



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

1993 Trust Estate			
Portfolio Principal Balance	\$ 377,999,969	Average Borrower Indebtedness	\$ 17,207
Number of Borrowers	21,968	Wtd Avg Remaining Term (months)	160.75
Number of Loans	46,281	Wtd Avg Statutory Interest Rate	4.57%
Consolidation Rebate Fees	\$ 296,207	Wtd Avg Borrower Interest Rate	3.52%
Claims Paid	\$ 584,896		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	715	2,021	\$ 12,169,552	3.22%
Qualified	10,779	20,842	\$ 187,150,337	49.51%
Disqualified/Not Eligible	10,764	23,418	\$ 178,680,080	47.27%

Automatic Payment Benefit				
Participating	10,523	20,849	185,875,128	49.17%
Nonparticipating	11,452	25,432	192,124,841	50.83%

School Type				
2 Year Schools	2,307	5,077	23,605,968	6.24%
4 Year Schools	17,809	36,535	324,344,307	85.81%
Proprietary Schools	1,475	3,454	15,103,643	4.00%
Graduate Schools	286	742	6,251,725	1.65%
Other	280	473	8,694,326	2.30%

Loan Type				
Stafford - Subsidized	5,480	11,739	25,200,928	6.67%
Stafford - Unsubsidized	2,991	5,227	15,655,688	4.14%
PLUS	78	96	511,466	0.14%
Consolidation - Subsidized	15,222	15,587	160,857,021	42.55%
Consolidation - Unsubsidized	13,302	13,632	175,774,866	46.50%

Status				
In-School	7	40	100,385	0.03%
Grace	5	12	52,647	0.01%
Repayment	19,643	40,905	333,453,234	88.21%
Forbearance	1,235	2,952	28,348,310	7.50%
Deferment	1,015	2,229	14,879,355	3.94%
Claims Processing	65	143	1,166,038	0.31%

Special Allowance Index				
30 Day LIBOR	20,694	42,532	350,303,000	92.67%
T-Bill	1,733	3,749	27,696,969	7.33%

Interest Rate				
Consolidation - Fixed Rate	15,888	28,895	332,446,031	87.95%
Consolidation - Variable Rate	183	324	4,185,856	1.11%
Stafford & PLUS - Fixed Rate	1,448	3,107	10,167,885	2.69%
Stafford & PLUS - Variable Rate	5,004	13,955	31,200,197	8.25%

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