



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 267,544,488	Average Borrower Indebtedness	\$ 11,876	
Number of Borrowers	22,528	Wtd Avg Remaining Term (months)	137.68	
Number of Loans	61,386	Wtd Avg Statutory Interest Rate	6.10%	
Consolidation Rebate Fees	\$ 52,635	Wtd Avg Borrower Interest Rate	5.86%	
Claims Paid	\$ 922,989			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	260	995	\$ 6,383,828	2.38%
Qualified	4,233	8,592	44,000,963	16.45%
Disqualified/Not Eligible	19,395	51,799	217,159,697	81.17%
Automatic Payment Benefit				
Participating	3,954	9,728	47,029,838	17.58%
Nonparticipating	19,559	51,658	220,514,650	82.42%
School Type				
2 Year Schools	3,312	8,299	25,800,292	9.65%
4 Year Schools	13,325	36,297	128,508,850	48.03%
Proprietary Schools	2,505	5,967	22,454,286	8.39%
Graduate Schools	2,884	9,076	63,381,133	23.69%
Other	933	1,747	27,399,927	10.24%
Loan Type				
Stafford - Subsidized	17,525	31,665	86,524,379	32.34%
Stafford - Unsubsidized	14,772	25,115	113,025,051	42.24%
PLUS	533	686	8,608,198	3.22%
Consolidation - Subsidized	1,941	1,975	24,449,676	9.14%
Consolidation - Unsubsidized	1,909	1,945	34,937,184	13.06%
Status				
In-School	83	228	960,453	0.36%
Grace	21	52	221,837	0.08%
Repayment	18,880	50,670	214,361,372	80.12%
Forbearance	1,534	4,883	27,814,594	10.40%
Deferment	1,901	5,196	22,425,521	8.38%
Claims Processing	117	357	1,760,711	0.66%
Special Allowance Index				
30 Day LIBOR	22,355	60,684	264,276,303	98.78%
T-Bill	277	702	3,268,185	1.22%
Interest Rate				
Consolidation - Fixed Rate	2,146	3,904	59,241,883	22.14%
Consolidation - Variable Rate	9	16	144,976	0.06%
Stafford & PLUS - Fixed Rate	19,234	45,915	176,952,142	66.14%
Stafford & PLUS - Variable Rate	4,236	11,551	31,205,487	11.66%

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