



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2019

1993 Trust Estate			
Portfolio Principal Balance	\$ 381,640,074	Average Borrower Indebtedness	\$ 17,179
Number of Borrowers	22,215	Wtd Avg Remaining Term (months)	160.69
Number of Loans	46,777	Wtd Avg Statutory Interest Rate	4.53%
Consolidation Rebate Fees	\$ 298,875	Wtd Avg Borrower Interest Rate	3.49%
Claims Paid	\$ 509,165		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	741	2,135	\$ 12,652,942	3.32%
Qualified	10,902	21,039	188,968,206	49.51%
Disqualified/Not Eligible	10,865	23,603	180,018,926	47.17%

Automatic Payment Benefit

Participating	10,560	20,878	186,516,375	48.87%
Nonparticipating	11,662	25,899	195,123,699	51.13%

School Type

2 Year Schools	2,335	5,132	23,849,192	6.25%
4 Year Schools	18,011	36,946	327,779,506	85.89%
Proprietary Schools	1,488	3,478	15,036,722	3.94%
Graduate Schools	291	751	6,309,320	1.65%
Other	279	470	8,665,334	2.27%

Loan Type

Stafford - Subsidized	5,563	11,904	25,508,679	6.68%
Stafford - Unsubsidized	3,038	5,302	15,924,296	4.17%
PLUS	79	98	514,438	0.14%
Consolidation - Subsidized	15,364	15,730	162,408,704	42.56%
Consolidation - Unsubsidized	13,411	13,743	177,283,957	46.45%

Status

In-School	6	28	72,542	0.02%
Grace	7	26	87,990	0.02%
Repayment	20,044	41,746	341,013,799	89.36%
Forbearance	1,074	2,589	24,677,085	6.47%
Deferment	1,032	2,242	14,826,020	3.88%
Claims Processing	56	146	962,638	0.25%

Special Allowance Index

30 Day LIBOR	20,928	42,981	353,573,556	92.65%
T-Bill	1,753	3,796	28,066,518	7.35%

Interest Rate

Consolidation - Fixed Rate	16,037	29,142	335,468,930	87.90%
Consolidation - Variable Rate	187	331	4,223,730	1.11%
Stafford & PLUS - Fixed Rate	1,477	3,170	10,351,257	2.71%
Stafford & PLUS - Variable Rate	5,077	14,134	31,596,157	8.28%

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