



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 326,012,636	Average Borrower Indebtedness	\$ 10,527
Number of Borrowers	30,968	Wtd Avg Remaining Term (months)	127.53
Number of Loans	80,322	Wtd Avg Statutory Interest Rate	6.10%
Consolidation Rebate Fees	\$ 53,846	Wtd Avg Borrower Interest Rate	5.90%
Claims Paid	\$ 725,558		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	371	1,266	\$ 7,008,269	2.15%
Qualified	5,739	11,398	52,489,015	16.10%
Disqualified/Not Eligible	26,595	67,658	266,515,352	81.75%

Automatic Payment Benefit

Participating	4,666	11,218	47,422,218	14.55%
Nonparticipating	27,300	69,104	278,590,418	85.45%

School Type

2 Year Schools	4,497	10,865	33,023,241	10.13%
4 Year Schools	18,159	47,193	157,584,481	48.34%
Proprietary Schools	3,758	8,486	30,075,410	9.22%
Graduate Schools	3,985	11,806	75,610,047	23.19%
Other	1,067	1,972	29,719,457	9.12%

Loan Type

Stafford - Subsidized	24,058	41,844	111,336,256	34.15%
Stafford - Unsubsidized	20,511	33,372	142,444,689	43.69%
PLUS	940	1,094	11,109,919	3.41%
Consolidation - Subsidized	2,014	2,036	24,853,245	7.62%
Consolidation - Unsubsidized	1,954	1,976	36,268,527	11.13%

Status

In-School	184	463	1,955,473	0.60%
Grace	39	107	375,961	0.12%
Repayment	25,272	64,904	251,908,869	77.27%
Forbearance	1,993	6,046	33,926,107	10.41%
Deferment	3,311	8,357	35,191,019	10.79%
Claims Processing	180	445	2,655,207	0.81%

Special Allowance Index

30 Day LIBOR	30,768	79,517	322,176,193	98.82%
T-Bill	302	805	3,836,443	1.18%

Interest Rate

Consolidation - Fixed Rate	2,296	3,997	60,964,895	18.70%
Consolidation - Variable Rate	8	15	156,876	0.05%
Stafford & PLUS - Fixed Rate	27,183	62,397	229,227,984	70.31%
Stafford & PLUS - Variable Rate	5,313	13,913	35,662,881	10.94%

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