



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**January 31, 2021**

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 211,040,237	<b>Average Borrower Indebtedness</b>	\$ 12,664	
<b>Number of Borrowers</b>	16,664	<b>Wtd Avg Remaining Term (months)</b>	146.73	
<b>Number of Loans</b>	44,301	<b>Wtd Avg Statutory Interest Rate</b>	5.97%	
<b>Consolidation Rebate Fees</b>	\$ 39,888	<b>Wtd Avg Borrower Interest Rate</b>	5.75%	
<b>Claims Paid</b>	\$ 50,533			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	134	437	\$ 3,107,744	1.47%
Qualified	3,036	6,348	33,269,458	15.77%
Disqualified/Not Eligible	14,305	37,516	174,663,035	82.76%
<b>Automatic Payment Benefit</b>				
Participating	3,085	7,677	36,955,309	17.51%
Nonparticipating	14,245	36,624	174,084,928	82.49%
<b>School Type</b>				
2 Year Schools	2,444	6,244	22,199,277	10.52%
4 Year Schools	9,916	26,109	100,729,763	47.73%
Proprietary Schools	1,814	4,367	18,895,430	8.95%
Graduate Schools	2,008	6,258	47,547,554	22.53%
Other	730	1,323	21,668,213	10.27%
<b>Loan Type</b>				
Stafford - Subsidized	12,872	22,514	66,787,300	31.65%
Stafford - Unsubsidized	11,239	18,483	92,455,471	43.81%
PLUS	361	432	6,887,185	3.26%
Consolidation - Subsidized	1,439	1,458	17,924,613	8.49%
Consolidation - Unsubsidized	1,397	1,414	26,985,668	12.79%
<b>Status</b>				
In-School	40	118	554,622	0.26%
Grace	8	16	67,437	0.03%
Repayment	13,833	36,480	167,071,091	79.17%
Forbearance	1,565	4,652	29,760,335	14.10%
Deferment	1,189	2,948	13,151,105	6.23%
Claims Processing	32	87	435,647	0.21%
<b>Special Allowance Index</b>				
30 Day LIBOR	16,511	43,688	207,917,629	98.52%
T-Bill	233	613	3,122,608	1.48%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,604	2,859	44,791,768	21.22%
Consolidation - Variable Rate	7	13	118,514	0.06%
Stafford & PLUS - Fixed Rate	14,223	33,613	143,379,295	67.94%
Stafford & PLUS - Variable Rate	2,793	7,816	22,750,660	10.78%

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