



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 348,273,027	Average Borrower Indebtedness	\$ 10,420	
Number of Borrowers	33,422	Wtd Avg Remaining Term (months)	125.86	
Number of Loans	86,253	Wtd Avg Statutory Interest Rate	6.11%	
Consolidation Rebate Fees	\$ 56,016	Wtd Avg Borrower Interest Rate	5.90%	
Claims Paid	\$ 821,734			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	417	1,349	\$ 7,407,239	2.13%
Qualified	6,201	12,277	56,500,652	16.22%
Disqualified/Not Eligible	28,687	72,627	284,365,136	81.65%
Automatic Payment Benefit				
Participating	5,061	12,142	51,792,189	14.87%
Nonparticipating	29,431	74,111	296,480,838	85.13%
School Type				
2 Year Schools	4,892	11,732	35,134,154	10.09%
4 Year Schools	19,526	50,565	168,338,750	48.33%
Proprietary Schools	4,111	9,157	32,100,000	9.22%
Graduate Schools	4,314	12,715	81,830,752	23.50%
Other	1,129	2,084	30,869,371	8.86%
Loan Type				
Stafford - Subsidized	25,912	44,974	119,883,626	34.42%
Stafford - Unsubsidized	22,022	35,799	152,434,114	43.77%
PLUS	1,108	1,297	12,352,843	3.55%
Consolidation - Subsidized	2,100	2,122	25,959,044	7.45%
Consolidation - Unsubsidized	2,039	2,061	37,643,400	10.81%
Status				
In-School	203	518	2,109,122	0.60%
Grace	42	93	334,835	0.10%
Repayment	27,641	70,777	274,489,868	78.81%
Forbearance	2,073	6,146	34,541,067	9.92%
Deferment	3,322	8,344	35,203,406	10.11%
Claims Processing	159	375	1,594,729	0.46%
Special Allowance Index				
30 Day LIBOR	33,217	85,424	344,305,904	98.86%
T-Bill	310	829	3,967,123	1.14%
Interest Rate				
Consolidation - Fixed Rate	2,402	4,168	63,441,904	18.22%
Consolidation - Variable Rate	8	15	160,541	0.05%
Stafford & PLUS - Fixed Rate	29,411	67,083	246,592,132	70.80%
Stafford & PLUS - Variable Rate	5,798	14,987	38,078,450	10.93%

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