



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

2016 Trust Estate					
Portfolio Principal Balance	\$	218,659,775	Average Borrower Indebtedness	\$	12,343
Number of Borrowers		17,715	Wtd Avg Remaining Term (months)		145.93
Number of Loans		46,916	Wtd Avg Statutory Interest Rate		5.98%
Consolidation Rebate Fees	\$	41,155	Wtd Avg Borrower Interest Rate		5.75%
Claims Paid	\$	143,805			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	166	569	\$ 3,874,986	1.77%
Qualified	3,235	6,730	34,726,961	15.88%
Disqualified/Not Eligible	15,194	39,617	180,057,828	82.35%

Automatic Payment Benefit				
Participating	3,292	8,129	38,983,591	17.83%
Nonparticipating	15,159	38,787	179,676,184	82.17%

School Type				
2 Year Schools	2,594	6,579	22,816,354	10.44%
4 Year Schools	10,563	27,696	104,614,982	47.84%
Proprietary Schools	1,912	4,569	19,219,386	8.79%
Graduate Schools	2,151	6,685	49,630,863	22.70%
Other	761	1,387	22,378,190	10.23%

Loan Type				
Stafford - Subsidized	13,719	23,935	69,575,748	31.82%
Stafford - Unsubsidized	11,929	19,537	95,485,229	43.67%
PLUS	394	473	7,224,653	3.30%
Consolidation - Subsidized	1,486	1,505	18,619,163	8.52%
Consolidation - Unsubsidized	1,449	1,466	27,754,982	12.69%

Status				
In-School	42	122	583,579	0.27%
Grace	23	48	231,793	0.11%
Repayment	14,953	39,298	177,660,133	81.25%
Forbearance	1,372	4,184	25,650,681	11.73%
Deferment	1,276	3,132	13,853,849	6.33%
Claims Processing	51	132	679,740	0.31%

Special Allowance Index				
30 Day LIBOR	17,557	46,287	215,465,721	98.54%
T-Bill	238	629	3,194,054	1.46%

Interest Rate				
Consolidation - Fixed Rate	1,662	2,958	46,251,033	21.15%
Consolidation - Variable Rate	7	13	123,112	0.06%
Stafford & PLUS - Fixed Rate	15,178	35,738	148,603,740	67.96%
Stafford & PLUS - Variable Rate	2,956	8,207	23,681,890	10.83%

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