



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2018

1993 Trust Estate				
Portfolio Principal Balance	\$ 401,553,010	Average Borrower Indebtedness	\$ 16,684	
Number of Borrowers	24,068	Wtd Avg Remaining Term (months)	161.04	
Number of Loans	50,351	Wtd Avg Statutory Interest Rate	4.52%	
Consolidation Rebate Fees	\$ 313,955	Wtd Avg Borrower Interest Rate	3.50%	
Claims Paid	\$ 513,464			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	926	2,601	\$ 15,041,584	3.74%
Qualified	11,793	22,551	199,036,928	49.57%
Disqualified/Not Eligible	11,676	25,199	187,474,498	46.69%
Automatic Payment Benefit				
Participating	10,634	20,746	186,725,500	46.50%
Nonparticipating	13,442	29,605	214,827,510	53.50%
School Type				
2 Year Schools	2,564	5,552	25,286,759	6.30%
4 Year Schools	19,503	39,805	345,537,254	86.05%
Proprietary Schools	1,610	3,725	15,666,317	3.90%
Graduate Schools	322	817	6,629,893	1.65%
Other	272	452	8,432,787	2.10%
Loan Type				
Stafford - Subsidized	6,125	12,982	27,220,513	6.78%
Stafford - Unsubsidized	3,311	5,738	16,803,177	4.18%
PLUS	89	109	539,924	0.13%
Consolidation - Subsidized	16,476	16,857	171,727,135	42.77%
Consolidation - Unsubsidized	14,320	14,665	185,262,261	46.14%
Status				
In-School	10	46	140,402	0.03%
Grace	6	13	43,563	0.01%
Repayment	21,663	44,769	359,938,063	89.64%
Forbearance	1,164	2,732	24,142,118	6.01%
Deferment	1,179	2,670	16,215,135	4.04%
Claims Processing	55	121	1,073,729	0.27%
Special Allowance Index				
30 Day LIBOR	22,624	46,128	371,975,552	92.63%
T-Bill	1,967	4,223	29,577,458	7.37%
Interest Rate				
Consolidation - Fixed Rate	17,240	31,157	352,553,041	87.80%
Consolidation - Variable Rate	208	365	4,436,354	1.10%
Stafford & PLUS - Fixed Rate	1,601	3,419	11,026,101	2.75%
Stafford & PLUS - Variable Rate	5,615	15,410	33,537,514	8.35%

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