



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 331,622,289	Average Borrower Indebtedness	\$ 10,520
Number of Borrowers	31,522	Wtd Avg Remaining Term (months)	127.32
Number of Loans	81,709	Wtd Avg Statutory Interest Rate	6.10%
Consolidation Rebate Fees	\$ 54,411	Wtd Avg Borrower Interest Rate	5.90%
Claims Paid	\$ 779,198		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	384	1,323	\$ 7,354,041	2.22%
Qualified	5,856	11,625	53,642,674	16.18%
Disqualified/Not Eligible	27,054	68,761	270,625,573	81.61%

Automatic Payment Benefit

Participating	4,744	11,419	48,641,530	14.67%
Nonparticipating	27,790	70,290	282,980,759	85.33%

School Type

2 Year Schools	4,598	11,109	33,697,394	10.16%
4 Year Schools	18,452	47,925	159,872,389	48.21%
Proprietary Schools	3,834	8,637	30,522,477	9.20%
Graduate Schools	4,068	12,044	77,464,801	23.36%
Other	1,081	1,994	30,065,228	9.07%

Loan Type

Stafford - Subsidized	24,489	42,605	113,486,722	34.22%
Stafford - Unsubsidized	20,857	33,926	144,962,131	43.71%
PLUS	972	1,129	11,414,041	3.44%
Consolidation - Subsidized	2,037	2,059	25,118,463	7.57%
Consolidation - Unsubsidized	1,968	1,990	36,640,932	11.05%

Status

In-School	189	472	1,956,451	0.59%
Grace	37	107	377,579	0.11%
Repayment	25,393	65,272	252,243,362	76.06%
Forbearance	2,335	6,922	38,784,997	11.70%
Deferment	3,394	8,545	36,014,110	10.86%
Claims Processing	182	391	2,245,790	0.68%

Special Allowance Index

30 Day LIBOR	31,322	80,895	327,755,261	98.83%
T-Bill	304	814	3,867,028	1.17%

Interest Rate

Consolidation - Fixed Rate	2,322	4,034	61,601,237	18.58%
Consolidation - Variable Rate	8	15	158,158	0.05%
Stafford & PLUS - Fixed Rate	27,683	63,469	233,532,639	70.42%
Stafford & PLUS - Variable Rate	5,425	14,191	36,330,255	10.95%

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