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

<table>
<thead>
<tr>
<th>Portfolio Principal Balance</th>
<th>$125,606,141</th>
<th>Average Borrower Indebtedness</th>
<th>$16,101</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Borrowers</td>
<td>7,801</td>
<td>Wtd Avg Remaining Term (months)</td>
<td>154.44</td>
</tr>
<tr>
<td>Number of Loans</td>
<td>20,590</td>
<td>Wtd Avg Statutory Interest Rate</td>
<td>5.54%</td>
</tr>
<tr>
<td>Consolidation Rebate Fees</td>
<td>$80,873</td>
<td>Wtd Avg Borrower Interest Rate</td>
<td>4.88%</td>
</tr>
<tr>
<td>Claims Paid</td>
<td>$332,074</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>113</td>
<td>302</td>
<td>$1,714,943</td>
</tr>
<tr>
<td>Qualified</td>
<td>2,812</td>
<td>5,485</td>
<td>42,792,465</td>
</tr>
<tr>
<td>Disqualified/Not Eligible</td>
<td>5,346</td>
<td>14,803</td>
<td>81,098,733</td>
</tr>
</tbody>
</table>

## Timely Payment Benefit
- Participating: 1,911 loans, $29,939,530, 23.84%
- Nonparticipating: 5,891 loans, $95,666,611, 76.16%

## School Type
- 2 Year Schools: 1,336 loans, 14,917,974, 11.88%
- 4 Year Schools: 5,478 loans, 93,894,445, 74.75%
- Proprietary Schools: 554 loans, 5,668,819, 4.51%
- Graduate Schools: 144 loans, 3,048,273, 2.43%
- Other: 321 loans, 8,076,630, 6.43%

## Loan Type
- Stafford - Subsidized: 2,967 loans, 15,558,496, 12.39%
- Stafford - Unsubsidized: 2,480 loans, 17,795,121, 14.17%
- PLUS: 77 loans, 606,911, 0.48%
- Consolidation - Subsidized: 3,913 loans, 42,055,204, 33.48%
- Consolidation - Unsubsidized: 3,734 loans, 49,590,409, 39.48%

## Status
- In-School: 5 loans, 291,991, 0.23%
- Grace: 3 loans, 38,788, 0.03%
- Repayment: 6,599 loans, 103,488,863, 82.39%
- Forbearance: 704 loans, 14,691,243, 11.70%
- Deferment: 467 loans, 6,472,935, 5.15%
- Claims Processing: 28 loans, 622,321, 0.50%

## Special Allowance Index
- 30 Day LIBOR: 7,300 loans, 113,171,461, 90.10%
- T-Bill: 627 loans, 12,434,680, 9.90%

## Interest Rate
- Consolidation - Fixed Rate: 4,214 loans, 90,635,973, 72.16%
- Consolidation - Variable Rate: 77 loans, 1,009,640, 0.80%
- Stafford & PLUS - Fixed Rate: 2,471 loans, 23,029,349, 18.34%
- Stafford & PLUS - Variable Rate: 1,889 loans, 10,931,179, 8.70%

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