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

<table>
<thead>
<tr>
<th>Portfolio Principal Balance</th>
<th>$126,807,837</th>
<th>Average Borrower Indebtedness</th>
<th>$15,861</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Borrowers</td>
<td>7,995</td>
<td>Wtd Avg Remaining Term (months)</td>
<td>154.18</td>
</tr>
<tr>
<td>Number of Loans</td>
<td>21,076</td>
<td>Wtd Avg Statutory Interest Rate</td>
<td>5.54%</td>
</tr>
<tr>
<td>Consolidation Rebate Fees</td>
<td>$81,514</td>
<td>Wtd Avg Borrower Interest Rate</td>
<td>4.87%</td>
</tr>
<tr>
<td>Claims Paid</td>
<td>$238,074</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of Borrowers *</th>
<th>Number of Loans</th>
<th>Current Principal</th>
<th>Percent of Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible</td>
<td>120</td>
<td>327</td>
<td>$1,830,708</td>
</tr>
<tr>
<td>Qualified</td>
<td>2,880</td>
<td>5,605</td>
<td>43,241,458</td>
</tr>
<tr>
<td>Disqualified/Not Eligible</td>
<td>5,477</td>
<td>15,144</td>
<td>81,735,671</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Participating**: 1,944 loans, 3,805 borrowers, $30,422,334 current principal, 23.99% percent of principal
- **Nonparticipating**: 6,052 loans, 17,271 borrowers, $96,385,503 current principal, 76.01% percent of principal

### School Type
- **2 Year Schools**: 1,374 loans, 4,005 borrowers, $15,024,340 current principal, 11.85% percent of principal
- **4 Year Schools**: 5,611 loans, 14,591 borrowers, $94,788,581 current principal, 74.75% percent of principal
- **Proprietary Schools**: 565 loans, 1,452 borrowers, $5,733,407 current principal, 4.52% percent of principal
- **Graduate Schools**: 147 loans, 445 borrowers, $3,057,762 current principal, 2.41% percent of principal
- **Other**: 331 loans, 583 borrowers, $8,203,747 current principal, 6.47% percent of principal

### Loan Type
- **Stafford - Subsidized**: 3,066 loans, 7,467 borrowers, $15,783,635 current principal, 12.45% percent of principal
- **Stafford - Unsubsidized**: 2,550 loans, 5,621 borrowers, $17,970,365 current principal, 14.17% percent of principal
- **PLUS**: 81 loans, 131 borrowers, $612,010 current principal, 0.48% percent of principal
- **Consolidation - Subsidized**: 3,973 loans, 4,013 borrowers, $42,391,339 current principal, 33.43% percent of principal
- **Consolidation - Unsubsidized**: 3,794 loans, 3,844 borrowers, $50,050,488 current principal, 39.47% percent of principal

### Status
- **In-School**: 4 loans, 54 borrowers, $173,015 current principal, 0.14% percent of principal
- **Grace**: 5 loans, 33 borrowers, $161,264 current principal, 0.13% percent of principal
- **Repayment**: 6,953 loans, 17,712 borrowers, $107,181,358 current principal, 84.52% percent of principal
- **Forbearance**: 552 loans, 1,827 borrowers, $6,522,280 current principal, 5.14% percent of principal
- **Deferment**: 461 loans, 1,383 borrowers, $607,902 current principal, 0.48% percent of principal
- **Claims Processing**: 26 loans, 67 borrowers, $607,902 current principal, 0.48% percent of principal

### Special Allowance Index
- **30 Day LIBOR**: 7,480 loans, 19,786 borrowers, $114,175,920 current principal, 90.04% percent of principal
- **T-Bill**: 645 loans, 1,290 borrowers, $12,631,917 current principal, 9.96% percent of principal

### Interest Rate
- **Consolidation - Fixed Rate**: 4,289 loans, 7,744 borrowers, $91,431,501 current principal, 72.10% percent of principal
- **Consolidation - Variable Rate**: 65 loans, 113 borrowers, $1,010,326 current principal, 0.80% percent of principal
- **Stafford & PLUS - Fixed Rate**: 2,549 loans, 7,571 borrowers, $23,328,382 current principal, 18.40% percent of principal
- **Stafford & PLUS - Variable Rate**: 1,949 loans, 5,648 borrowers, $11,037,628 current principal, 8.70% percent of principal

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