



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 263,101,332	Average Borrower Indebtedness	\$ 10,985	
Number of Borrowers	23,952	Wtd Avg Remaining Term (months)	135.72	
Number of Loans	62,351	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 46,876	Wtd Avg Borrower Interest Rate	6.00%	
Claims Paid	\$ 707,504			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	228	817	\$ 4,873,144	1.85%
Qualified	4,438	9,010	42,493,825	16.15%
Disqualified/Not Eligible	20,558	52,524	215,734,363	82.00%
Automatic Payment Benefit				
Participating	4,148	10,048	44,300,138	16.84%
Nonparticipating	20,763	52,303	218,801,194	83.16%
School Type				
2 Year Schools	3,463	8,525	27,051,742	10.28%
4 Year Schools	14,093	36,559	126,656,171	48.14%
Proprietary Schools	2,840	6,634	23,990,577	9.12%
Graduate Schools	2,977	8,918	59,534,372	22.63%
Other	940	1,715	25,868,470	9.83%
Loan Type				
Stafford - Subsidized	18,565	32,171	86,451,375	32.86%
Stafford - Unsubsidized	15,991	25,983	114,712,873	43.60%
PLUS	598	706	8,746,620	3.32%
Consolidation - Subsidized	1,751	1,773	21,587,871	8.21%
Consolidation - Unsubsidized	1,697	1,718	31,602,593	12.01%
Status				
In-School	84	207	885,317	0.34%
Grace	26	80	327,034	0.12%
Repayment	20,291	52,307	211,893,526	80.54%
Forbearance	1,403	4,262	24,825,044	9.44%
Deferment	2,030	5,155	23,689,055	9.00%
Claims Processing	125	340	1,481,356	0.56%
Special Allowance Index				
30 Day LIBOR	23,775	61,614	259,468,603	98.62%
T-Bill	270	737	3,632,729	1.38%
Interest Rate				
Consolidation - Fixed Rate	1,987	3,478	53,051,070	20.17%
Consolidation - Variable Rate	7	13	139,394	0.05%
Stafford & PLUS - Fixed Rate	20,782	48,038	180,943,482	68.77%
Stafford & PLUS - Variable Rate	4,029	10,822	28,967,386	11.01%

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