



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 398,106,857	Average Borrower Indebtedness	\$ 16,718	
Number of Borrowers	23,813	Wtd Avg Remaining Term (months)	160.89	
Number of Loans	49,851	Wtd Avg Statutory Interest Rate	4.53%	
Consolidation Rebate Fees	\$ 311,206	Wtd Avg Borrower Interest Rate	3.50%	
Claims Paid	\$ 849,175			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	897	2,497	\$ 14,759,961	3.71%
Qualified	11,655	22,345	197,347,381	49.57%
Disqualified/Not Eligible	11,585	25,009	185,999,515	46.72%
Automatic Payment Benefit				
Participating	10,815	21,170	188,850,042	47.44%
Nonparticipating	13,006	28,681	209,256,815	52.56%
School Type				
2 Year Schools	2,535	5,494	24,929,456	6.26%
4 Year Schools	19,292	39,390	342,549,633	86.04%
Proprietary Schools	1,588	3,692	15,512,982	3.90%
Graduate Schools	320	814	6,592,482	1.66%
Other	277	461	8,522,304	2.14%
Loan Type				
Stafford - Subsidized	6,065	12,854	27,013,920	6.79%
Stafford - Unsubsidized	3,276	5,684	16,698,976	4.19%
PLUS	87	107	535,733	0.13%
Consolidation - Subsidized	16,300	16,679	170,131,285	42.74%
Consolidation - Unsubsidized	14,185	14,527	183,726,943	46.15%
Status				
In-School	11	48	152,835	0.04%
Grace	4	9	23,630	0.00%
Repayment	21,183	43,707	350,243,561	87.98%
Forbearance	1,413	3,379	31,176,190	7.83%
Deferment	1,164	2,604	15,848,616	3.98%
Claims Processing	47	104	662,025	0.17%
Special Allowance Index				
30 Day LIBOR	22,378	45,673	368,887,213	92.66%
T-Bill	1,947	4,178	29,219,644	7.34%
Interest Rate				
Consolidation - Fixed Rate	17,065	30,850	349,500,934	87.79%
Consolidation - Variable Rate	203	356	4,357,294	1.10%
Stafford & PLUS - Fixed Rate	1,584	3,392	10,923,073	2.74%
Stafford & PLUS - Variable Rate	5,556	15,253	33,325,556	8.37%

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