



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 351,791,815	<b>Average Borrower Indebtedness</b>	\$ 17,733	
<b>Number of Borrowers</b>	19,838	<b>Wtd Avg Remaining Term (months)</b>	160.68	
<b>Number of Loans</b>	42,096	<b>Wtd Avg Statutory Interest Rate</b>	4.58%	
<b>Consolidation Rebate Fees</b>	\$ 276,676	<b>Wtd Avg Borrower Interest Rate</b>	3.54%	
<b>Claims Paid</b>	\$ 715,226			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	572	1,653	\$ 10,812,725	3.07%
Qualified	9,820	19,222	173,332,218	49.27%
Disqualified/Not Eligible	9,706	21,221	167,646,872	47.66%
<b>Automatic Payment Benefit</b>				
Participating	9,877	19,754	175,007,407	49.75%
Nonparticipating	9,965	22,342	176,784,408	50.25%
<b>School Type</b>				
2 Year Schools	2,071	4,615	22,312,993	6.34%
4 Year Schools	16,070	33,265	300,767,748	85.49%
Proprietary Schools	1,320	3,074	13,962,190	3.97%
Graduate Schools	254	656	5,685,074	1.62%
Other	288	486	9,063,810	2.58%
<b>Loan Type</b>				
Stafford - Subsidized	4,837	10,495	22,961,822	6.53%
Stafford - Unsubsidized	2,670	4,686	14,639,279	4.16%
PLUS	70	89	463,390	0.13%
Consolidation - Subsidized	13,898	14,232	148,442,447	42.20%
Consolidation - Unsubsidized	12,289	12,594	165,284,877	46.98%
<b>Status</b>				
In-School	6	13	30,275	0.01%
Grace	3	30	77,430	0.02%
Repayment	17,193	35,853	298,139,852	84.75%
Forbearance	1,687	4,030	39,785,316	11.31%
Deferment	907	2,058	12,989,186	3.69%
Claims Processing	44	112	769,756	0.22%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,707	38,717	325,347,477	92.48%
T-Bill	1,545	3,379	26,444,338	7.52%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	14,478	26,548	309,777,574	88.06%
Consolidation - Variable Rate	156	278	3,949,750	1.12%
Stafford & PLUS - Fixed Rate	1,272	2,784	9,241,668	2.63%
Stafford & PLUS - Variable Rate	4,424	12,486	28,822,823	8.19%

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