



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 256,304,428	Average Borrower Indebtedness	\$ 11,982	
Number of Borrowers	21,390	Wtd Avg Remaining Term (months)	139.87	
Number of Loans	58,331	Wtd Avg Statutory Interest Rate	6.15%	
Consolidation Rebate Fees	\$ 51,179	Wtd Avg Borrower Interest Rate	5.91%	
Claims Paid	\$ 812,342			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	250	981	\$ 6,538,043	2.55%
Qualified	4,028	8,212	42,301,886	16.50%
Disqualified/Not Eligible	18,396	49,138	207,464,499	80.95%
Automatic Payment Benefit				
Participating	3,924	9,636	46,432,500	18.12%
Nonparticipating	18,453	48,695	209,871,928	81.88%
School Type				
2 Year Schools	3,140	7,883	24,801,135	9.68%
4 Year Schools	12,640	34,415	122,669,954	47.86%
Proprietary Schools	2,392	5,719	21,576,348	8.42%
Graduate Schools	2,722	8,622	60,694,665	23.68%
Other	902	1,692	26,562,326	10.36%
Loan Type				
Stafford - Subsidized	16,612	30,017	82,250,848	32.09%
Stafford - Unsubsidized	14,052	23,867	108,121,597	42.19%
PLUS	489	629	8,201,212	3.20%
Consolidation - Subsidized	1,887	1,921	23,632,891	9.22%
Consolidation - Unsubsidized	1,861	1,897	34,097,880	13.30%
Status				
In-School	62	196	869,600	0.34%
Grace	16	40	160,592	0.06%
Repayment	17,809	47,870	201,707,850	78.70%
Forbearance	1,731	5,397	32,666,897	12.75%
Deferment	1,677	4,537	19,354,924	7.55%
Claims Processing	104	291	1,544,565	0.60%
Special Allowance Index				
30 Day LIBOR	21,226	57,668	253,195,086	98.79%
T-Bill	261	663	3,109,342	1.21%
Interest Rate				
Consolidation - Fixed Rate	2,086	3,802	57,587,673	22.47%
Consolidation - Variable Rate	9	16	143,098	0.06%
Stafford & PLUS - Fixed Rate	18,218	43,554	168,912,733	65.90%
Stafford & PLUS - Variable Rate	3,997	10,959	29,660,924	11.57%

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