



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2020**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$	348,552,412	<b>Average Borrower Indebtedness</b>	\$ 17,801
<b>Number of Borrowers</b>		19,581	<b>Wtd Avg Remaining Term (months)</b>	161.87
<b>Number of Loans</b>		41,576	<b>Wtd Avg Statutory Interest Rate</b>	4.58%
<b>Consolidation Rebate Fees</b>	\$	274,210	<b>Wtd Avg Borrower Interest Rate</b>	3.57%
<b>Claims Paid</b>	\$	431,959		
Timely Payment Benefit				
Eligible		544	1,600	\$ 10,300,599 2.96%
Qualified		9,722	19,072	\$ 172,160,497 49.39%
Disqualified/Not Eligible		9,568	20,904	\$ 166,091,316 47.65%
Automatic Payment Benefit				
Participating		9,763	19,535	173,152,906 49.68%
Nonparticipating		9,823	22,041	175,399,506 50.32%
School Type				
2 Year Schools		2,040	4,559	22,105,630 6.34%
4 Year Schools		15,862	32,851	297,828,671 85.45%
Proprietary Schools		1,302	3,032	13,752,522 3.95%
Graduate Schools		252	648	5,582,011 1.60%
Other		288	486	9,283,578 2.66%
Loan Type				
Stafford - Subsidized		4,756	10,342	22,726,178 6.52%
Stafford - Unsubsidized		2,631	4,618	14,489,547 4.16%
PLUS		68	86	460,493 0.13%
Consolidation - Subsidized		13,738	14,071	146,952,707 42.16%
Consolidation - Unsubsidized		12,158	12,459	163,923,487 47.03%
Status				
In-School		7	15	34,095 0.01%
Grace		2	28	73,610 0.02%
Repayment		16,472	34,389	280,284,598 80.42%
Forbearance		2,188	5,103	54,797,670 15.72%
Deferment		866	1,919	12,420,432 3.56%
Claims Processing		47	122	942,007 0.27%
Special Allowance Index				
30 Day LIBOR		18,472	38,259	322,574,338 92.55%
T-Bill		1,517	3,317	25,978,074 7.45%
Interest Rate				
Consolidation - Fixed Rate		14,311	26,257	306,956,148 88.07%
Consolidation - Variable Rate		152	273	3,920,046 1.12%
Stafford & PLUS - Fixed Rate		1,245	2,719	9,153,104 2.63%
Stafford & PLUS - Variable Rate		4,358	12,327	28,523,114 8.18%

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