



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**November 30, 2019**

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 245,240,587	<b>Average Borrower Indebtedness</b>	\$ 11,300	
<b>Number of Borrowers</b>	21,703	<b>Wtd Avg Remaining Term (months)</b>	139.21	
<b>Number of Loans</b>	56,505	<b>Wtd Avg Statutory Interest Rate</b>	6.23%	
<b>Consolidation Rebate Fees</b>	\$ 44,663	<b>Wtd Avg Borrower Interest Rate</b>	6.00%	
<b>Claims Paid</b>	\$ 481,445			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	195	677	\$ 4,382,633	1.79%
Qualified	4,000	8,161	39,532,140	16.12%
Disqualified/Not Eligible	18,613	47,667	201,325,814	82.09%
<b>Automatic Payment Benefit</b>				
Participating	3,925	9,481	43,241,023	17.63%
Nonparticipating	18,681	47,024	201,999,564	82.37%
<b>School Type</b>				
2 Year Schools	3,179	7,909	25,780,033	10.51%
4 Year Schools	12,738	32,950	117,196,339	47.79%
Proprietary Schools	2,584	6,049	22,349,476	9.11%
Graduate Schools	2,652	8,008	55,226,497	22.52%
Other	874	1,589	24,688,242	10.07%
<b>Loan Type</b>				
Stafford - Subsidized	16,802	29,055	79,573,771	32.45%
Stafford - Unsubsidized	14,469	23,510	106,848,522	43.57%
PLUS	533	633	8,201,126	3.34%
Consolidation - Subsidized	1,663	1,683	20,576,549	8.39%
Consolidation - Unsubsidized	1,605	1,624	30,040,619	12.25%
<b>Status</b>				
In-School	64	171	853,664	0.35%
Grace	17	45	165,429	0.07%
Repayment	17,903	46,177	191,810,033	78.21%
Forbearance	1,726	5,199	30,073,401	12.26%
Deferment	1,896	4,640	21,169,307	8.63%
Claims Processing	109	273	1,168,753	0.48%
<b>Special Allowance Index</b>				
30 Day LIBOR	21,533	55,791	241,722,782	98.57%
T-Bill	260	714	3,517,805	1.43%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,872	3,294	50,483,444	20.59%
Consolidation - Variable Rate	7	13	133,724	0.05%
Stafford & PLUS - Fixed Rate	18,765	43,434	167,760,566	68.41%
Stafford & PLUS - Variable Rate	3,584	9,764	26,862,853	10.95%

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