



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2017

1993 Trust Estate					
Portfolio Principal Balance	\$	453,487,269	Average Borrower Indebtedness	\$ 16,108	
Number of Borrowers	28,153		Wtd Avg Remaining Term (months)	163.24	
Number of Loans	58,157		Wtd Avg Statutory Interest Rate	4.42%	
Consolidation Rebate Fees	\$	354,269	Wtd Avg Borrower Interest Rate	3.39%	
Claims Paid	\$	617,051			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,365	3,588	\$ 20,813,105	4.59%
Qualified		13,926	26,228	226,137,383	49.87%
Disqualified/Not Eligible		13,262	28,341	206,536,781	45.54%
Automatic Payment Benefit					
Participating		12,598	24,182	215,955,578	47.62%
Nonparticipating		15,566	33,975	237,531,691	52.38%
School Type					
2 Year Schools		3,051	6,494	28,237,738	6.23%
4 Year Schools		22,895	46,153	392,148,353	86.47%
Proprietary Schools		1,840	4,179	17,358,970	3.83%
Graduate Schools		371	935	7,596,279	1.67%
Other		246	396	8,145,929	1.80%
Loan Type					
Stafford - Subsidized		7,282	15,250	30,999,761	6.84%
Stafford - Unsubsidized		3,861	6,612	18,723,388	4.13%
PLUS		110	132	606,274	0.13%
Consolidation - Subsidized		19,104	19,522	196,465,275	43.32%
Consolidation - Unsubsidized		16,271	16,641	206,692,571	45.58%
Status					
In-School		27	65	206,417	0.04%
Grace		8	29	80,748	0.02%
Repayment		24,597	49,983	393,790,262	86.84%
Forbearance		1,943	4,557	39,641,366	8.74%
Deferment		1,553	3,443	19,368,021	4.27%
Claims Processing		32	80	400,455	0.09%
Special Allowance Index					
30 Day LIBOR		26,378	53,043	420,011,931	92.62%
T-Bill		2,406	5,114	33,475,338	7.38%
Interest Rate					
Consolidation - Fixed Rate		20,013	35,747	398,163,371	87.80%
Consolidation - Variable Rate		241	416	4,994,475	1.10%
Stafford & PLUS - Fixed Rate		1,840	3,879	12,563,185	2.77%
Stafford & PLUS - Variable Rate		6,731	18,115	37,766,238	8.33%

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