



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 252,054,732	Average Borrower Indebtedness	\$ 11,155
Number of Borrowers	22,595	Wtd Avg Remaining Term (months)	138.09
Number of Loans	58,793	Wtd Avg Statutory Interest Rate	6.23%
Consolidation Rebate Fees	\$ 45,285	Wtd Avg Borrower Interest Rate	6.00%
Claims Paid	\$ 811,286		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	209	751	\$ 4,692,118	1.86%
Qualified	4,178	8,504	\$ 40,588,412	16.10%
Disqualified/Not Eligible	19,368	49,538	\$ 206,774,202	82.04%

Automatic Payment Benefit				
Participating	4,063	9,791	43,895,916	17.42%
Nonparticipating	19,471	49,002	208,158,816	82.58%

School Type				
2 Year Schools	3,301	8,181	26,412,120	10.48%
4 Year Schools	13,266	34,287	120,389,196	47.76%
Proprietary Schools	2,679	6,277	22,957,115	9.11%
Graduate Schools	2,794	8,413	57,138,053	22.67%
Other	899	1,635	25,158,248	9.98%

Loan Type				
Stafford - Subsidized	17,507	30,287	82,157,001	32.59%
Stafford - Unsubsidized	15,068	24,480	110,146,664	43.70%
PLUS	558	658	8,399,197	3.33%
Consolidation - Subsidized	1,693	1,713	20,831,682	8.27%
Consolidation - Unsubsidized	1,636	1,655	30,520,188	12.11%

Status				
In-School	65	176	837,298	0.33%
Grace	30	71	288,542	0.11%
Repayment	18,926	48,887	201,087,761	79.78%
Forbearance	1,615	4,760	27,519,110	10.92%
Deferment	1,865	4,606	20,983,898	8.33%
Claims Processing	114	293	1,338,123	0.53%

Special Allowance Index				
30 Day LIBOR	22,424	58,072	248,525,533	98.60%
T-Bill	263	721	3,529,199	1.40%

Interest Rate				
Consolidation - Fixed Rate	1,911	3,355	51,215,886	20.32%
Consolidation - Variable Rate	7	13	135,984	0.06%
Stafford & PLUS - Fixed Rate	19,565	45,283	173,191,268	68.71%
Stafford & PLUS - Variable Rate	3,752	10,142	27,511,594	10.91%

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