



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

2020 Trust Estate				
Portfolio Principal Balance	\$ 232,976,373	Average Borrower Indebtedness	\$ 16,952	
Number of Borrowers	13,743	Wtd Avg Remaining Term (months)	158.85	
Number of Loans	30,196	Wtd Avg Statutory Interest Rate	4.64%	
Consolidation Rebate Fees	\$ 175,638	Wtd Avg Borrower Interest Rate	3.99%	
Claims Paid	\$ 273,910			

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

Eligible	522	1,463	\$ 9,745,752	4.18%
Qualified	4,663	9,423	\$ 69,416,117	29.80%
Disqualified/Not Eligible	8,750	19,310	\$ 153,814,504	66.02%

Automatic Payment Benefit

Participating	5,179	10,679	78,400,362	33.65%
Nonparticipating	8,566	19,517	154,576,011	66.35%

School Type

2 Year Schools	1,642	3,788	17,941,989	7.70%
4 Year Schools	10,737	22,908	193,245,769	82.95%
Proprietary Schools	1,063	2,577	11,555,697	4.96%
Graduate Schools	192	513	3,184,857	1.37%
Other	237	410	7,048,061	3.02%

Loan Type

Stafford - Subsidized	4,319	9,444	21,221,182	9.11%
Stafford - Unsubsidized	2,399	4,233	13,650,474	5.86%
PLUS	57	74	442,737	0.19%
Consolidation - Subsidized	8,569	8,713	96,516,911	41.43%
Consolidation - Unsubsidized	7,598	7,732	101,145,069	43.41%

Status

In-School	5	24	60,052	0.02%
Grace	3	7	19,810	0.01%
Repayment	11,998	26,106	199,095,063	85.46%
Forbearance	1,091	2,535	25,431,753	10.92%
Deferment	635	1,483	8,151,398	3.50%
Claims Processing	12	41	218,297	0.09%

Special Allowance Index

30 Day LIBOR	12,755	27,207	208,384,240	89.44%
T-Bill	1,360	2,989	24,592,133	10.56%

Interest Rate

Consolidation - Fixed Rate	8,964	16,202	194,055,835	83.29%
Consolidation - Variable Rate	134	243	3,606,145	1.55%
Stafford & PLUS - Fixed Rate	1,122	2,482	8,583,318	3.69%
Stafford & PLUS - Variable Rate	3,964	11,269	26,731,075	11.47%