



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 371,463,331	Average Borrower Indebtedness	\$ 17,327	
Number of Borrowers	21,439	Wtd Avg Remaining Term (months)	160.86	
Number of Loans	45,237	Wtd Avg Statutory Interest Rate	4.57%	
Consolidation Rebate Fees	\$ 291,176	Wtd Avg Borrower Interest Rate	3.52%	
Claims Paid	\$ 372,135			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	666	1,919	\$ 11,789,843	3.17%
Qualified	10,577	20,531	183,870,366	49.50%
Disqualified/Not Eligible	10,475	22,787	175,803,122	47.33%
Automatic Payment Benefit				
Participating	10,407	20,690	183,966,826	49.52%
Nonparticipating	11,038	24,547	187,496,505	50.48%
School Type				
2 Year Schools	2,257	4,977	23,157,939	6.23%
4 Year Schools	17,367	35,697	318,662,668	85.78%
Proprietary Schools	1,436	3,359	14,696,375	3.96%
Graduate Schools	282	729	6,118,000	1.65%
Other	281	475	8,828,349	2.38%
Loan Type				
Stafford - Subsidized	5,304	11,411	24,629,481	6.63%
Stafford - Unsubsidized	2,902	5,085	15,468,255	4.16%
PLUS	74	92	484,104	0.13%
Consolidation - Subsidized	14,909	15,268	157,639,337	42.44%
Consolidation - Unsubsidized	13,058	13,381	173,242,154	46.64%
Status				
In-School	9	43	107,705	0.03%
Grace	2	8	41,558	0.01%
Repayment	19,208	39,912	329,521,724	88.71%
Forbearance	1,207	3,023	27,047,458	7.28%
Deferment	972	2,147	14,117,509	3.80%
Claims Processing	45	104	627,377	0.17%
Special Allowance Index				
30 Day LIBOR	20,210	41,596	343,975,454	92.60%
T-Bill	1,674	3,641	27,487,877	7.40%
Interest Rate				
Consolidation - Fixed Rate	15,554	28,338	326,754,424	87.96%
Consolidation - Variable Rate	176	311	4,127,068	1.11%
Stafford & PLUS - Fixed Rate	1,398	3,014	9,971,724	2.69%
Stafford & PLUS - Variable Rate	4,850	13,574	30,610,115	8.24%

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