



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2018**

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 205,314,504	<b>Average Borrower Indebtedness</b>	\$ 10,540	
<b>Number of Borrowers</b>	19,479	<b>Wtd Avg Remaining Term (months)</b>	131.05	
<b>Number of Loans</b>	50,139	<b>Wtd Avg Statutory Interest Rate</b>	6.22%	
<b>Consolidation Rebate Fees</b>	\$ 31,795	<b>Wtd Avg Borrower Interest Rate</b>	6.02%	
<b>Claims Paid</b>	\$ 846,411			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	165	501	\$ 3,085,508	1.50%
Qualified	3,665	7,265	33,847,029	16.49%
Disqualified/Not Eligible	16,755	42,373	168,381,967	82.01%
<b>Automatic Payment Benefit</b>				
Participating	2,889	7,272	30,884,537	15.04%
Nonparticipating	17,256	42,867	174,429,967	84.96%
<b>School Type</b>				
2 Year Schools	2,771	6,436	19,819,334	9.65%
4 Year Schools	11,573	29,602	99,634,025	48.53%
Proprietary Schools	2,342	5,226	18,691,247	9.11%
Graduate Schools	2,474	7,721	52,013,708	25.33%
Other	626	1,154	15,156,190	7.38%
<b>Loan Type</b>				
Stafford - Subsidized	15,173	26,168	69,402,211	33.80%
Stafford - Unsubsidized	12,790	20,898	92,145,624	44.88%
PLUS	578	680	7,674,953	3.74%
Consolidation - Subsidized	1,222	1,231	14,808,186	7.21%
Consolidation - Unsubsidized	1,154	1,162	21,283,530	10.37%
<b>Status</b>				
In-School	91	209	1,044,862	0.51%
Grace	36	92	366,220	0.18%
Repayment	16,031	40,827	158,878,622	77.38%
Forbearance	1,429	4,128	24,738,825	12.05%
Deferment	1,810	4,615	19,001,860	9.25%
Claims Processing	93	268	1,284,115	0.63%
<b>Special Allowance Index</b>				
30 Day LIBOR	19,387	49,783	203,647,594	99.19%
T-Bill	138	356	1,666,910	0.81%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,375	2,386	36,040,607	17.55%
Consolidation - Variable Rate	5	7	51,109	0.03%
Stafford & PLUS - Fixed Rate	17,256	39,310	146,407,210	71.31%
Stafford & PLUS - Variable Rate	3,255	8,436	22,815,578	11.11%

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