



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 384,342,888	Average Borrower Indebtedness	\$ 17,119	
Number of Borrowers	22,451	Wtd Avg Remaining Term (months)	160.59	
Number of Loans	47,208	Wtd Avg Statutory Interest Rate	4.53%	
Consolidation Rebate Fees	\$ 300,812	Wtd Avg Borrower Interest Rate	3.49%	
Claims Paid	\$ 306,609			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	782	2,233	\$ 13,229,654	3.44%
Qualified	11,016	21,243	190,517,345	49.57%
Disqualified/Not Eligible	10,951	23,732	180,595,889	46.99%
Automatic Payment Benefit				
Participating	10,606	20,918	187,198,014	48.71%
Nonparticipating	11,852	26,290	197,144,874	51.29%
School Type				
2 Year Schools	2,357	5,169	23,965,194	6.23%
4 Year Schools	18,214	37,305	330,287,223	85.94%
Proprietary Schools	1,500	3,507	15,111,247	3.93%
Graduate Schools	296	761	6,337,788	1.65%
Other	276	466	8,641,436	2.25%
Loan Type				
Stafford - Subsidized	5,631	12,030	25,728,780	6.69%
Stafford - Unsubsidized	3,073	5,350	16,036,787	4.17%
PLUS	79	98	516,511	0.14%
Consolidation - Subsidized	15,501	15,868	163,689,203	42.59%
Consolidation - Unsubsidized	13,528	13,862	178,371,607	46.41%
Status				
In-School	7	29	76,042	0.02%
Grace	7	27	96,923	0.03%
Repayment	20,091	41,652	339,586,646	88.35%
Forbearance	1,284	3,123	29,261,444	7.61%
Deferment	1,020	2,241	14,403,472	3.75%
Claims Processing	47	136	918,361	0.24%
Special Allowance Index				
30 Day LIBOR	21,139	43,354	356,005,216	92.63%
T-Bill	1,790	3,854	28,337,672	7.37%
Interest Rate				
Consolidation - Fixed Rate	16,195	29,398	337,819,497	87.90%
Consolidation - Variable Rate	188	332	4,241,313	1.10%
Stafford & PLUS - Fixed Rate	1,492	3,190	10,380,003	2.70%
Stafford & PLUS - Variable Rate	5,141	14,288	31,902,075	8.30%

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