



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2017

1993 Trust Estate				
Portfolio Principal Balance	\$ 449,733,367	Average Borrower Indebtedness	\$ 16,141	
Number of Borrowers	27,863	Wtd Avg Remaining Term (months)	163.15	
Number of Loans	57,658	Wtd Avg Statutory Interest Rate	4.42%	
Consolidation Rebate Fees	\$ 351,304	Wtd Avg Borrower Interest Rate	3.40%	
Claims Paid	\$ 388,096			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,333	3,539	\$ 20,423,729	4.54%
Qualified	13,771	25,987	\$ 223,946,831	49.80%
Disqualified/Not Eligible	13,153	28,132	\$ 205,362,807	45.66%
Automatic Payment Benefit				
Participating	12,418	23,900	213,333,638	47.44%
Nonparticipating	15,456	33,758	236,399,729	52.56%
School Type				
2 Year Schools	3,023	6,448	28,128,513.33	6.26%
4 Year Schools	22,639	45,713	388,486,082.51	86.38%
Proprietary Schools	1,825	4,157	17,286,478.42	3.84%
Graduate Schools	370	934	7,555,209.98	1.68%
Other	252	406	8,277,083.05	1.84%
Loan Type				
Stafford - Subsidized	7,222	15,131	30,760,251	6.84%
Stafford - Unsubsidized	3,821	6,570	18,639,997	4.15%
PLUS	111	133	625,949	0.14%
Consolidation - Subsidized	18,894	19,307	194,663,964	43.28%
Consolidation - Unsubsidized	16,151	16,517	205,043,206	45.59%
Status				
In-School	25	62	200,051	0.04%
Grace	9	28	79,495	0.02%
Repayment	24,565	50,084	394,698,881	87.76%
Forbearance	1,732	4,074	35,710,952	7.94%
Deferment	1,491	3,313	18,643,530	4.15%
Claims Processing	45	97	400,458	0.09%
Special Allowance Index				
30 Day LIBOR	26,126	52,649	416,510,379	92.61%
T-Bill	2,358	5,009	33,222,988	7.39%
Interest Rate				
Consolidation - Fixed Rate	19,799	35,412	394,751,116	87.78%
Consolidation - Variable Rate	238	412	4,956,054	1.10%
Stafford & PLUS - Fixed Rate	1,833	3,870	12,567,260	2.79%
Stafford & PLUS - Variable Rate	6,667	17,964	37,458,937	8.33%

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