



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 391,558,983	<b>Average Borrower Indebtedness</b>	\$ 16,993	
<b>Number of Borrowers</b>	23,042	<b>Wtd Avg Remaining Term (months)</b>	160.48	
<b>Number of Loans</b>	48,416	<b>Wtd Avg Statutory Interest Rate</b>	4.53%	
<b>Consolidation Rebate Fees</b>	\$ 306,240	<b>Wtd Avg Borrower Interest Rate</b>	3.49%	
<b>Claims Paid</b>	\$ 675,086			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	821	2,315	\$ 13,843,639	3.53%
Qualified	11,317	21,769	\$ 194,045,355	49.56%
Disqualified/Not Eligible	11,216	24,332	\$ 183,669,989	46.91%
<b>Automatic Payment Benefit</b>				
Participating	10,682	20,976	188,409,985	48.12%
Nonparticipating	12,368	27,440	203,148,998	51.88%
<b>School Type</b>				
2 Year Schools	2,426	5,294	24,480,063	6.25%
4 Year Schools	18,679	38,242	336,434,186	85.92%
Proprietary Schools	1,546	3,632	15,461,681	3.95%
Graduate Schools	307	781	6,498,698	1.66%
Other	279	467	8,684,355	2.22%
<b>Loan Type</b>				
Stafford - Subsidized	5,821	12,410	26,523,732	6.77%
Stafford - Unsubsidized	3,169	5,519	16,428,637	4.20%
PLUS	82	101	524,567	0.13%
Consolidation - Subsidized	15,851	16,224	166,924,173	42.63%
Consolidation - Unsubsidized	13,825	14,162	181,157,874	46.27%
<b>Status</b>				
In-School	11	51	149,262	0.04%
Grace	3	5	23,703	0.00%
Repayment	20,595	42,709	347,194,126	88.67%
Forbearance	1,264	3,027	27,786,052	7.10%
Deferment	1,129	2,505	15,651,855	4.00%
Claims Processing	43	119	753,985	0.19%
<b>Special Allowance Index</b>				
30 Day LIBOR	21,680	44,434	362,649,326	92.62%
T-Bill	1,855	3,982	28,909,657	7.38%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	16,571	30,041	343,783,473	87.80%
Consolidation - Variable Rate	196	345	4,298,574	1.10%
Stafford & PLUS - Fixed Rate	1,537	3,289	10,757,353	2.75%
Stafford & PLUS - Variable Rate	5,319	14,741	32,719,583	8.35%

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