



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

| 2017 Trust Estate | | | | |
|------------------------------------|------------------------------|--|--------------------------|-----------------------------|
| Portfolio Principal Balance | \$ 276,090,758 | Average Borrower Indebtedness | \$ 11,828 | |
| Number of Borrowers | 23,342 | Wtd Avg Remaining Term (months) | 135.42 | |
| Number of Loans | 63,583 | Wtd Avg Statutory Interest Rate | 6.11% | |
| Consolidation Rebate Fees | \$ 53,614 | Wtd Avg Borrower Interest Rate | 5.87% | |
| Claims Paid | \$ 894,149 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 262 | 955 | \$ 6,076,028 | 2.20% |
| Qualified | 4,369 | 8,857 | \$ 45,318,593 | 16.41% |
| Disqualified/Not Eligible | 20,128 | 53,771 | \$ 224,696,137 | 81.39% |
| Automatic Payment Benefit | | | | |
| Participating | 3,968 | 9,837 | 47,741,957 | 17.29% |
| Nonparticipating | 20,345 | 53,746 | 228,348,801 | 82.71% |
| School Type | | | | |
| 2 Year Schools | 3,434 | 8,670 | 27,016,898 | 9.78% |
| 4 Year Schools | 13,792 | 37,522 | 132,244,187 | 47.90% |
| Proprietary Schools | 2,618 | 6,213 | 23,190,052 | 8.40% |
| Graduate Schools | 2,997 | 9,398 | 65,649,154 | 23.78% |
| Other | 952 | 1,780 | 27,990,467 | 10.14% |
| Loan Type | | | | |
| Stafford - Subsidized | 18,179 | 32,852 | 89,748,306 | 32.51% |
| Stafford - Unsubsidized | 15,341 | 26,038 | 116,809,254 | 42.31% |
| PLUS | 562 | 718 | 9,028,112 | 3.27% |
| Consolidation - Subsidized | 1,967 | 2,001 | 24,883,430 | 9.01% |
| Consolidation - Unsubsidized | 1,937 | 1,974 | 35,621,656 | 12.90% |
| Status | | | | |
| In-School | 96 | 262 | 1,097,172 | 0.40% |
| Grace | 8 | 15 | 55,913 | 0.02% |
| Repayment | 19,386 | 52,218 | 219,871,950 | 79.64% |
| Forbearance | 1,488 | 4,761 | 28,096,368 | 10.17% |
| Deferment | 2,209 | 5,929 | 24,793,750 | 8.98% |
| Claims Processing | 162 | 398 | 2,175,605 | 0.79% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 23,163 | 62,855 | 272,677,449 | 98.76% |
| T-Bill | 284 | 728 | 3,413,309 | 1.24% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 2,180 | 3,959 | 60,358,700 | 21.86% |
| Consolidation - Variable Rate | 9 | 16 | 146,386 | 0.05% |
| Stafford & PLUS - Fixed Rate | 19,980 | 47,617 | 183,369,308 | 66.42% |
| Stafford & PLUS - Variable Rate | 4,405 | 11,991 | 32,216,364 | 11.67% |

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