



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 214,544,006	Average Borrower Indebtedness	\$ 12,521	
Number of Borrowers	17,135	Wtd Avg Remaining Term (months)	146.23	
Number of Loans	45,448	Wtd Avg Statutory Interest Rate	5.97%	
Consolidation Rebate Fees	\$ 40,559	Wtd Avg Borrower Interest Rate	5.74%	
Claims Paid	\$ 367,097			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	147	511	\$ 3,420,950	1.59%
Qualified	3,133	6,529	33,958,099	15.83%
Disqualified/Not Eligible	14,688	38,408	177,164,957	82.58%
Automatic Payment Benefit				
Participating	3,175	7,856	37,923,456	17.68%
Nonparticipating	14,658	37,592	176,620,550	82.32%
School Type				
2 Year Schools	2,527	6,433	22,537,752	10.51%
4 Year Schools	10,209	26,815	102,641,046	47.84%
Proprietary Schools	1,849	4,451	19,106,313	8.91%
Graduate Schools	2,060	6,397	48,280,618	22.50%
Other	745	1,352	21,978,277	10.24%
Loan Type				
Stafford - Subsidized	13,244	23,138	68,064,255	31.72%
Stafford - Unsubsidized	11,542	18,932	93,799,503	43.72%
PLUS	373	447	6,969,058	3.25%
Consolidation - Subsidized	1,468	1,487	18,361,057	8.56%
Consolidation - Unsubsidized	1,427	1,444	27,350,133	12.75%
Status				
In-School	41	122	563,060	0.26%
Grace	11	21	117,219	0.06%
Repayment	14,144	37,170	169,011,818	78.78%
Forbearance	1,681	5,030	30,918,009	14.41%
Deferment	1,235	3,042	13,525,642	6.30%
Claims Processing	26	63	408,258	0.19%
Special Allowance Index				
30 Day LIBOR	16,978	44,823	211,371,850	98.52%
T-Bill	237	625	3,172,156	1.48%
Interest Rate				
Consolidation - Fixed Rate	1,638	2,918	45,590,761	21.25%
Consolidation - Variable Rate	7	13	120,429	0.06%
Stafford & PLUS - Fixed Rate	14,639	34,535	145,587,331	67.86%
Stafford & PLUS - Variable Rate	2,859	7,982	23,245,485	10.83%

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