



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

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 233,544,742	<b>Average Borrower Indebtedness</b>	\$ 11,839	
<b>Number of Borrowers</b>	19,726	<b>Wtd Avg Remaining Term (months)</b>	143.23	
<b>Number of Loans</b>	52,019	<b>Wtd Avg Statutory Interest Rate</b>	6.22%	
<b>Consolidation Rebate Fees</b>	\$ 43,339	<b>Wtd Avg Borrower Interest Rate</b>	5.99%	
<b>Claims Paid</b>	\$ 1,129,010			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	179	628	\$ 4,206,716	1.80%
Qualified	3,629	7,500	37,674,235	16.13%
Disqualified/Not Eligible	16,928	43,891	191,663,791	82.07%
<b>Automatic Payment Benefit</b>				
Participating	3,685	9,026	42,192,762	18.07%
Nonparticipating	16,896	42,993	191,351,980	81.93%
<b>School Type</b>				
2 Year Schools	2,911	7,307	24,715,510	10.58%
4 Year Schools	11,532	30,158	109,819,092	47.02%
Proprietary Schools	2,373	5,708	22,477,168	9.63%
Graduate Schools	2,395	7,369	52,827,611	22.62%
Other	813	1,477	23,705,361	10.15%
<b>Loan Type</b>				
Stafford - Subsidized	15,290	26,650	74,877,810	32.06%
Stafford - Unsubsidized	13,243	21,672	101,723,070	43.55%
PLUS	452	544	7,841,313	3.36%
Consolidation - Subsidized	1,577	1,597	19,795,710	8.48%
Consolidation - Unsubsidized	1,538	1,556	29,306,839	12.55%
<b>Status</b>				
In-School	63	171	821,294	0.35%
Grace	8	25	127,479	0.05%
Repayment	14,604	37,954	162,450,743	69.56%
Forbearance	3,254	9,430	50,403,264	21.58%
Deferment	1,701	4,203	18,696,935	8.01%
Claims Processing	101	236	1,045,027	0.45%
<b>Special Allowance Index</b>				
30 Day LIBOR	19,562	51,361	230,338,831	98.63%
T-Bill	247	658	3,205,911	1.37%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,774	3,140	48,973,408	20.97%
Consolidation - Variable Rate	7	13	129,142	0.05%
Stafford & PLUS - Fixed Rate	17,005	39,871	159,207,150	68.17%
Stafford & PLUS - Variable Rate	3,263	8,995	25,235,042	10.81%

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