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

<table>
<thead>
<tr>
<th>Portfolio Principal Balance</th>
<th>Number of Borrowers</th>
<th>Number of Loans</th>
<th>Consolidation Rebate Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180,938,421</td>
<td>16,754</td>
<td>43,310</td>
<td>$29,486</td>
</tr>
<tr>
<td></td>
<td>$207,750</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average Borrower Indebtedness</th>
<th>Wtd Avg Remaining Term (months)</th>
<th>Wtd Avg Statutory Interest Rate</th>
<th>Wtd Avg Borrower Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,800</td>
<td>134.05</td>
<td>6.22%</td>
<td>5.99%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claims Paid</th>
<th>Number of Borrowers *</th>
<th>Number of Loans</th>
<th>Current Principal</th>
<th>Percent of Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td>$43,310</td>
<td>127</td>
<td>403</td>
<td>$2,386,669</td>
<td>1.32%</td>
</tr>
<tr>
<td></td>
<td>3,160</td>
<td>6,317</td>
<td>$29,822,541</td>
<td>16.48%</td>
</tr>
<tr>
<td></td>
<td>14,409</td>
<td>36,590</td>
<td>$148,729,211</td>
<td>82.20%</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Eligible**: 127 borrowers, 403 loans, $2,386,669, 1.32%
- **Qualified**: 3,160 borrowers, 6,317 loans, $29,822,541, 16.48%
- **Disqualified/Not Eligible**: 14,409 borrowers, 36,590 loans, $148,729,211, 82.20%

### Automatic Payment Benefit
- **Participating**: 2,847 borrowers, 7,102 loans, $31,572,023, 17.45%
- **Nonparticipating**: 14,609 borrowers, 36,208 loans, $149,366,398, 82.55%

### School Type
- **2 Year Schools**: 2,404 borrowers, 5,599 loans, $17,819,356, 9.85%
- **4 Year Schools**: 10,020 borrowers, 25,653 loans, $88,113,885, 48.70%
- **Proprietary Schools**: 1,928 borrowers, 4,443 loans, $16,173,663, 8.94%
- **Graduate Schools**: 2,076 borrowers, 6,555 loans, $44,926,616, 24.83%
- **Other**: 579 borrowers, 1,060 loans, $13,904,901, 7.68%

### Loan Type
- **Stafford - Subsidized**: 13,050 borrowers, 22,558 loans, $60,205,267, 33.27%
- **Stafford - Unsubsidized**: 11,016 borrowers, 18,000 loans, $80,596,537, 44.54%
- **PLUS**: 431 borrowers, 515 loans, $6,724,513, 3.72%
- **Consolidation - Subsidized**: 1,141 borrowers, 1,149 loans, $13,640,374, 7.54%
- **Consolidation - Unsubsidized**: 1,081 borrowers, 1,088 loans, $19,771,730, 10.93%

### Status
- **In-School**: 69 borrowers, 183 loans, $870,614, 0.48%
- **Grace**: 14 borrowers, 29 loans, $128,154, 0.07%
- **Repayment**: 13,859 borrowers, 35,588 loans, $141,900,349, 78.42%
- **Forbearance**: 1,054 borrowers, 3,163 loans, $19,695,031, 10.89%
- **Deferment**: 1,653 borrowers, 4,074 loans, $16,876,014, 9.33%
- **Claims Processing**: 111 borrowers, 273 loans, $1,468,259, 0.81%

### Special Allowance Index
- **30 Day LIBOR**: 16,671 borrowers, 42,990 loans, $179,353,885, 99.12%
- **T-Bill**: 126 borrowers, 320 loans, $1,584,536, 0.88%

### Interest Rate
- **Consolidation - Fixed Rate**: 1,279 borrowers, 2,231 loans, $33,365,572, 18.44%
- **Consolidation - Variable Rate**: 4 borrowers, 6 loans, $46,533, 0.03%
- **Stafford & PLUS - Fixed Rate**: 14,721 borrowers, 33,785 loans, $127,643,771, 70.54%
- **Stafford & PLUS - Variable Rate**: 2,782 borrowers, 7,288 loans, $19,882,545, 10.99%

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