



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

2017 Trust Estate				
<b>Portfolio Principal Balance</b>	\$	323,436,888	<b>Average Borrower Indebtedness</b>	\$ 11,456
<b>Number of Borrowers</b>	28,234		<b>Wtd Avg Remaining Term (months)</b>	132.50
<b>Number of Loans</b>	76,310		<b>Wtd Avg Statutory Interest Rate</b>	6.01%
<b>Consolidation Rebate Fees</b>	\$	59,055	<b>Wtd Avg Borrower Interest Rate</b>	5.79%
<b>Claims Paid</b>	\$	748,546		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	401	1,443	\$ 7,733,558	2.39%
Qualified	5,337	10,746	\$ 53,827,898	16.64%
Disqualified/Not Eligible	24,252	64,121	\$ 261,875,432	80.97%
<b>Automatic Payment Benefit</b>				
Participating	4,355	10,826	51,506,679	15.92%
Nonparticipating	24,851	65,484	271,930,209	84.08%
<b>School Type</b>				
2 Year Schools	4,148	10,328	31,217,443	9.65%
4 Year Schools	16,617	44,955	155,639,556	48.12%
Proprietary Schools	3,306	7,618	27,760,833	8.59%
Graduate Schools	3,668	11,449	77,922,616	24.09%
Other	1,050	1,960	30,896,440	9.55%
<b>Loan Type</b>				
Stafford - Subsidized	22,046	39,646	107,997,789	33.39%
Stafford - Unsubsidized	18,435	31,271	137,294,722	42.45%
PLUS	834	1,028	11,253,119	3.48%
Consolidation - Subsidized	2,164	2,201	27,548,385	8.52%
Consolidation - Unsubsidized	2,123	2,164	39,342,873	12.16%
<b>Status</b>				
In-School	157	390	1,538,408	0.47%
Grace	39	93	348,939	0.11%
Repayment	23,080	61,637	252,934,719	78.20%
Forbearance	1,913	6,144	34,730,721	10.74%
Deferment	2,917	7,656	31,619,008	9.78%
Claims Processing	141	390	2,265,093	0.70%
<b>Special Allowance Index</b>				
30 Day LIBOR	28,016	75,475	319,671,139	98.84%
T-Bill	337	835	3,765,749	1.16%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,409	4,347	66,697,766	20.62%
Consolidation - Variable Rate	10	18	193,492	0.06%
Stafford & PLUS - Fixed Rate	24,468	57,583	218,743,824	67.63%
Stafford & PLUS - Variable Rate	5,350	14,362	37,801,806	11.69%

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