



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 415,723,866	Average Borrower Indebtedness	\$ 16,565	
Number of Borrowers	25,096	Wtd Avg Remaining Term (months)	161.88	
Number of Loans	52,334	Wtd Avg Statutory Interest Rate	4.52%	
Consolidation Rebate Fees	\$ 325,058	Wtd Avg Borrower Interest Rate	3.49%	
Claims Paid	\$ 468,885			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,034	2,827	\$ 16,462,399	3.96%
Qualified	12,353	23,534	206,549,695	49.68%
Disqualified/Not Eligible	12,050	25,973	192,711,772	46.36%
Automatic Payment Benefit				
Participating	11,034	21,461	193,826,028	46.62%
Nonparticipating	14,070	30,873	221,897,838	53.38%
School Type				
2 Year Schools	2,705	5,848	26,258,665	6.32%
4 Year Schools	20,343	41,367	358,422,465	86.22%
Proprietary Schools	1,674	3,854	16,093,115	3.87%
Graduate Schools	330	835	6,757,741	1.62%
Other	260	430	8,191,880	1.97%
Loan Type				
Stafford - Subsidized	6,409	13,549	28,134,694	6.77%
Stafford - Unsubsidized	3,446	5,949	17,181,899	4.13%
PLUS	96	116	554,067	0.13%
Consolidation - Subsidized	17,151	17,536	178,706,686	42.99%
Consolidation - Unsubsidized	14,838	15,184	191,146,520	45.98%
Status				
In-School	16	51	156,790	0.04%
Grace	8	23	57,339	0.01%
Repayment	22,179	45,611	364,635,580	87.71%
Forbearance	1,619	3,867	33,498,623	8.06%
Deferment	1,222	2,657	16,387,413	3.94%
Claims Processing	56	125	988,121	0.24%
Special Allowance Index				
30 Day LIBOR	23,575	47,899	385,285,338	92.68%
T-Bill	2,081	4,435	30,438,528	7.32%
Interest Rate				
Consolidation - Fixed Rate	17,957	32,346	365,327,659	87.8744%
Consolidation - Variable Rate	212	374	4,525,547	1.0886%
Stafford & PLUS - Fixed Rate	1,666	3,542	11,415,835	2.7460%
Stafford & PLUS - Variable Rate	5,876	16,072	34,454,825	8.2879%

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