



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

1993 Trust Estate					
Portfolio Principal Balance	\$	445,606,199	Average Borrower Indebtedness	\$ 16,230	
Number of Borrowers		27,456	Wtd Avg Remaining Term (months)	163.31	
Number of Loans		56,976	Wtd Avg Statutory Interest Rate	4.43%	
Consolidation Rebate Fees	\$	347,767	Wtd Avg Borrower Interest Rate	3.40%	
Claims Paid	\$	252,683			
		Number of Borrowers *	Number of Loans	Current Principal	
				Percent of Principal	
Timely Payment Benefit					
Eligible		1,284	3,463	\$ 19,721,302	4.43%
Qualified		13,575	25,683	221,868,033	49.79%
Disqualified/Not Eligible		12,978	27,830	204,016,864	45.78%
Automatic Payment Benefit					
Participating		12,212	23,550	210,459,802	47.23%
Nonparticipating		15,258	33,426	235,146,397	52.77%
School Type					
2 Year Schools		2,970	6,369	27,978,380	6.28%
4 Year Schools		22,312	45,171	384,676,050	86.33%
Proprietary Schools		1,799	4,103	17,037,627	3.82%
Graduate Schools		364	920	7,500,869	1.68%
Other		255	413	8,413,273	1.89%
Loan Type					
Stafford - Subsidized		7,108	14,942	30,532,971	6.85%
Stafford - Unsubsidized		3,775	6,514	18,558,246	4.16%
PLUS		107	129	621,162	0.14%
Consolidation - Subsidized		18,652	19,059	192,631,376	43.23%
Consolidation - Unsubsidized		15,966	16,332	203,262,444	45.62%
Status					
In-School		23	70	222,836	0.05%
Grace		11	20	56,710	0.01%
Repayment		24,283	49,654	391,899,069	87.95%
Forbearance		1,631	3,879	34,453,918	7.73%
Deferment		1,460	3,217	17,941,517	4.03%
Claims Processing		54	136	1,032,149	0.23%
Special Allowance Index					
30 Day LIBOR		25,750	52,039	412,735,406	92.62%
T-Bill		2,322	4,937	32,870,793	7.38%
Interest Rate					
Consolidation - Fixed Rate		19,525	34,986	390,976,950	87.74%
Consolidation - Variable Rate		233	405	4,916,870	1.10%
Stafford & PLUS - Fixed Rate		1,819	3,839	12,422,352	2.79%
Stafford & PLUS - Variable Rate		6,552	17,746	37,290,027	8.37%

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