



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 288,325,071	Average Borrower Indebtedness	\$ 10,628	
Number of Borrowers	27,129	Wtd Avg Remaining Term (months)	131.81	
Number of Loans	70,139	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 50,077	Wtd Avg Borrower Interest Rate	5.99%	
Claims Paid	\$ 843,248			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	293	1,039	\$ 5,914,235	2.05%
Qualified	5,036	10,065	\$ 46,543,323	16.14%
Disqualified/Not Eligible	23,284	59,035	\$ 235,867,513	81.81%
Automatic Payment Benefit				
Participating	4,045	9,554	41,798,427	14.50%
Nonparticipating	23,974	60,585	246,526,644	85.50%
School Type				
2 Year Schools	3,934	9,551	29,591,197	10.26%
4 Year Schools	15,988	41,358	139,482,383	48.38%
Proprietary Schools	3,228	7,385	26,284,450	9.12%
Graduate Schools	3,385	10,009	65,299,228	22.65%
Other	1,002	1,836	27,667,813	9.59%
Loan Type				
Stafford - Subsidized	21,047	36,408	96,231,370	33.37%
Stafford - Unsubsidized	17,976	29,139	125,557,355	43.55%
PLUS	725	848	9,654,514	3.35%
Consolidation - Subsidized	1,875	1,897	23,141,563	8.03%
Consolidation - Unsubsidized	1,825	1,847	33,740,269	11.70%
Status				
In-School	106	278	1,167,303	0.40%
Grace	34	83	337,255	0.12%
Repayment	22,399	57,574	227,298,035	78.83%
Forbearance	1,855	5,269	28,789,306	9.99%
Deferment	2,530	6,360	28,014,662	9.72%
Claims Processing	219	575	2,718,510	0.94%
Special Allowance Index				
30 Day LIBOR	26,942	69,380	284,602,755	98.71%
T-Bill	281	759	3,722,316	1.29%
Interest Rate				
Consolidation - Fixed Rate	2,133	3,729	56,734,620	19.68%
Consolidation - Variable Rate	8	15	147,213	0.05%
Stafford & PLUS - Fixed Rate	23,657	54,298	199,856,052	69.32%
Stafford & PLUS - Variable Rate	4,570	12,097	31,587,186	10.95%

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