



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

2017 Trust Estate				
Portfolio Principal Balance	\$	292,944,524	Average Borrower Indebtedness	\$ 11,583
Number of Borrowers		25,290	Wtd Avg Remaining Term (months)	134.90
Number of Loans		68,437	Wtd Avg Statutory Interest Rate	6.11%
Consolidation Rebate Fees	\$	55,601	Wtd Avg Borrower Interest Rate	5.89%
Claims Paid	\$	643,354		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	321	1,168	\$ 6,927,601	2.37%
Qualified	4,763	9,604	\$ 48,428,808	16.53%
Disqualified/Not Eligible	21,754	57,665	\$ 237,588,115	81.10%
Automatic Payment Benefit				
Participating	3,817	9,468	46,105,157	15.74%
Nonparticipating	22,370	58,969	246,839,367	84.26%
School Type				
2 Year Schools	3,716	9,282	28,428,793	9.71%
4 Year Schools	14,923	40,326	140,559,268	47.98%
Proprietary Schools	2,900	6,788	24,853,168	8.48%
Graduate Schools	3,251	10,201	69,951,512	23.88%
Other	984	1,840	29,151,783	9.95%
Loan Type				
Stafford - Subsidized	19,693	35,424	96,185,418	32.84%
Stafford - Unsubsidized	16,556	28,041	124,235,961	42.41%
PLUS	679	847	9,667,576	3.30%
Consolidation - Subsidized	2,044	2,079	25,877,207	8.83%
Consolidation - Unsubsidized	2,008	2,046	36,978,362	12.62%
Status				
In-School	99	245	993,422	0.34%
Grace	28	71	286,411	0.10%
Repayment	20,402	54,527	225,501,448	76.98%
Forbearance	2,208	6,743	37,271,400	12.72%
Deferment	2,423	6,478	27,107,620	9.25%
Claims Processing	140	373	1,784,223	0.61%
Special Allowance Index				
30 Day LIBOR	25,098	67,676	289,546,831	98.84%
T-Bill	301	761	3,397,693	1.16%
Interest Rate				
Consolidation - Fixed Rate	2,271	4,109	62,705,460	21.41%
Consolidation - Variable Rate	9	16	150,109	0.05%
Stafford & PLUS - Fixed Rate	21,757	51,457	195,901,569	66.87%
Stafford & PLUS - Variable Rate	4,763	12,855	34,187,386	11.67%

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