



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

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 228,322,909	<b>Average Borrower Indebtedness</b>	\$ 12,011	
<b>Number of Borrowers</b>	19,009	<b>Wtd Avg Remaining Term (months)</b>	145.51	
<b>Number of Loans</b>	50,208	<b>Wtd Avg Statutory Interest Rate</b>	6.22%	
<b>Consolidation Rebate Fees</b>	\$ 42,484	<b>Wtd Avg Borrower Interest Rate</b>	6.00%	
<b>Claims Paid</b>	\$ 212,066			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	196	711	\$ 4,530,781	1.98%
Qualified	3,503	7,255	36,829,886	16.13%
Disqualified/Not Eligible	16,285	42,242	186,962,242	81.89%
<b>Automatic Payment Benefit</b>				
Participating	3,519	8,602	40,647,738	17.80%
Nonparticipating	16,298	41,606	187,675,171	82.20%
<b>School Type</b>				
2 Year Schools	2,783	6,974	23,674,178	10.37%
4 Year Schools	11,347	29,748	109,552,041	47.98%
Proprietary Schools	2,065	4,910	19,986,618	8.75%
Graduate Schools	2,309	7,129	51,741,111	22.66%
Other	792	1,447	23,368,961	10.24%
<b>Loan Type</b>				
Stafford - Subsidized	14,727	25,708	73,050,389	31.99%
Stafford - Unsubsidized	12,738	20,879	99,503,260	43.58%
PLUS	439	525	7,715,261	3.38%
Consolidation - Subsidized	1,551	1,571	19,398,201	8.50%
Consolidation - Unsubsidized	1,507	1,525	28,655,798	12.55%
<b>Status</b>				
In-School	51	131	592,622	0.26%
Grace	17	50	257,950	0.11%
Repayment	12,543	32,289	135,794,459	59.47%
Forbearance	4,909	14,087	74,998,192	32.85%
Deferment	1,459	3,569	16,070,495	7.04%
Claims Processing	36	82	609,191	0.27%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,847	49,562	225,137,618	98.60%
T-Bill	243	646	3,185,291	1.40%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,737	3,083	47,926,700	20.99%
Consolidation - Variable Rate	7	13	127,299	0.06%
Stafford & PLUS - Fixed Rate	16,345	38,374	155,554,190	68.13%
Stafford & PLUS - Variable Rate	3,164	8,738	24,714,720	10.82%

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