



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2019

1993 Trust Estate				
Portfolio Principal Balance	\$ 374,236,298	Average Borrower Indebtedness	\$ 17,227	
Number of Borrowers	21,724	Wtd Avg Remaining Term (months)	161.04	
Number of Loans	45,775	Wtd Avg Statutory Interest Rate	4.57%	
Consolidation Rebate Fees	\$ 293,400	Wtd Avg Borrower Interest Rate	3.52%	
Claims Paid	\$ 951,317			
Timely Payment Benefit				
Eligible	686	1,961	\$ 11,949,874	3.19%
Qualified	10,674	20,681	\$ 185,486,179	49.57%
Disqualified/Not Eligible	10,648	23,133	\$ 176,800,245	47.24%
Automatic Payment Benefit				
Participating	10,470	20,800	185,045,952	49.45%
Nonparticipating	11,260	24,975	189,190,346	50.55%
School Type				
2 Year Schools	2,288	5,037	23,358,567	6.24%
4 Year Schools	17,609	36,137	321,190,362	85.82%
Proprietary Schools	1,451	3,396	14,880,021	3.98%
Graduate Schools	283	732	6,165,628	1.65%
Other	280	473	8,641,720	2.31%
Loan Type				
Stafford - Subsidized	5,402	11,587	24,821,878	6.63%
Stafford - Unsubsidized	2,953	5,158	15,499,119	4.14%
PLUS	75	93	486,110	0.13%
Consolidation - Subsidized	15,067	15,430	159,036,593	42.50%
Consolidation - Unsubsidized	13,181	13,507	174,392,598	46.60%
Status				
In-School	6	28	72,542	0.02%
Grace	5	23	76,720	0.02%
Repayment	19,326	40,155	327,653,836	87.55%
Forbearance	1,394	3,411	31,838,212	8.51%
Deferment	952	2,063	13,958,363	3.73%
Claims Processing	44	95	636,625	0.17%
Special Allowance Index				
30 Day LIBOR	20,469	42,074	346,769,578	92.66%
T-Bill	1,709	3,701	27,466,720	7.34%
Interest Rate				
Consolidation - Fixed Rate	15,725	28,621	329,262,442	87.98%
Consolidation - Variable Rate	179	316	4,166,749	1.11%
Stafford & PLUS - Fixed Rate	1,420	3,053	9,972,787	2.67%
Stafford & PLUS - Variable Rate	4,947	13,785	30,834,320	8.24%

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