



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2020

1993 Trust Estate					
Portfolio Principal Balance	\$	336,044,588	Average Borrower Indebtedness	\$	17,967
Number of Borrowers		18,703	Wtd Avg Remaining Term (months)		160.80
Number of Loans		39,866	Wtd Avg Statutory Interest Rate		4.37%
Consolidation Rebate Fees	\$	265,360	Wtd Avg Borrower Interest Rate		3.35%
Claims Paid	\$	140,884			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	513	1,532	\$ 9,871,090	2.94%
Qualified	9,254	18,204	\$ 165,045,978	49.11%
Disqualified/Not Eligible	9,183	20,130	\$ 161,127,520	47.95%

Automatic Payment Benefit				
Participating	9,384	18,814	166,211,873	49.46%
Nonparticipating	9,324	21,052	169,832,715	50.54%

School Type				
2 Year Schools	1,928	4,336	21,276,105	6.33%
4 Year Schools	15,168	31,515	286,589,361	85.28%
Proprietary Schools	1,233	2,913	13,281,821	3.95%
Graduate Schools	237	607	5,402,904	1.61%
Other	292	495	9,494,397	2.83%

Loan Type				
Stafford - Subsidized	4,538	9,894	21,986,989	6.54%
Stafford - Unsubsidized	2,536	4,468	14,171,329	4.22%
PLUS	62	79	458,809	0.14%
Consolidation - Subsidized	13,145	13,466	141,263,025	42.04%
Consolidation - Unsubsidized	11,668	11,959	158,164,436	47.06%

Status				
In-School	6	27	69,917	0.02%
Grace	2	4	9,945	0.00%
Repayment	15,588	32,541	271,889,432	80.91%
Forbearance	2,401	5,659	54,019,910	16.08%
Deferment	694	1,608	9,847,462	2.93%
Claims Processing	13	27	207,922	0.06%

Special Allowance Index				
30 Day LIBOR	17,655	36,701	310,632,912	92.44%
T-Bill	1,440	3,165	25,411,676	7.56%

Interest Rate				
Consolidation - Fixed Rate	13,677	25,166	295,658,925	87.98%
Consolidation - Variable Rate	144	259	3,768,536	1.12%
Stafford & PLUS - Fixed Rate	1,178	2,604	8,902,846	2.65%
Stafford & PLUS - Variable Rate	4,169	11,837	27,714,281	8.25%

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