



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**November 30, 2019**

<b>1993 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 364,953,486	<b>Average Borrower Indebtedness</b>	\$ 17,440	
<b>Number of Borrowers</b>	20,926	<b>Wtd Avg Remaining Term (months)</b>	160.34	
<b>Number of Loans</b>	44,209	<b>Wtd Avg Statutory Interest Rate</b>	4.58%	
<b>Consolidation Rebate Fees</b>	\$ 286,304	<b>Wtd Avg Borrower Interest Rate</b>	3.53%	
<b>Claims Paid</b>	\$ 537,597			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	623	1,810	\$ 11,166,761	3.06%
Qualified	10,323	20,091	180,356,882	49.42%
Disqualified/Not Eligible	10,250	22,308	173,429,843	47.52%
<b>Automatic Payment Benefit</b>				
Participating	10,244	20,415	180,843,320	49.55%
Nonparticipating	10,688	23,794	184,110,166	50.45%
<b>School Type</b>				
2 Year Schools	2,198	4,849	22,946,536	6.29%
4 Year Schools	16,956	34,912	312,839,704	85.72%
Proprietary Schools	1,396	3,268	14,454,388	3.96%
Graduate Schools	272	705	5,986,224	1.64%
Other	281	475	8,726,634	2.39%
<b>Loan Type</b>				
Stafford - Subsidized	5,153	11,101	24,100,802	6.60%
Stafford - Unsubsidized	2,825	4,948	15,223,796	4.17%
PLUS	72	90	471,536	0.13%
Consolidation - Subsidized	14,589	14,938	154,477,432	42.33%
Consolidation - Unsubsidized	12,816	13,132	170,679,920	46.77%
<b>Status</b>				
In-School	9	43	107,705	0.03%
Grace	0	0	-	0.00%
Repayment	18,717	38,970	321,822,022	88.18%
Forbearance	1,231	3,009	29,019,724	7.95%
Deferment	905	2,001	12,875,358	3.53%
Claims Processing	70	186	1,128,677	0.31%
<b>Special Allowance Index</b>				
30 Day LIBOR	19,719	40,637	337,872,521	92.58%
T-Bill	1,645	3,572	27,080,965	7.42%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	15,213	27,772	321,096,401	87.98%
Consolidation - Variable Rate	168	298	4,060,951	1.11%
Stafford & PLUS - Fixed Rate	1,366	2,940	9,740,430	2.67%
Stafford & PLUS - Variable Rate	4,705	13,199	30,055,704	8.24%

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