



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2018

1993 Trust Estate				
Portfolio Principal Balance	\$ 405,008,999	Average Borrower Indebtedness	\$ 16,650	
Number of Borrowers	24,325	Wtd Avg Remaining Term (months)	161.27	
Number of Loans	50,832	Wtd Avg Statutory Interest Rate	4.52%	
Consolidation Rebate Fees	\$ 316,660	Wtd Avg Borrower Interest Rate	3.51%	
Claims Paid	\$ 431,893			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	957	2,714	\$ 15,555,066	3.84%
Qualified	11,949	22,836	201,019,052	49.63%
Disqualified/Not Eligible	11,750	25,282	188,434,881	46.53%
Automatic Payment Benefit				
Participating	10,666	20,791	187,340,863	46.26%
Nonparticipating	13,667	30,041	217,668,136	53.74%
School Type				
2 Year Schools	2,603	5,633	25,627,745	6.33%
4 Year Schools	19,713	40,189	348,508,609	86.05%
Proprietary Schools	1,618	3,729	15,750,461	3.89%
Graduate Schools	328	830	6,693,273	1.65%
Other	271	451	8,428,911	2.08%
Loan Type				
Stafford - Subsidized	6,190	13,114	27,475,382	6.78%
Stafford - Unsubsidized	3,345	5,784	16,896,504	4.17%
PLUS	89	109	542,304	0.14%
Consolidation - Subsidized	16,656	17,039	173,384,649	42.81%
Consolidation - Unsubsidized	14,440	14,786	186,710,160	46.10%
Status				
In-School	14	54	170,280	0.04%
Grace	3	8	15,785	0.00%
Repayment	21,417	44,051	352,816,082	87.11%
Forbearance	1,582	3,789	33,649,516	8.31%
Deferment	1,252	2,797	17,084,363	4.22%
Claims Processing	62	133	1,272,973	0.32%
Special Allowance Index				
30 Day LIBOR	22,856	46,560	375,303,683	92.67%
T-Bill	1,998	4,272	29,705,316	7.33%
Interest Rate				
Consolidation - Fixed Rate	17,428	31,459	355,659,293	87.82%
Consolidation - Variable Rate	208	366	4,435,517	1.09%
Stafford & PLUS - Fixed Rate	1,612	3,440	11,163,389	2.76%
Stafford & PLUS - Variable Rate	5,678	15,567	33,750,800	8.33%

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