



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2019

2016 Trust Estate				
Portfolio Principal Balance	\$ 279,184,239	Average Borrower Indebtedness	\$ 10,701	
Number of Borrowers	26,089	Wtd Avg Remaining Term (months)	133.29	
Number of Loans	67,656	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 49,245	Wtd Avg Borrower Interest Rate	5.98%	
Claims Paid	\$ 973,976			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	265	914	\$ 5,558,444	1.99%
Qualified	4,848	9,760	45,081,555	16.15%
Disqualified/Not Eligible	22,404	56,982	228,544,240	81.86%
Automatic Payment Benefit				
Participating	4,191	10,047	43,636,478	15.63%
Nonparticipating	22,866	57,609	235,547,761	84.37%
School Type				
2 Year Schools	3,793	9,221	28,644,310	10.26%
4 Year Schools	15,379	39,829	134,616,171	48.22%
Proprietary Schools	3,080	7,132	25,525,229	9.14%
Graduate Schools	3,248	9,673	63,105,882	22.60%
Other	986	1,801	27,292,647	9.78%
Loan Type				
Stafford - Subsidized	20,231	35,015	92,496,679	33.13%
Stafford - Unsubsidized	17,363	28,168	121,339,048	43.46%
PLUS	671	791	9,413,886	3.37%
Consolidation - Subsidized	1,842	1,864	22,793,639	8.17%
Consolidation - Unsubsidized	1,796	1,818	33,140,987	11.87%
Status				
In-School	106	274	1,135,430	0.41%
Grace	21	47	238,589	0.09%
Repayment	21,375	54,866	213,914,610	76.62%
Forbearance	2,011	5,970	34,396,170	12.32%
Deferment	2,447	6,164	27,478,119	9.84%
Claims Processing	141	335	2,021,321	0.72%
Special Allowance Index				
30 Day LIBOR	25,903	66,899	275,483,187	98.67%
T-Bill	280	757	3,701,052	1.33%
Interest Rate				
Consolidation - Fixed Rate	2,097	3,667	55,789,632	19.98%
Consolidation - Variable Rate	8	15	144,994	0.05%
Stafford & PLUS - Fixed Rate	22,716	52,313	192,690,931	69.02%
Stafford & PLUS - Variable Rate	4,389	11,661	30,558,682	10.95%

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