



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 212,681,032	Average Borrower Indebtedness	\$ 12,580	
Number of Borrowers	16,906	Wtd Avg Remaining Term (months)	146.78	
Number of Loans	44,887	Wtd Avg Statutory Interest Rate	5.98%	
Consolidation Rebate Fees	\$ 40,204	Wtd Avg Borrower Interest Rate	5.75%	
Claims Paid	\$ 108,496			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	132	458	\$ 2,937,005	1.38%
Qualified	3,087	6,450	33,676,015	15.83%
Disqualified/Not Eligible	14,507	37,979	176,068,012	82.79%
Automatic Payment Benefit				
Participating	3,125	7,754	37,312,557	17.54%
Nonparticipating	14,463	37,133	175,368,475	82.46%
School Type				
2 Year Schools	2,487	6,344	22,377,721	10.52%
4 Year Schools	10,071	26,490	101,724,998	47.83%
Proprietary Schools	1,827	4,394	18,916,183	8.89%
Graduate Schools	2,036	6,320	47,786,243	22.47%
Other	738	1,339	21,875,887	10.29%
Loan Type				
Stafford - Subsidized	13,064	22,832	67,427,162	31.70%
Stafford - Unsubsidized	11,397	18,713	93,020,595	43.74%
PLUS	365	437	6,958,778	3.27%
Consolidation - Subsidized	1,455	1,474	18,081,952	8.50%
Consolidation - Unsubsidized	1,414	1,431	27,192,545	12.79%
Status				
In-School	41	119	549,760	0.26%
Grace	8	16	75,799	0.04%
Repayment	13,822	36,332	165,921,698	78.01%
Forbearance	1,828	5,430	32,604,310	15.33%
Deferment	1,180	2,916	13,119,042	6.17%
Claims Processing	29	74	410,423	0.19%
Special Allowance Index				
30 Day LIBOR	16,751	44,270	209,536,989	98.52%
T-Bill	235	617	3,144,043	1.48%
Interest Rate				
Consolidation - Fixed Rate	1,624	2,892	45,154,641	21.23%
Consolidation - Variable Rate	7	13	119,857	0.06%
Stafford & PLUS - Fixed Rate	14,433	34,089	144,493,247	67.94%
Stafford & PLUS - Variable Rate	2,826	7,893	22,913,287	10.77%

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