



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

<b>2016 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 216,369,855	<b>Average Borrower Indebtedness</b>	\$ 12,426	
<b>Number of Borrowers</b>	17,413	<b>Wtd Avg Remaining Term (months)</b>	145.86	
<b>Number of Loans</b>	46,131	<b>Wtd Avg Statutory Interest Rate</b>	5.97%	
<b>Consolidation Rebate Fees</b>	\$ 40,917	<b>Wtd Avg Borrower Interest Rate</b>	5.74%	
<b>Claims Paid</b>	\$ 208,238			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	161	573	\$ 3,728,945	1.72%
Qualified	3,190	6,626	34,312,930	15.86%
Disqualified/Not Eligible	14,929	38,932	178,327,980	82.42%
<b>Automatic Payment Benefit</b>				
Participating	3,240	8,007	38,552,840	17.82%
Nonparticipating	14,893	38,124	177,817,015	82.18%
<b>School Type</b>				
2 Year Schools	2,555	6,492	22,666,829	10.48%
4 Year Schools	10,376	27,237	103,622,431	47.89%
Proprietary Schools	1,877	4,499	19,182,432	8.86%
Graduate Schools	2,108	6,525	48,728,353	22.52%
Other	757	1,378	22,169,810	10.25%
<b>Loan Type</b>				
Stafford - Subsidized	13,465	23,510	68,768,469	31.78%
Stafford - Unsubsidized	11,723	19,205	94,445,521	43.65%
PLUS	385	461	7,058,991	3.26%
Consolidation - Subsidized	1,479	1,498	18,520,244	8.56%
Consolidation - Unsubsidized	1,440	1,457	27,576,630	12.75%
<b>Status</b>				
In-School	42	122	584,364	0.27%
Grace	22	47	227,508	0.11%
Repayment	14,716	38,740	176,044,745	81.36%
Forbearance	1,350	4,071	25,095,226	11.60%
Deferment	1,246	3,054	13,793,978	6.37%
Claims Processing	40	97	624,034	0.29%
<b>Special Allowance Index</b>				
30 Day LIBOR	17,256	45,505	213,188,781	98.53%
T-Bill	237	626	3,181,074	1.47%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,652	2,942	45,975,105	21.25%
Consolidation - Variable Rate	7	13	121,769	0.06%
Stafford & PLUS - Fixed Rate	14,890	35,094	146,828,323	67.86%
Stafford & PLUS - Variable Rate	2,903	8,082	23,444,658	10.83%

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