



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

2016 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	259,453,826	<b>Average Borrower Indebtedness</b>	\$ 11,008	
<b>Number of Borrowers</b>		23,570	<b>Wtd Avg Remaining Term (months)</b>	136.12	
<b>Number of Loans</b>		61,335	<b>Wtd Avg Statutory Interest Rate</b>	6.23%	
<b>Consolidation Rebate Fees</b>	\$	46,248	<b>Wtd Avg Borrower Interest Rate</b>	6.01%	
<b>Claims Paid</b>	\$	586,694			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>					
Eligible		230	819	\$ 4,890,950	1.89%
Qualified		4,355	8,844	41,597,436	16.03%
Disqualified/Not Eligible		20,225	51,672	212,965,440	82.08%
<b>Automatic Payment Benefit</b>					
Participating		4,144	10,009	44,297,167	17.07%
Nonparticipating		20,376	51,326	215,156,659	82.93%
<b>School Type</b>					
2 Year Schools		3,407	8,427	26,948,458	10.39%
4 Year Schools		13,861	35,894	124,286,684	47.90%
Proprietary Schools		2,801	6,531	23,693,550	9.13%
Graduate Schools		2,933	8,789	58,833,908	22.68%
Other		928	1,694	25,691,226	9.90%
<b>Loan Type</b>					
Stafford - Subsidized		18,262	31,642	85,071,073	32.79%
Stafford - Unsubsidized		15,725	25,547	113,212,516	43.63%
PLUS		590	697	8,665,801	3.34%
Consolidation - Subsidized		1,733	1,755	21,298,866	8.21%
Consolidation - Unsubsidized		1,673	1,694	31,205,570	12.03%
<b>Status</b>					
In-School		74	189	871,250	0.34%
Grace		21	59	264,329	0.10%
Repayment		19,735	50,972	206,113,768	79.44%
Forbearance		1,550	4,576	26,820,869	10.34%
Deferment		2,065	5,186	23,645,279	9.11%
Claims Processing		135	353	1,738,331	0.67%
<b>Special Allowance Index</b>					
30 Day LIBOR		23,393	60,602	255,857,915	98.61%
T-Bill		270	733	3,595,911	1.39%
<b>Interest Rate</b>					
Consolidation - Fixed Rate		1,964	3,436	52,366,129	20.18%
Consolidation - Variable Rate		7	13	138,307	0.05%
Stafford & PLUS - Fixed Rate		20,433	47,238	178,464,557	68.79%
Stafford & PLUS - Variable Rate		3,954	10,648	28,484,833	10.98%

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