



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 29, 2020

1993 Trust Estate				
Portfolio Principal Balance	\$ 354,773,661	Average Borrower Indebtedness	\$ 17,610	
Number of Borrowers	20,146	Wtd Avg Remaining Term (months)	160.58	
Number of Loans	42,679	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$ 278,810	Wtd Avg Borrower Interest Rate	3.52%	
Claims Paid	\$ 536,841			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	580	1,656	\$ 10,890,508	3.07%
Qualified	9,960	19,475	\$ 175,111,023	49.36%
Disqualified/Not Eligible	9,869	21,548	\$ 168,772,130	47.57%
Automatic Payment Benefit				
Participating	9,988	19,921	176,773,060	49.83%
Nonparticipating	10,163	22,758	178,000,601	50.17%
School Type				
2 Year Schools	2,116	4,690	22,522,738	6.35%
4 Year Schools	16,305	33,703	303,454,330	85.53%
Proprietary Schools	1,347	3,141	14,106,019	3.98%
Graduate Schools	256	658	5,719,109	1.61%
Other	290	487	8,971,465	2.53%
Loan Type				
Stafford - Subsidized	4,931	10,682	23,232,528	6.55%
Stafford - Unsubsidized	2,715	4,760	14,749,189	4.16%
PLUS	70	89	465,904	0.13%
Consolidation - Subsidized	14,074	14,411	149,854,705	42.24%
Consolidation - Unsubsidized	12,430	12,737	166,471,335	46.92%
Status				
In-School	6	13	30,275	0.01%
Grace	3	30	77,430	0.02%
Repayment	17,965	37,477	313,173,274	88.27%
Forbearance	1,216	2,978	27,962,255	7.88%
Deferment	907	2,045	12,758,719	3.60%
Claims Processing	54	136	771,708	0.22%
Special Allowance Index				
30 Day LIBOR	18,992	39,252	328,145,383	92.49%
T-Bill	1,571	3,427	26,628,278	7.51%
Interest Rate				
Consolidation - Fixed Rate	14,682	26,868	312,343,943	88.04%
Consolidation - Variable Rate	157	280	3,982,097	1.12%
Stafford & PLUS - Fixed Rate	1,304	2,841	9,358,730	2.64%
Stafford & PLUS - Variable Rate	4,505	12,690	29,088,891	8.20%

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