



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

| 2015 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 202,247,792 | Average Borrower Indebtedness | \$ 10,552 | |
| Number of Borrowers | 19,166 | Wtd Avg Remaining Term (months) | 131.31 | |
| Number of Loans | 49,297 | Wtd Avg Statutory Interest Rate | 6.22% | |
| Consolidation Rebate Fees | \$ 31,523 | Wtd Avg Borrower Interest Rate | 6.01% | |
| Claims Paid | \$ 345,503 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 155 | 489 | \$ 2,908,709 | 1.44% |
| Qualified | 3,617 | 7,161 | 33,261,562 | 16.44% |
| Disqualified/Not Eligible | 16,477 | 41,647 | 166,077,521 | 82.12% |
| Automatic Payment Benefit | | | | |
| Participating | 2,822 | 7,097 | 30,342,168 | 15.00% |
| Nonparticipating | 16,999 | 42,200 | 171,905,624 | 85.00% |
| School Type | | | | |
| 2 Year Schools | 2,727 | 6,318 | 19,583,845 | 9.68% |
| 4 Year Schools | 11,397 | 29,123 | 98,050,874 | 48.48% |
| Proprietary Schools | 2,300 | 5,148 | 18,408,648 | 9.10% |
| Graduate Schools | 2,426 | 7,570 | 51,116,168 | 25.28% |
| Other | 618 | 1,138 | 15,088,257 | 7.46% |
| Loan Type | | | | |
| Stafford - Subsidized | 14,924 | 25,737 | 68,235,460 | 33.74% |
| Stafford - Unsubsidized | 12,580 | 20,535 | 90,792,895 | 44.89% |
| PLUS | 558 | 656 | 7,440,042 | 3.68% |
| Consolidation - Subsidized | 1,211 | 1,220 | 14,667,792 | 7.25% |
| Consolidation - Unsubsidized | 1,141 | 1,149 | 21,111,603 | 10.44% |
| Status | | | | |
| In-School | 81 | 192 | 944,986 | 0.47% |
| Grace | 43 | 108 | 459,581 | 0.23% |
| Repayment | 15,930 | 40,612 | 159,939,088 | 79.08% |
| Forbearance | 1,196 | 3,473 | 20,225,666 | 10.00% |
| Deferment | 1,825 | 4,634 | 19,331,278 | 9.56% |
| Claims Processing | 102 | 278 | 1,347,193 | 0.66% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 19,073 | 48,932 | 200,568,731 | 99.17% |
| T-Bill | 139 | 365 | 1,679,061 | 0.83% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 1,358 | 2,362 | 35,728,499 | 17.67% |
| Consolidation - Variable Rate | 5 | 7 | 50,896 | 0.02% |
| Stafford & PLUS - Fixed Rate | 16,956 | 38,623 | 143,999,874 | 71.20% |
| Stafford & PLUS - Variable Rate | 3,200 | 8,305 | 22,468,523 | 11.11% |

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