



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 435,815,156	<b>Average Borrower Indebtedness</b>	\$ 16,356	
<b>Number of Borrowers</b>	26,645	<b>Wtd Avg Remaining Term (months)</b>	162.84	
<b>Number of Loans</b>	55,379	<b>Wtd Avg Statutory Interest Rate</b>	4.43%	
<b>Consolidation Rebate Fees</b>	\$ 340,133	<b>Wtd Avg Borrower Interest Rate</b>	3.40%	
<b>Claims Paid</b>	\$ 857,838			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,196	3,298	\$ 18,863,791	4.33%
Qualified	13,153	24,939	\$ 216,481,403	49.67%
Disqualified/Not Eligible	12,664	27,142	\$ 200,469,962	46.00%
<b>Automatic Payment Benefit</b>				
Participating	11,805	22,801	204,672,901	46.96%
Nonparticipating	14,849	32,578	231,142,255	53.04%
<b>School Type</b>				
2 Year Schools	2,874	6,170	27,344,914	6.27%
4 Year Schools	21,644	43,875	376,516,963	86.39%
Proprietary Schools	1,761	4,033	16,770,045	3.85%
Graduate Schools	351	897	7,140,371	1.64%
Other	248	404	8,042,863	1.85%
<b>Loan Type</b>				
Stafford - Subsidized	6,875	14,479	29,770,463	6.83%
Stafford - Unsubsidized	3,662	6,333	18,186,514	4.17%
PLUS	104	126	614,965	0.14%
Consolidation - Subsidized	18,116	18,518	188,013,658	43.14%
Consolidation - Unsubsidized	15,562	15,923	199,229,556	45.72%
<b>Status</b>				
In-School	22	69	221,481	0.05%
Grace	4	7	19,981	0.00%
Repayment	23,502	48,157	382,194,948	87.70%
Forbearance	1,691	3,991	34,865,794	8.00%
Deferment	1,406	3,102	17,868,377	4.10%
Claims Processing	24	53	644,575	0.15%
<b>Special Allowance Index</b>				
30 Day LIBOR	25,005	50,618	403,606,363	92.61%
T-Bill	2,241	4,761	32,208,793	7.39%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	18,975	34,043	382,396,349	87.74%
Consolidation - Variable Rate	228	398	4,846,865	1.11%
Stafford & PLUS - Fixed Rate	1,769	3,743	12,120,045	2.78%
Stafford & PLUS - Variable Rate	6,326	17,195	36,451,897	8.37%

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