



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

2015 Trust Estate				
Portfolio Principal Balance	\$	234,607,922	Average Borrower Indebtedness	\$ 10,446
Number of Borrowers		22,460	Wtd Avg Remaining Term (months)	127.33
Number of Loans		57,751	Wtd Avg Statutory Interest Rate	6.12%
Consolidation Rebate Fees	\$	35,030	Wtd Avg Borrower Interest Rate	5.91%
Claims Paid	\$	479,385		
Timely Payment Benefit				
Eligible		218	692	\$ 3,634,439 1.55%
Qualified		4,273	8,401	\$ 39,291,713 16.75%
Disqualified/Not Eligible		19,308	48,658	\$ 191,681,770 81.70%
Automatic Payment Benefit				
Participating		3,350	8,468	35,606,092 15.18%
Nonparticipating		19,849	49,283	199,001,830 84.82%
School Type				
2 Year Schools		3,157	7,329	22,101,166 9.42%
4 Year Schools		13,285	34,138	114,335,906 48.74%
Proprietary Schools		2,767	6,000	21,716,011 9.26%
Graduate Schools		2,929	9,036	59,883,263 25.52%
Other		679	1,248	16,571,576 7.06%
Loan Type				
Stafford - Subsidized		17,469	30,189	80,847,715 34.46%
Stafford - Unsubsidized		14,643	24,044	105,155,618 44.82%
PLUS		775	914	8,911,311 3.80%
Consolidation - Subsidized		1,331	1,342	16,263,797 6.93%
Consolidation - Unsubsidized		1,252	1,262	23,429,481 9.99%
Status				
In-School		146	347	1,379,073 0.59%
Grace		42	92	509,200 0.22%
Repayment		18,554	47,404	185,411,172 79.03%
Forbearance		1,405	4,011	22,805,555 9.72%
Deferment		2,209	5,620	23,100,401 9.84%
Claims Processing		110	277	1,402,521 0.60%
Special Allowance Index				
30 Day LIBOR		22,362	57,366	232,798,347 99.2287%
T-Bill		150	385	1,809,575 0.7713%
Interest Rate				
Consolidation - Fixed Rate		1,502	2,596	39,640,250 16.90%
Consolidation - Variable Rate		6	8	53,028 0.02%
Stafford & PLUS - Fixed Rate		20,013	45,390	168,770,233 71.94%
Stafford & PLUS - Variable Rate		3,810	9,757	26,144,411 11.14%

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