



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

2016 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 315,415,500	<b>Average Borrower Indebtedness</b>	\$ 10,520	
<b>Number of Borrowers</b>	29,983	<b>Wtd Avg Remaining Term (months)</b>	128.90	
<b>Number of Loans</b>	77,698	<b>Wtd Avg Statutory Interest Rate</b>	6.18%	
<b>Consolidation Rebate Fees</b>	\$ 52,732	<b>Wtd Avg Borrower Interest Rate</b>	5.98%	
<b>Claims Paid</b>	\$ 1,112,208			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	348	1,204	\$ 6,658,966	2.11%
Qualified	5,557	11,082	51,287,235	16.26%
Disqualified/Not Eligible	25,747	65,412	257,469,299	81.63%
<b>Automatic Payment Benefit</b>				
Participating	4,512	10,830	45,832,719	14.53%
Nonparticipating	26,437	66,868	269,582,781	85.47%
<b>School Type</b>				
2 Year Schools	4,357	10,519	31,843,320	10.10%
4 Year Schools	17,607	45,715	152,533,183	48.36%
Proprietary Schools	3,603	8,154	28,991,326	9.19%
Graduate Schools	3,843	11,376	72,878,557	23.10%
Other	1,049	1,934	29,169,114	9.25%
<b>Loan Type</b>				
Stafford - Subsidized	23,277	40,458	107,146,948	33.97%
Stafford - Unsubsidized	19,877	32,275	137,740,849	43.67%
PLUS	879	1,024	10,637,546	3.37%
Consolidation - Subsidized	1,979	2,001	24,377,935	7.73%
Consolidation - Unsubsidized	1,918	1,940	35,512,222	11.26%
<b>Status</b>				
In-School	145	382	1,581,424	0.50%
Grace	57	135	568,511	0.18%
Repayment	24,828	63,678	245,426,088	77.81%
Forbearance	1,864	5,557	32,649,445	10.35%
Deferment	2,901	7,480	32,713,077	10.37%
Claims Processing	195	466	2,476,955	0.79%
<b>Special Allowance Index</b>				
30 Day LIBOR	29,786	76,899	311,561,656	98.78%
T-Bill	299	799	3,853,844	1.22%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,255	3,926	59,735,766	18.94%
Consolidation - Variable Rate	8	15	154,391	0.05%
Stafford & PLUS - Fixed Rate	26,268	60,272	220,869,525	70.02%
Stafford & PLUS - Variable Rate	5,131	13,485	34,655,818	10.99%

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