



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

2017 Trust Estate			
Portfolio Principal Balance	\$ 260,660,415	Average Borrower Indebtedness	\$ 11,991
Number of Borrowers	21,738	Wtd Avg Remaining Term (months)	138.45
Number of Loans	59,303	Wtd Avg Statutory Interest Rate	6.16%
Consolidation Rebate Fees	\$ 51,633	Wtd Avg Borrower Interest Rate	5.91%
Claims Paid	\$ 889,976		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	250	988	\$ 6,288,946	2.41%
Qualified	4,091	8,334	\$ 42,954,404	16.48%
Disqualified/Not Eligible	18,701	49,981	\$ 211,417,065	81.11%

Automatic Payment Benefit				
Participating	3,964	9,702	46,729,501	17.93%
Nonparticipating	18,773	49,601	213,930,914	82.07%

School Type				
2 Year Schools	3,183	7,993	25,107,356	9.63%
4 Year Schools	12,870	35,044	124,900,396	47.92%
Proprietary Schools	2,412	5,765	21,790,570	8.36%
Graduate Schools	2,778	8,796	62,019,552	23.79%
Other	910	1,705	26,842,541	10.30%

Loan Type				
Stafford - Subsidized	16,878	30,525	83,891,588	32.18%
Stafford - Unsubsidized	14,282	24,276	110,153,845	42.26%
PLUS	500	642	8,329,184	3.20%
Consolidation - Subsidized	1,911	1,945	23,949,489	9.19%
Consolidation - Unsubsidized	1,879	1,915	34,336,309	13.17%

Status				
In-School	68	217	941,261	0.36%
Grace	10	20	93,593	0.04%
Repayment	18,314	49,295	209,310,759	80.30%
Forbearance	1,437	4,601	28,312,529	10.86%
Deferment	1,810	4,888	20,706,766	7.94%
Claims Processing	102	282	1,295,507	0.50%

Special Allowance Index				
30 Day LIBOR	21,574	58,634	257,488,560	98.78%
T-Bill	263	669	3,171,855	1.22%

Interest Rate				
Consolidation - Fixed Rate	2,112	3,844	58,141,868	22.31%
Consolidation - Variable Rate	9	16	143,930	0.05%
Stafford & PLUS - Fixed Rate	18,526	44,286	172,105,712	66.03%
Stafford & PLUS - Variable Rate	4,071	11,157	30,268,905	11.61%

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