



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2020

2016 Trust Estate					
Portfolio Principal Balance	\$	221,271,426	Average Borrower Indebtedness	\$	12,276
Number of Borrowers		18,025	Wtd Avg Remaining Term (months)		145.59
Number of Loans		47,705	Wtd Avg Statutory Interest Rate		5.98%
Consolidation Rebate Fees	\$	41,527	Wtd Avg Borrower Interest Rate		5.74%
Claims Paid	\$	231,554			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
--	--------------------------	--------------------	-------------------	-------------------------

Timely Payment Benefit

Eligible	175	622	\$ 3,748,626	1.69%
Qualified	3,315	6,887	35,379,929	15.99%
Disqualified/Not Eligible	15,437	40,196	182,142,871	82.32%

Automatic Payment Benefit

Participating	3,351	8,262	39,318,805	17.77%
Nonparticipating	15,430	39,443	181,952,621	82.23%

School Type

2 Year Schools	2,656	6,692	23,046,537	10.41%
4 Year Schools	10,717	28,116	105,742,725	47.79%
Proprietary Schools	1,965	4,680	19,560,281	8.84%
Graduate Schools	2,188	6,808	50,273,012	22.72%
Other	771	1,409	22,648,871	10.24%

Loan Type

Stafford - Subsidized	13,950	24,336	70,479,224	31.85%
Stafford - Unsubsidized	12,117	19,870	96,492,589	43.61%
PLUS	413	496	7,467,395	3.37%
Consolidation - Subsidized	1,503	1,522	18,844,409	8.52%
Consolidation - Unsubsidized	1,464	1,481	27,987,809	12.65%

Status

In-School	46	119	545,552	0.25%
Grace	21	55	273,424	0.12%
Repayment	15,055	39,371	176,393,788	79.72%
Forbearance	1,579	4,920	29,259,138	13.22%
Deferment	1,288	3,149	14,339,696	6.48%
Claims Processing	40	91	459,828	0.21%

Special Allowance Index

30 Day LIBOR	17,867	47,074	218,106,519	98.57%
T-Bill	238	631	3,164,907	1.43%

Interest Rate

Consolidation - Fixed Rate	1,681	2,990	46,707,768	21.11%
Consolidation - Variable Rate	7	13	124,450	0.06%
Stafford & PLUS - Fixed Rate	15,461	36,390	150,450,086	67.99%
Stafford & PLUS - Variable Rate	2,999	8,312	23,989,122	10.84%

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