



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

1993 Trust Estate					
Portfolio Principal Balance	\$	361,429,114	Average Borrower Indebtedness	\$ 17,487	
Number of Borrowers		20,668	Wtd Avg Remaining Term (months)	160.21	
Number of Loans		43,643	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$	283,891	Wtd Avg Borrower Interest Rate	3.52%	
Claims Paid	\$	643,634			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		604	1,716	\$ 10,767,832	2.98%
Qualified		10,203	19,872	178,608,815	49.42%
Disqualified/Not Eligible		10,133	22,055	172,052,467	47.60%
Automatic Payment Benefit					
Participating		10,159	20,241	179,828,485	49.75%
Nonparticipating		10,515	23,402	181,600,629	50.25%
School Type					
2 Year Schools		2,170	4,777	22,696,177	6.28%
4 Year Schools		16,737	34,466	309,624,537	85.67%
Proprietary Schools		1,376	3,210	14,258,363	3.94%
Graduate Schools		269	700	5,887,631	1.63%
Other		290	490	8,962,406	2.48%
Loan Type					
Stafford - Subsidized		5,075	10,927	23,716,252	6.56%
Stafford - Unsubsidized		2,779	4,860	14,938,938	4.13%
PLUS		71	89	469,471	0.13%
Consolidation - Subsidized		14,425	14,767	153,022,627	42.34%
Consolidation - Unsubsidized		12,690	13,000	169,281,826	46.84%
Status					
In-School		7	29	76,042	0.02%
Grace		2	14	31,662	0.01%
Repayment		18,424	38,357	317,940,724	87.97%
Forbearance		1,331	3,253	30,632,173	8.48%
Deferment		862	1,894	12,079,755	3.34%
Claims Processing		47	96	668,758	0.18%
Special Allowance Index					
30 Day LIBOR		19,482	40,136	334,494,259	92.55%
T-Bill		1,613	3,507	26,934,855	7.45%
Interest Rate					
Consolidation - Fixed Rate		15,044	27,479	318,262,317	88.06%
Consolidation - Variable Rate		162	288	4,042,137	1.12%
Stafford & PLUS - Fixed Rate		1,346	2,905	9,552,145	2.64%
Stafford & PLUS - Variable Rate		4,634	12,971	29,572,515	8.18%

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