



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

1993 Trust Estate			
Portfolio Principal Balance	\$ 368,120,083	Average Borrower Indebtedness	\$ 17,394
Number of Borrowers	21,164	Wtd Avg Remaining Term (months)	160.42
Number of Loans	44,702	Wtd Avg Statutory Interest Rate	4.58%
Consolidation Rebate Fees	\$ 288,542	Wtd Avg Borrower Interest Rate	3.53%
Claims Paid	\$ 484,751		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	664	1,946	\$ 11,658,152	3.17%
Qualified	10,444	20,290	\$ 182,080,573	49.46%
Disqualified/Not Eligible	10,335	22,466	\$ 174,381,358	47.37%

Automatic Payment Benefit				
Participating	10,305	20,512	182,253,166	49.51%
Nonparticipating	10,865	24,190	185,866,917	50.49%

School Type				
2 Year Schools	2,227	4,913	23,092,158	6.27%
4 Year Schools	17,151	35,293	315,693,897	85.76%
Proprietary Schools	1,408	3,303	14,566,087	3.96%
Graduate Schools	280	720	6,035,963	1.64%
Other	280	473	8,731,978	2.37%

Loan Type				
Stafford - Subsidized	5,231	11,268	24,424,378	6.63%
Stafford - Unsubsidized	2,863	5,013	15,351,775	4.17%
PLUS	73	91	483,596	0.13%
Consolidation - Subsidized	14,737	15,089	155,984,386	42.38%
Consolidation - Unsubsidized	12,925	13,241	171,875,948	46.69%

Status				
In-School	9	43	107,705	0.03%
Grace	2	8	41,558	0.01%
Repayment	18,987	39,499	325,488,459	88.42%
Forbearance	1,196	2,941	28,469,771	7.73%
Deferment	909	2,013	12,919,414	3.51%
Claims Processing	63	198	1,093,176	0.30%

Special Allowance Index				
30 Day LIBOR	19,944	41,093	340,806,528	92.58%
T-Bill	1,662	3,609	27,313,555	7.42%

Interest Rate				
Consolidation - Fixed Rate	15,364	28,023	323,755,455	87.95%
Consolidation - Variable Rate	173	307	4,104,879	1.11%
Stafford & PLUS - Fixed Rate	1,387	2,994	9,899,253	2.69%
Stafford & PLUS - Variable Rate	4,772	13,378	30,360,496	8.25%

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