



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

2020 Trust Estate				
Portfolio Principal Balance	\$ 227,562,255	Average Borrower Indebtedness	\$ 17,096	
Number of Borrowers	13,311	Wtd Avg Remaining Term (months)	158.68	
Number of Loans	29,288	Wtd Avg Statutory Interest Rate	4.64%	
Consolidation Rebate Fees	\$ 171,437	Wtd Avg Borrower Interest Rate	4.00%	
Claims Paid	\$ 4,172			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	476	1,340	\$ 8,853,337	3.89%
Qualified	4,514	9,128	\$ 67,370,330	29.61%
Disqualified/Not Eligible	8,512	18,820	\$ 151,338,588	66.50%
Automatic Payment Benefit				
Participating	5,056	10,433	76,322,285	33.54%
Nonparticipating	8,257	18,855	151,239,970	66.46%
School Type				
2 Year Schools	1,586	3,679	17,587,161	7.73%
4 Year Schools	10,401	22,223	188,462,295	82.82%
Proprietary Schools	1,024	2,471	11,304,906	4.97%
Graduate Schools	189	505	3,114,560	1.37%
Other	237	410	7,093,333	3.11%
Loan Type				
Stafford - Subsidized	4,174	9,147	20,735,506	9.11%
Stafford - Unsubsidized	2,330	4,123	13,360,971	5.87%
PLUS	56	73	441,137	0.20%
Consolidation - Subsidized	8,301	8,437	93,942,687	41.28%
Consolidation - Unsubsidized	7,381	7,508	99,081,954	43.54%
Status				
In-School	5	9	17,785	0.01%
Grace	1	16	45,767	0.02%
Repayment	11,367	24,553	188,278,933	82.74%
Forbearance	1,283	3,197	29,854,673	13.12%
Deferment	648	1,496	9,235,531	4.06%
Claims Processing	10	17	129,566	0.05%
Special Allowance Index				
30 Day LIBOR	12,356	26,390	203,299,378	89.34%
T-Bill	1,316	2,898	24,262,877	10.66%
Interest Rate				
Consolidation - Fixed Rate	8,685	15,705	189,445,533	83.25%
Consolidation - Variable Rate	133	240	3,579,108	1.57%
Stafford & PLUS - Fixed Rate	1,080	2,399	8,394,944	3.69%
Stafford & PLUS - Variable Rate	3,837	10,944	26,142,670	11.49%