



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 344,870,899	Average Borrower Indebtedness	\$ 17,837	
Number of Borrowers	19,335	Wtd Avg Remaining Term (months)	162.30	
Number of Loans	41,088	Wtd Avg Statutory Interest Rate	4.58%	
Consolidation Rebate Fees	\$ 271,708	Wtd Avg Borrower Interest Rate	3.58%	
Claims Paid	\$ 840,390			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	572	1,679	\$ 10,867,479	3.15%
Qualified	9,592	18,834	\$ 170,290,709	49.38%
Disqualified/Not Eligible	9,427	20,575	\$ 163,712,711	47.47%
Automatic Payment Benefit				
Participating	9,655	19,340	171,537,644	49.74%
Nonparticipating	9,687	21,748	173,333,255	50.26%
School Type				
2 Year Schools	2,007	4,493	21,972,948	6.37%
4 Year Schools	15,683	32,509	294,664,424	85.44%
Proprietary Schools	1,264	2,956	13,352,661	3.87%
Graduate Schools	249	637	5,539,564	1.61%
Other	292	493	9,341,302	2.71%
Loan Type				
Stafford - Subsidized	4,691	10,193	22,438,474	6.51%
Stafford - Unsubsidized	2,603	4,577	14,340,853	4.16%
PLUS	67	84	459,184	0.13%
Consolidation - Subsidized	13,581	13,911	145,335,444	42.14%
Consolidation - Unsubsidized	12,022	12,323	162,296,944	47.06%
Status				
In-School	7	29	76,042	0.02%
Grace	2	14	31,662	0.01%
Repayment	14,211	29,296	241,531,388	70.03%
Forbearance	4,318	9,984	92,241,704	26.75%
Deferment	781	1,724	10,692,710	3.10%
Claims Processing	18	41	297,393	0.09%
Special Allowance Index				
30 Day LIBOR	18,240	37,813	319,080,590	92.52%
T-Bill	1,492	3,275	25,790,309	7.48%
Interest Rate				
Consolidation - Fixed Rate	14,137	25,962	303,730,888	88.07%
Consolidation - Variable Rate	151	272	3,901,501	1.13%
Stafford & PLUS - Fixed Rate	1,221	2,674	9,026,107	2.62%
Stafford & PLUS - Variable Rate	4,304	12,180	28,212,403	8.18%

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