



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

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 223,554,931	<b>Average Borrower Indebtedness</b>	\$ 12,182	
<b>Number of Borrowers</b>	18,352	<b>Wtd Avg Remaining Term (months)</b>	145.53	
<b>Number of Loans</b>	48,547	<b>Wtd Avg Statutory Interest Rate</b>	5.97%	
<b>Consolidation Rebate Fees</b>	\$ 41,838	<b>Wtd Avg Borrower Interest Rate</b>	5.74%	
<b>Claims Paid</b>	\$ 129,399			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	191	693	\$ 4,456,527	1.99%
Qualified	3,375	7,009	35,884,837	16.05%
Disqualified/Not Eligible	15,713	40,845	183,213,567	81.96%
<b>Automatic Payment Benefit</b>				
Participating	3,412	8,389	39,768,078	17.79%
Nonparticipating	15,715	40,158	183,786,853	82.21%
<b>School Type</b>				
2 Year Schools	2,697	6,780	23,189,367	10.37%
4 Year Schools	10,927	28,661	106,956,397	47.84%
Proprietary Schools	1,992	4,752	19,708,472	8.82%
Graduate Schools	2,234	6,928	50,822,262	22.73%
Other	781	1,426	22,878,433	10.24%
<b>Loan Type</b>				
Stafford - Subsidized	14,212	24,805	71,344,856	31.91%
Stafford - Unsubsidized	12,326	20,212	97,499,479	43.61%
PLUS	420	505	7,517,910	3.36%
Consolidation - Subsidized	1,514	1,533	18,993,107	8.50%
Consolidation - Unsubsidized	1,475	1,492	28,199,579	12.62%
<b>Status</b>				
In-School	48	134	651,125	0.29%
Grace	18	38	145,584	0.07%
Repayment	15,373	40,326	180,188,913	80.60%
Forbearance	1,472	4,544	26,699,048	11.94%
Deferment	1,406	3,411	15,454,817	6.91%
Claims Processing	38	94	415,444	0.19%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,192	47,907	220,369,705	98.58%
T-Bill	241	640	3,185,226	1.42%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,696	3,012	47,066,996	21.05%
Consolidation - Variable Rate	7	13	125,690	0.06%
Stafford & PLUS - Fixed Rate	15,756	37,075	152,157,993	68.06%
Stafford & PLUS - Variable Rate	3,054	8,447	24,204,252	10.83%

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