



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 198,386,763	Average Borrower Indebtedness	\$ 10,552	
Number of Borrowers	18,801	Wtd Avg Remaining Term (months)	131.81	
Number of Loans	48,293	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 31,093	Wtd Avg Borrower Interest Rate	6.02%	
Claims Paid	\$ 729,312			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	151	473	\$ 2,999,890	1.51%
Qualified	3,552	7,037	32,592,173	16.43%
Disqualified/Not Eligible	16,165	40,783	162,794,700	82.06%
Automatic Payment Benefit				
Participating	2,760	6,924	29,853,337	15.05%
Nonparticipating	16,694	41,369	168,533,426	84.95%
School Type				
2 Year Schools	2,663	6,194	19,295,053	9.73%
4 Year Schools	11,207	28,557	96,364,765	48.57%
Proprietary Schools	2,244	5,038	17,989,952	9.07%
Graduate Schools	2,366	7,375	49,983,174	25.19%
Other	613	1,129	14,753,819	7.44%
Loan Type				
Stafford - Subsidized	14,638	25,205	66,845,343	33.70%
Stafford - Unsubsidized	12,332	20,106	88,966,836	44.85%
PLUS	537	634	7,269,092	3.66%
Consolidation - Subsidized	1,199	1,208	14,490,445	7.30%
Consolidation - Unsubsidized	1,132	1,140	20,815,047	10.49%
Status				
In-School	79	204	983,794	0.49%
Grace	42	92	402,016	0.20%
Repayment	15,571	39,699	157,142,516	79.21%
Forbearance	1,218	3,550	20,072,755	10.12%
Deferment	1,803	4,538	18,880,553	9.52%
Claims Processing	94	210	905,129	0.46%
Special Allowance Index				
30 Day LIBOR	18,709	47,932	196,706,538	99.15%
T-Bill	138	361	1,680,225	0.85%
Interest Rate				
Consolidation - Fixed Rate	1,345	2,341	35,254,316	17.77%
Consolidation - Variable Rate	5	7	51,176	0.03%
Stafford & PLUS - Fixed Rate	16,610	37,827	141,103,257	71.12%
Stafford & PLUS - Variable Rate	3,132	8,118	21,978,014	11.08%

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