



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 344,517,715	Average Borrower Indebtedness	\$ 11,341	
Number of Borrowers	30,378	Wtd Avg Remaining Term (months)	131.72	
Number of Loans	81,807	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 61,509	Wtd Avg Borrower Interest Rate	5.80%	
Claims Paid	\$ 801,006			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	456	1,618	\$ 9,082,634	2.64%
Qualified	5,760	11,572	57,268,451	16.62%
Disqualified/Not Eligible	26,068	68,617	278,166,631	80.74%
Automatic Payment Benefit				
Participating	4,673	11,566	54,851,357	15.92%
Nonparticipating	26,732	70,241	289,666,358	84.08%
School Type				
2 Year Schools	4,453	11,007	33,045,813	9.59%
4 Year Schools	17,819	48,087	165,152,857	47.94%
Proprietary Schools	3,648	8,315	29,910,398	8.68%
Graduate Schools	3,959	12,340	83,953,517	24.37%
Other	1,099	2,058	32,455,130	9.42%
Loan Type				
Stafford - Subsidized	23,675	42,528	116,233,201	33.74%
Stafford - Unsubsidized	19,758	33,527	146,310,208	42.47%
PLUS	999	1,215	12,285,706	3.56%
Consolidation - Subsidized	2,251	2,288	28,663,862	8.32%
Consolidation - Unsubsidized	2,208	2,249	41,024,738	11.91%
Status				
In-School	171	417	1,604,800	0.46%
Grace	57	145	618,105	0.18%
Repayment	25,049	66,697	272,631,528	79.13%
Forbearance	1,999	6,252	34,890,856	10.13%
Deferment	2,992	7,933	33,094,569	9.61%
Claims Processing	127	363	1,677,857	0.49%
Special Allowance Index				
30 Day LIBOR	30,151	80,924	340,483,742	98.83%
T-Bill	354	883	4,033,973	1.17%
Interest Rate				
Consolidation - Fixed Rate	2,514	4,519	69,491,486	20.17%
Consolidation - Variable Rate	10	18	197,114	0.06%
Stafford & PLUS - Fixed Rate	26,411	61,886	234,473,550	68.06%
Stafford & PLUS - Variable Rate	5,755	15,384	40,355,565	11.71%

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