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

<table>
<thead>
<tr>
<th></th>
<th>1993 Trust Estate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Portfolio Principal Balance</strong></td>
<td>$348,552,412</td>
</tr>
<tr>
<td>Number of Borrowers</td>
<td>19,581</td>
</tr>
<tr>
<td>Number of Loans</td>
<td>41,576</td>
</tr>
<tr>
<td>Consolidation Rebate Fees</td>
<td>$274,210</td>
</tr>
<tr>
<td>Claims Paid</td>
<td>$431,959</td>
</tr>
<tr>
<td>Average Borrower Indebtedness</td>
<td>$17,801</td>
</tr>
<tr>
<td>Wtd Avg Remaining Term (months)</td>
<td>161.87</td>
</tr>
<tr>
<td>Wtd Avg Statutory Interest Rate</td>
<td>4.58%</td>
</tr>
<tr>
<td>Wtd Avg Borrower Interest Rate</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Eligible**: 544 borrowers, 1,600 loans, $10,300,599, 2.96%
- **Qualified**: 9,722 borrowers, 19,072 loans, $172,160,497, 49.39%
- **Disqualified/Not Eligible**: 9,568 borrowers, 20,904 loans, $166,091,316, 47.65%

### Automatic Payment Benefit
- **Participating**: 9,763 borrowers, 19,535 loans, $173,152,906, 49.68%
- **Nonparticipating**: 9,823 borrowers, 22,041 loans, $175,399,506, 50.32%

### School Type
- **2 Year Schools**: 2,040 loans, 4,559 loans, $22,105,630, 6.34%
- **4 Year Schools**: 15,862 loans, 32,851 loans, $297,828,671, 85.45%
- **Proprietary Schools**: 1,302 loans, 3,032 loans, $13,752,522, 3.95%
- **Graduate Schools**: 252 loans, 648 loans, $5,582,011, 1.60%
- **Other**: 288 loans, 486 loans, $9,283,578, 2.66%

### Loan Type
- **Stafford - Subsidized**: 4,756 loans, 10,342 loans, $22,726,178, 6.52%
- **Stafford - Unsubsidized**: 2,631 loans, 4,618 loans, $14,489,547, 4.16%
- **PLUS**: 68 loans, 86 loans, $460,493, 0.13%
- **Consolidation - Subsidized**: 13,738 loans, 14,071 loans, $146,952,707, 42.16%
- **Consolidation - Unsubsidized**: 12,158 loans, 12,459 loans, $163,923,487, 47.03%

### Status
- **In-School**: 7 loans, 15 loans, $34,955, 0.01%
- **Grace**: 2 loans, 28 loans, $73,610, 0.02%
- **Repayment**: 16,472 loans, 34,389 loans, $280,284,598, 80.42%
- **Forbearance**: 2,188 loans, 5,103 loans, $54,797,670, 15.72%
- **Deferment**: 866 loans, 1,919 loans, $12,420,432, 3.56%
- **Claims Processing**: 47 loans, 122 loans, $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.