



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2018

2015 Trust Estate				
Portfolio Principal Balance	\$ 218,611,057	Average Borrower Indebtedness	\$ 10,517	
Number of Borrowers	20,786	Wtd Avg Remaining Term (months)	129.03	
Number of Loans	53,563	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 32,978	Wtd Avg Borrower Interest Rate	5.91%	
Claims Paid	\$ 494,763			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	192	591	\$ 3,271,817	1.50%
Qualified	3,917	7,742	36,462,616	16.68%
Disqualified/Not Eligible	17,879	45,230	178,876,624	81.82%
Automatic Payment Benefit				
Participating	3,095	7,805	32,989,611	15.09%
Nonparticipating	18,382	45,758	185,621,446	84.91%
School Type				
2 Year Schools	2,936	6,890	21,138,436	9.67%
4 Year Schools	12,314	31,580	106,245,671	48.60%
Proprietary Schools	2,526	5,557	19,910,631	9.11%
Graduate Schools	2,696	8,353	55,580,713	25.42%
Other	645	1,183	15,735,606	7.20%
Loan Type				
Stafford - Subsidized	16,185	27,961	74,807,136	34.22%
Stafford - Unsubsidized	13,634	22,349	98,271,450	44.95%
PLUS	658	765	8,102,174	3.71%
Consolidation - Subsidized	1,275	1,284	15,440,131	7.06%
Consolidation - Unsubsidized	1,196	1,204	21,990,166	10.06%
Status				
In-School	125	305	1,391,594	0.63%
Grace	32	71	279,301	0.13%
Repayment	17,005	43,537	170,727,220	78.10%
Forbearance	1,373	3,980	22,553,980	10.32%
Deferment	2,162	5,437	22,777,650	10.42%
Claims Processing	96	233	881,312	0.40%
Special Allowance Index				
30 Day LIBOR	20,692	53,198	216,936,440	99.23%
T-Bill	143	365	1,674,617	0.77%
Interest Rate				
Consolidation - Fixed Rate	1,434	2,481	37,378,148	17.10%
Consolidation - Variable Rate	5	7	52,148	0.02%
Stafford & PLUS - Fixed Rate	18,462	42,030	156,707,055	71.68%
Stafford & PLUS - Variable Rate	3,494	9,045	24,473,706	11.20%

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