



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 270,452,095	Average Borrower Indebtedness	\$ 10,868	
Number of Borrowers	24,885	Wtd Avg Remaining Term (months)	133.52	
Number of Loans	64,698	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 47,721	Wtd Avg Borrower Interest Rate	5.97%	
Claims Paid	\$ 950,571			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	248	863	\$ 5,286,459	1.96%
Qualified	4,633	9,341	43,572,094	16.11%
Disqualified/Not Eligible	21,347	54,494	221,593,542	81.93%
Automatic Payment Benefit				
Participating	4,210	10,122	44,403,925	16.42%
Nonparticipating	21,645	54,576	226,048,170	83.58%
School Type				
2 Year Schools	3,616	8,885	27,976,966	10.34%
4 Year Schools	14,643	37,969	130,004,080	48.07%
Proprietary Schools	2,942	6,863	24,736,747	9.15%
Graduate Schools	3,098	9,227	61,243,587	22.65%
Other	960	1,754	26,490,715	9.79%
Loan Type				
Stafford - Subsidized	19,327	33,492	89,417,562	33.06%
Stafford - Unsubsidized	16,560	26,892	117,749,020	43.54%
PLUS	622	738	9,096,147	3.36%
Consolidation - Subsidized	1,795	1,817	22,022,189	8.14%
Consolidation - Unsubsidized	1,738	1,759	32,167,177	11.90%
Status				
In-School	103	271	1,137,969	0.42%
Grace	17	34	162,533	0.06%
Repayment	20,728	53,335	212,947,947	78.74%
Forbearance	1,504	4,590	26,724,855	9.88%
Deferment	2,391	6,097	27,655,412	10.23%
Claims Processing	151	371	1,823,378	0.67%
Special Allowance Index				
30 Day LIBOR	24,702	63,940	266,781,222	98.64%
T-Bill	278	758	3,670,873	1.36%
Interest Rate				
Consolidation - Fixed Rate	2,038	3,561	54,046,901	19.99%
Consolidation - Variable Rate	8	15	142,466	0.05%
Stafford & PLUS - Fixed Rate	21,614	49,924	186,566,732	68.98%
Stafford & PLUS - Variable Rate	4,194	11,198	29,695,996	10.98%

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