



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 284,394,871	Average Borrower Indebtedness	\$ 11,606	
Number of Borrowers	24,505	Wtd Avg Remaining Term (months)	135.94	
Number of Loans	66,399	Wtd Avg Statutory Interest Rate	6.11%	
Consolidation Rebate Fees	\$ 54,683	Wtd Avg Borrower Interest Rate	5.88%	
Claims Paid	\$ 1,135,490			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	297	1,106	\$ 6,819,206	2.40%
Qualified	4,572	9,212	46,637,176	16.40%
Disqualified/Not Eligible	21,126	56,081	230,938,489	81.20%
Automatic Payment Benefit				
Participating	3,978	9,827	47,230,452	16.61%
Nonparticipating	21,491	56,572	237,164,419	83.39%
School Type				
2 Year Schools	3,608	9,014	27,738,122	9.75%
4 Year Schools	14,482	39,230	136,784,631	48.10%
Proprietary Schools	2,775	6,537	23,964,676	8.43%
Graduate Schools	3,140	9,805	67,428,421	23.71%
Other	969	1,813	28,479,021	10.01%
Loan Type				
Stafford - Subsidized	19,104	34,343	92,935,668	32.68%
Stafford - Unsubsidized	16,079	27,230	120,428,113	42.35%
PLUS	616	776	9,335,960	3.28%
Consolidation - Subsidized	2,006	2,041	25,292,974	8.89%
Consolidation - Unsubsidized	1,971	2,009	36,402,156	12.80%
Status				
In-School	97	264	1,116,149	0.39%
Grace	25	51	159,819	0.06%
Repayment	19,930	53,540	221,760,120	77.98%
Forbearance	2,065	6,138	34,045,074	11.97%
Deferment	2,213	5,947	25,050,903	8.81%
Claims Processing	187	459	2,262,806	0.79%
Special Allowance Index				
30 Day LIBOR	24,320	65,661	280,934,089	98.78%
T-Bill	290	738	3,460,782	1.22%
Interest Rate				
Consolidation - Fixed Rate	2,224	4,034	61,546,279	21.64%
Consolidation - Variable Rate	9	16	148,851	0.05%
Stafford & PLUS - Fixed Rate	21,052	49,886	189,511,352	66.64%
Stafford & PLUS - Variable Rate	4,614	12,463	33,188,389	11.67%

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