



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2018

2015 Trust Estate				
Portfolio Principal Balance	\$ 226,614,600	Average Borrower Indebtedness	\$ 10,506	
Number of Borrowers	21,571	Wtd Avg Remaining Term (months)	128.22	
Number of Loans	55,582	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 34,125	Wtd Avg Borrower Interest Rate	5.91%	
Claims Paid	\$ 461,178			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	202	632	\$ 3,251,026	1.43%
Qualified	4,085	8,043	37,501,853	16.55%
Disqualified/Not Eligible	18,545	46,907	185,861,721	82.02%
Automatic Payment Benefit				
Participating	3,213	8,104	33,996,040	15.00%
Nonparticipating	19,073	47,478	192,618,560	85.00%
School Type				
2 Year Schools	3,055	7,143	21,708,021	9.58%
4 Year Schools	12,766	32,778	109,880,439	48.49%
Proprietary Schools	2,629	5,778	21,096,425	9.31%
Graduate Schools	2,802	8,685	57,690,689	25.46%
Other	657	1,198	16,239,026	7.16%
Loan Type				
Stafford - Subsidized	16,793	29,025	77,777,044	34.32%
Stafford - Unsubsidized	14,120	23,186	101,573,554	44.82%
PLUS	706	831	8,573,588	3.79%
Consolidation - Subsidized	1,301	1,310	15,892,788	7.01%
Consolidation - Unsubsidized	1,222	1,230	22,797,626	10.06%
Status				
In-School	136	333	1,448,966	0.64%
Grace	31	60	284,448	0.13%
Repayment	17,363	44,577	173,434,519	76.53%
Forbearance	1,740	4,842	27,448,611	12.11%
Deferment	2,212	5,527	22,938,112	10.12%
Claims Processing	100	243	1,059,944	0.47%
Special Allowance Index				
30 Day LIBOR	21,474	55,201	224,914,433	99.25%
T-Bill	147	381	1,700,167	0.75%
Interest Rate				
Consolidation - Fixed Rate	1,464	2,532	38,638,014	17.05%
Consolidation - Variable Rate	6	8	52,400	0.02%
Stafford & PLUS - Fixed Rate	19,189	43,634	162,528,178	71.72%
Stafford & PLUS - Variable Rate	3,645	9,408	25,396,008	11.21%

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