



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2020

2016 Trust Estate					
Portfolio Principal Balance	\$	225,905,258	Average Borrower Indebtedness	\$	12,090
Number of Borrowers		18,686	Wtd Avg Remaining Term (months)		145.55
Number of Loans		49,379	Wtd Avg Statutory Interest Rate		6.00%
Consolidation Rebate Fees	\$	42,143	Wtd Avg Borrower Interest Rate		5.77%
Claims Paid	\$	293,451			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	193	700	\$ 4,474,298	1.98%
Qualified	3,443	7,122	36,342,856	16.09%
Disqualified/Not Eligible	15,998	41,557	185,088,104	81.93%

Automatic Payment Benefit

Participating	3,468	8,513	40,242,447	17.81%
Nonparticipating	16,006	40,866	185,662,811	82.19%

School Type

2 Year Schools	2,744	6,894	23,484,515	10.40%
4 Year Schools	11,133	29,203	108,241,575	47.91%
Proprietary Schools	2,031	4,832	19,796,695	8.76%
Graduate Schools	2,272	7,011	51,278,150	22.70%
Other	788	1,439	23,104,323	10.23%

Loan Type

Stafford - Subsidized	14,478	25,268	72,230,566	31.97%
Stafford - Unsubsidized	12,522	20,535	98,507,922	43.61%
PLUS	433	518	7,572,598	3.35%
Consolidation - Subsidized	1,532	1,551	19,224,958	8.51%
Consolidation - Unsubsidized	1,490	1,507	28,369,214	12.56%

Status

In-School	50	139	664,585	0.30%
Grace	16	39	181,517	0.08%
Repayment	14,552	37,897	165,304,595	73.17%
Forbearance	2,599	7,709	43,353,029	19.19%
Deferment	1,440	3,519	15,987,828	7.08%
Claims Processing	33	76	413,704	0.18%

Special Allowance Index

30 Day LIBOR	18,526	48,738	222,711,000	98.59%
T-Bill	242	641	3,194,258	1.41%

Interest Rate

Consolidation - Fixed Rate	1,716	3,045	47,467,621	21.01%
Consolidation - Variable Rate	7	13	126,551	0.06%
Stafford & PLUS - Fixed Rate	16,052	37,729	153,855,076	68.11%
Stafford & PLUS - Variable Rate	3,115	8,592	24,456,010	10.82%

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