



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

2020 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 231,186,952	<b>Average Borrower Indebtedness</b>	\$ 16,974	
<b>Number of Borrowers</b>	13,620	<b>Wtd Avg Remaining Term (months)</b>	158.70	
<b>Number of Loans</b>	29,911	<b>Wtd Avg Statutory Interest Rate</b>	4.64%	
<b>Consolidation Rebate Fees</b>	\$ 174,319	<b>Wtd Avg Borrower Interest Rate</b>	4.00%	
<b>Claims Paid</b>	\$ 114,306			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	501	1,398	\$ 9,462,323	4.09%
Qualified	4,615	9,321	\$ 68,639,605	29.69%
Disqualified/Not Eligible	8,691	19,192	\$ 153,085,024	66.22%
<b>Automatic Payment Benefit</b>				
Participating	5,144	10,599	77,747,391	33.63%
Nonparticipating	8,478	19,312	153,439,561	66.37%
<b>School Type</b>				
2 Year Schools	1,626	3,744	17,789,629	7.70%
4 Year Schools	10,641	22,689	191,657,779	82.90%
Proprietary Schools	1,053	2,557	11,528,672	4.99%
Graduate Schools	190	510	3,155,285	1.36%
Other	238	411	7,055,587	3.05%
<b>Loan Type</b>				
Stafford - Subsidized	4,269	9,327	21,051,714	9.11%
Stafford - Unsubsidized	2,378	4,195	13,516,132	5.85%
PLUS	56	73	442,554	0.19%
Consolidation - Subsidized	8,500	8,643	95,719,622	41.40%
Consolidation - Unsubsidized	7,540	7,673	100,456,930	43.45%
<b>Status</b>				
In-School	4	22	56,232	0.02%
Grace	3	7	17,505	0.01%
Repayment	11,774	25,527	193,477,538	83.69%
Forbearance	1,212	2,900	29,537,264	12.78%
Deferment	615	1,428	7,872,954	3.40%
Claims Processing	14	27	225,459	0.10%
<b>Special Allowance Index</b>				
30 Day LIBOR	12,644	26,958	206,745,015	89.43%
T-Bill	1,343	2,953	24,441,937	10.57%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	8,892	16,073	192,565,737	83.30%
Consolidation - Variable Rate	134	243	3,610,815	1.56%
Stafford & PLUS - Fixed Rate	1,105	2,440	8,490,066	3.67%
Stafford & PLUS - Variable Rate	3,924	11,155	26,520,334	11.47%