



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2019

2016 Trust Estate			
Portfolio Principal Balance	\$ 283,688,057	Average Borrower Indebtedness	\$ 10,659
Number of Borrowers	26,615	Wtd Avg Remaining Term (months)	132.56
Number of Loans	68,888	Wtd Avg Statutory Interest Rate	6.19%
Consolidation Rebate Fees	\$ 49,729	Wtd Avg Borrower Interest Rate	5.98%
Claims Paid	\$ 1,293,248		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	279	1,010	\$ 5,921,493	2.09%
Qualified	4,951	9,924	45,893,024	16.18%
Disqualified/Not Eligible	22,846	57,954	231,873,540	81.73%

Automatic Payment Benefit

Participating	4,172	9,948	43,128,134	15.20%
Nonparticipating	23,396	58,940	240,559,923	84.80%

School Type

2 Year Schools	3,876	9,417	29,088,346	10.25%
4 Year Schools	15,687	40,580	136,883,238	48.25%
Proprietary Schools	3,151	7,246	25,873,511	9.12%
Graduate Schools	3,305	9,829	64,337,537	22.68%
Other	995	1,816	27,505,425	9.70%

Loan Type

Stafford - Subsidized	20,656	35,722	94,302,740	33.24%
Stafford - Unsubsidized	17,651	28,636	123,417,828	43.50%
PLUS	697	817	9,498,812	3.35%
Consolidation - Subsidized	1,858	1,880	22,965,213	8.10%
Consolidation - Unsubsidized	1,811	1,833	33,503,464	11.81%

Status

In-School	107	281	1,184,519	0.42%
Grace	32	74	309,399	0.11%
Repayment	21,698	55,559	216,557,952	76.33%
Forbearance	2,158	6,397	35,716,241	12.59%
Deferment	2,475	6,199	27,687,212	9.76%
Claims Processing	158	378	2,232,734	0.79%

Special Allowance Index

30 Day LIBOR	26,428	68,129	279,973,472	98.69%
T-Bill	281	759	3,714,585	1.31%

Interest Rate

Consolidation - Fixed Rate	2,115	3,698	56,322,267	19.85%
Consolidation - Variable Rate	8	15	146,411	0.05%
Stafford & PLUS - Fixed Rate	23,192	53,299	196,200,195	69.16%
Stafford & PLUS - Variable Rate	4,472	11,876	31,019,184	10.94%

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