



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2019

1993 Trust Estate			
Portfolio Principal Balance	\$ 387,691,633	Average Borrower Indebtedness	\$ 17,062
Number of Borrowers	22,723	Wtd Avg Remaining Term (months)	160.41
Number of Loans	47,751	Wtd Avg Statutory Interest Rate	4.53%
Consolidation Rebate Fees	\$ 303,267	Wtd Avg Borrower Interest Rate	3.49%
Claims Paid	\$ 468,934		

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

Eligible	802	2,273	\$ 13,617,833	3.51%
Qualified	11,155	21,479	\$ 192,346,370	49.61%
Disqualified/Not Eligible	11,073	23,999	\$ 181,727,430	46.88%

Automatic Payment Benefit

Participating	10,664	20,987	187,737,561	48.42%
Nonparticipating	12,067	26,764	199,954,072	51.58%

School Type

2 Year Schools	2,380	5,209	24,171,165	6.23%
4 Year Schools	18,440	37,752	333,256,600	85.96%
Proprietary Schools	1,516	3,552	15,249,898	3.93%
Graduate Schools	304	773	6,417,035	1.66%
Other	276	465	8,596,935	2.22%

Loan Type

Stafford - Subsidized	5,722	12,202	26,111,048	6.74%
Stafford - Unsubsidized	3,117	5,426	16,212,313	4.18%
PLUS	80	99	519,892	0.13%
Consolidation - Subsidized	15,653	16,022	165,149,429	42.60%
Consolidation - Unsubsidized	13,667	14,002	179,698,951	46.35%

Status

In-School	11	51	149,262	0.04%
Grace	3	5	23,703	0.01%
Repayment	20,355	42,238	343,080,530	88.49%
Forbearance	1,197	2,871	28,312,660	7.30%
Deferment	1,115	2,464	15,585,638	4.02%
Claims Processing	47	122	539,840	0.14%

Special Allowance Index

30 Day LIBOR	21,379	43,828	359,034,258	92.61%
T-Bill	1,825	3,923	28,657,375	7.39%

Interest Rate

Consolidation - Fixed Rate	16,362	29,683	340,575,764	87.85%
Consolidation - Variable Rate	193	341	4,272,616	1.10%
Stafford & PLUS - Fixed Rate	1,512	3,228	10,524,281	2.71%
Stafford & PLUS - Variable Rate	5,226	14,499	32,318,972	8.34%

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