



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 266,685,868	Average Borrower Indebtedness	\$ 10,908
Number of Borrowers	24,449	Wtd Avg Remaining Term (months)	135.16
Number of Loans	63,570	Wtd Avg Statutory Interest Rate	6.19%
Consolidation Rebate Fees	\$ 47,310	Wtd Avg Borrower Interest Rate	5.97%
Claims Paid	\$ 914,989		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	244	894	\$ 5,182,955	1.94%
Qualified	4,544	9,189	\$ 43,120,516	16.17%
Disqualified/Not Eligible	20,971	53,487	\$ 218,382,397	81.89%

Automatic Payment Benefit

Participating	4,197	10,111	44,486,471	16.68%
Nonparticipating	21,223	53,459	222,199,397	83.32%

School Type

2 Year Schools	3,556	8,753	27,539,161	10.33%
4 Year Schools	14,362	37,230	128,160,353	48.06%
Proprietary Schools	2,896	6,747	24,248,250	9.09%
Graduate Schools	3,051	9,101	60,463,719	22.67%
Other	953	1,739	26,274,385	9.85%

Loan Type

Stafford - Subsidized	18,958	32,868	87,911,224	32.96%
Stafford - Unsubsidized	16,281	26,440	116,195,210	43.57%
PLUS	610	724	8,870,959	3.33%
Consolidation - Subsidized	1,778	1,800	21,819,562	8.18%
Consolidation - Unsubsidized	1,717	1,738	31,888,913	11.96%

Status

In-School	84	213	889,644	0.33%
Grace	34	86	387,362	0.14%
Repayment	20,459	52,634	210,457,217	78.92%
Forbearance	1,633	4,909	28,654,265	10.74%
Deferment	2,109	5,358	24,523,857	9.20%
Claims Processing	135	370	1,773,523	0.67%

Special Allowance Index

30 Day LIBOR	24,268	62,820	263,019,460	98.63%
T-Bill	275	750	3,666,408	1.37%

Interest Rate

Consolidation - Fixed Rate	2,015	3,524	53,567,931	20.09%
Consolidation - Variable Rate	8	14	140,544	0.05%
Stafford & PLUS - Fixed Rate	21,224	49,015	183,616,151	68.85%
Stafford & PLUS - Variable Rate	4,110	11,017	29,361,242	11.01%

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