



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 292,539,009	Average Borrower Indebtedness	\$ 10,624	
Number of Borrowers	27,536	Wtd Avg Remaining Term (months)	131.34	
Number of Loans	71,209	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 50,568	Wtd Avg Borrower Interest Rate	5.99%	
Claims Paid	\$ 885,095			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	307	1,060	\$ 5,978,041	2.04%
Qualified	5,128	10,231	\$ 47,377,391	16.20%
Disqualified/Not Eligible	23,614	59,918	\$ 239,183,577	81.76%
Automatic Payment Benefit				
Participating	4,061	9,605	42,075,663	14.38%
Nonparticipating	24,355	61,604	250,463,346	85.62%
School Type				
2 Year Schools	3,997	9,692	29,880,816	10.22%
4 Year Schools	16,204	41,953	141,361,602	48.32%
Proprietary Schools	3,288	7,516	26,834,284	9.17%
Graduate Schools	3,457	10,196	66,575,184	22.76%
Other	1,010	1,852	27,887,123	9.53%
Loan Type				
Stafford - Subsidized	21,347	36,951	97,891,045	33.46%
Stafford - Unsubsidized	18,275	29,597	127,480,641	43.58%
PLUS	752	879	9,777,011	3.34%
Consolidation - Subsidized	1,893	1,915	23,363,115	7.99%
Consolidation - Unsubsidized	1,845	1,867	34,027,197	11.63%
Status				
In-School	116	314	1,345,026	0.46%
Grace	37	91	332,013	0.11%
Repayment	22,265	57,150	223,107,617	76.27%
Forbearance	2,279	6,452	35,967,497	12.30%
Deferment	2,679	6,770	29,732,689	10.16%
Claims Processing	170	432	2,054,167	0.70%
Special Allowance Index				
30 Day LIBOR	27,347	70,442	288,837,257	98.73%
T-Bill	285	767	3,701,752	1.27%
Interest Rate				
Consolidation - Fixed Rate	2,157	3,767	57,241,884	19.57%
Consolidation - Variable Rate	8	15	148,428	0.05%
Stafford & PLUS - Fixed Rate	24,034	55,153	203,048,152	69.41%
Stafford & PLUS - Variable Rate	4,644	12,274	32,100,545	10.97%

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