



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

2017 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 289,021,599	<b>Average Borrower Indebtedness</b>	\$ 11,587	
<b>Number of Borrowers</b>	24,944	<b>Wtd Avg Remaining Term (months)</b>	135.13	
<b>Number of Loans</b>	67,565	<b>Wtd Avg Statutory Interest Rate</b>	6.11%	
<b>Consolidation Rebate Fees</b>	\$ 55,144	<b>Wtd Avg Borrower Interest Rate</b>	5.89%	
<b>Claims Paid</b>	\$ 578,567			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	303	1,109	\$ 6,677,941	2.31%
Qualified	4,670	9,406	47,518,944	16.44%
Disqualified/Not Eligible	21,493	57,050	234,824,714	81.25%
<b>Automatic Payment Benefit</b>				
Participating	3,819	9,467	45,831,896	15.86%
Nonparticipating	22,035	58,098	243,189,703	84.14%
<b>School Type</b>				
2 Year Schools	3,676	9,191	28,172,249	9.75%
4 Year Schools	14,712	39,829	138,897,748	48.06%
Proprietary Schools	2,848	6,661	24,399,935	8.44%
Graduate Schools	3,210	10,055	68,707,521	23.77%
Other	977	1,829	28,844,146	9.98%
<b>Loan Type</b>				
Stafford - Subsidized	19,443	34,980	94,729,089	32.78%
Stafford - Unsubsidized	16,344	27,676	122,520,458	42.39%
PLUS	652	815	9,443,240	3.27%
Consolidation - Subsidized	2,028	2,063	25,665,014	8.88%
Consolidation - Unsubsidized	1,993	2,031	36,663,798	12.68%
<b>Status</b>				
In-School	95	246	969,916	0.34%
Grace	30	73	317,792	0.11%
Repayment	20,608	55,298	230,595,664	79.78%
Forbearance	1,762	5,365	29,119,050	10.07%
Deferment	2,254	6,043	25,336,155	8.77%
Claims Processing	207	540	2,683,022	0.93%
<b>Special Allowance Index</b>				
30 Day LIBOR	24,758	66,822	285,537,969	98.79%
T-Bill	292	743	3,483,630	1.21%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,252	4,078	62,179,201	21.51%
Consolidation - Variable Rate	9	16	149,612	0.05%
Stafford & PLUS - Fixed Rate	21,451	50,792	193,050,206	66.80%
Stafford & PLUS - Variable Rate	4,697	12,679	33,642,580	11.64%

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