



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2021

2016 Trust Estate				
Portfolio Principal Balance	\$ 209,559,680	Average Borrower Indebtedness	\$ 12,767	
Number of Borrowers	16,414	Wtd Avg Remaining Term (months)	147.30	
Number of Loans	43,711	Wtd Avg Statutory Interest Rate	5.97%	
Consolidation Rebate Fees	\$ 39,529	Wtd Avg Borrower Interest Rate	5.75%	
Claims Paid	\$ 114,155			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	132	449	\$ 3,014,118	1.44%
Qualified	2,998	6,282	\$ 32,985,063	15.74%
Disqualified/Not Eligible	14,088	36,980	\$ 173,560,499	82.82%
Automatic Payment Benefit				
Participating	3,056	7,598	36,446,039	17.39%
Nonparticipating	14,017	36,113	173,113,641	82.61%
School Type				
2 Year Schools	2,403	6,167	22,155,796	10.57%
4 Year Schools	9,767	25,761	100,007,234	47.72%
Proprietary Schools	1,796	4,323	18,760,176	8.95%
Graduate Schools	1,972	6,152	47,165,314	22.51%
Other	720	1,308	21,471,160	10.25%
Loan Type				
Stafford - Subsidized	12,694	22,203	66,247,646	31.61%
Stafford - Unsubsidized	11,091	18,248	91,926,275	43.87%
PLUS	350	419	6,876,078	3.28%
Consolidation - Subsidized	1,422	1,440	17,744,887	8.47%
Consolidation - Unsubsidized	1,384	1,401	26,764,794	12.77%
Status				
In-School	38	112	516,304	0.25%
Grace	9	20	100,255	0.05%
Repayment	12,923	33,868	155,051,989	73.99%
Forbearance	2,156	6,502	39,636,360	18.91%
Deferment	1,251	3,114	13,766,821	6.57%
Claims Processing	40	95	487,951	0.23%
Special Allowance Index				
30 Day LIBOR	16,261	43,098	206,443,018	98.51%
T-Bill	233	613	3,116,662	1.49%
Interest Rate				
Consolidation - Fixed Rate	1,585	2,828	44,392,741	21.18%
Consolidation - Variable Rate	7	13	116,940	0.06%
Stafford & PLUS - Fixed Rate	13,990	33,121	142,466,456	67.98%
Stafford & PLUS - Variable Rate	2,763	7,749	22,583,543	10.78%

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