



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 275,028,737	Average Borrower Indebtedness	\$ 10,844	
Number of Borrowers	25,362	Wtd Avg Remaining Term (months)	132.97	
Number of Loans	65,927	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 48,541	Wtd Avg Borrower Interest Rate	5.97%	
Claims Paid	\$ 743,384			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	256	873	\$ 5,497,275	2.00%
Qualified	4,726	9,533	44,436,981	16.16%
Disqualified/Not Eligible	21,757	55,521	225,094,481	81.84%
Automatic Payment Benefit				
Participating	4,203	10,104	44,134,394	16.05%
Nonparticipating	22,127	55,823	230,894,343	83.95%
School Type				
2 Year Schools	3,690	9,024	28,341,703	10.30%
4 Year Schools	14,936	38,780	132,370,625	48.13%
Proprietary Schools	2,994	6,953	25,266,690	9.19%
Graduate Schools	3,159	9,402	62,202,450	22.62%
Other	968	1,768	26,847,269	9.76%
Loan Type				
Stafford - Subsidized	19,689	34,132	91,031,295	33.10%
Stafford - Unsubsidized	16,876	27,411	119,712,133	43.53%
PLUS	646	764	9,207,381	3.35%
Consolidation - Subsidized	1,815	1,837	22,370,006	8.13%
Consolidation - Unsubsidized	1,762	1,783	32,707,922	11.89%
Status				
In-School	103	270	1,134,004	0.41%
Grace	21	44	227,981	0.08%
Repayment	21,077	54,328	215,923,252	78.51%
Forbearance	1,571	4,725	27,654,718	10.06%
Deferment	2,432	6,173	27,695,150	10.07%
Claims Processing	168	387	2,393,632	0.87%
Special Allowance Index				
30 Day LIBOR	25,177	65,166	271,341,224	98.66%
T-Bill	280	761	3,687,513	1.34%
Interest Rate				
Consolidation - Fixed Rate	2,062	3,605	54,934,240	19.97%
Consolidation - Variable Rate	8	15	143,688	0.05%
Stafford & PLUS - Fixed Rate	22,048	50,886	189,790,779	69.01%
Stafford & PLUS - Variable Rate	4,279	11,421	30,160,030	10.97%

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