



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 280,352,074	Average Borrower Indebtedness	\$ 11,666	
Number of Borrowers	24,032	Wtd Avg Remaining Term (months)	136.49	
Number of Loans	65,236	Wtd Avg Statutory Interest Rate	6.11%	
Consolidation Rebate Fees	\$ 54,220	Wtd Avg Borrower Interest Rate	5.87%	
Claims Paid	\$ 1,153,530			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	279	1,041	\$ 6,411,557	2.29%
Qualified	4,486	9,050	46,091,902	16.44%
Disqualified/Not Eligible	20,731	55,145	227,848,615	81.27%
Automatic Payment Benefit				
Participating	3,992	9,874	47,667,687	17.00%
Nonparticipating	21,013	55,362	232,684,387	83.00%
School Type				
2 Year Schools	3,546	8,894	27,353,390	9.76%
4 Year Schools	14,194	38,493	134,494,541	47.97%
Proprietary Schools	2,710	6,396	23,555,146	8.40%
Graduate Schools	3,084	9,654	66,609,166	23.76%
Other	962	1,799	28,339,831	10.11%
Loan Type				
Stafford - Subsidized	18,723	33,696	91,317,398	32.57%
Stafford - Unsubsidized	15,794	26,770	118,738,253	42.35%
PLUS	593	750	9,095,428	3.24%
Consolidation - Subsidized	1,992	2,027	25,161,641	8.98%
Consolidation - Unsubsidized	1,955	1,993	36,039,354	12.86%
Status				
In-School	98	264	1,108,782	0.40%
Grace	12	26	93,455	0.03%
Repayment	19,629	52,480	216,652,620	77.28%
Forbearance	1,962	6,204	35,859,721	12.79%
Deferment	2,175	5,826	24,366,851	8.69%
Claims Processing	171	436	2,270,645	0.81%
Special Allowance Index				
30 Day LIBOR	23,850	64,506	276,948,633	98.79%
T-Bill	287	730	3,403,441	1.21%
Interest Rate				
Consolidation - Fixed Rate	2,206	4,004	61,053,265	21.78%
Consolidation - Variable Rate	9	16	147,730	0.05%
Stafford & PLUS - Fixed Rate	20,629	48,982	186,340,674	66.47%
Stafford & PLUS - Variable Rate	4,516	12,234	32,810,405	11.70%

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