,973	50,297	211,046,954	82.68%
School Type				
2 Year Schools	3,358	8,285	26,424,923	10.35%
4 Year Schools	13,593	35,183	122,052,227	47.82%
Proprietary Schools	2,761	6,446	23,408,889	9.17%
Graduate Schools	2,866	8,630	57,924,683	22.69%
Other	916	1,678	25,439,492	9.97%
Loan Type				
Stafford - Subsidized	17,924	31,034	83,440,614	32.69%
Stafford - Unsubsidized	15,453	25,099	111,362,954	43.63%
PLUS	577	678	8,531,139	3.34%
Consolidation - Subsidized	1,713	1,733	21,096,502	8.27%
Consolidation - Unsubsidized	1,659	1,678	30,819,005	12.07%
Status				
In-School	69	173	796,976	0.31%
Grace	27	76	341,442	0.14%
Repayment	19,200	49,382	198,259,418	77.67%
Forbearance	1,822	5,479	32,702,045	12.81%
Deferment	1,925	4,805	21,598,084	8.46%
Claims Processing	115	307	1,552,249	0.61%
Special Allowance Index				
30 Day LIBOR	22,966	59,491	251,704,120	98.61%
T-Bill	269	731	3,546,094	1.39%
Interest Rate				
Consolidation - Fixed Rate	1,938	3,398	51,778,393	20.29%
Consolidation - Variable Rate	7	13	137,114	0.05%
Stafford & PLUS - Fixed Rate	20,056	46,387	175,411,130	68.72%
Stafford & PLUS - Variable Rate	3,865	10,424	27,923,577	10.94%

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