



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**October 31, 2017**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 457,698,375	<b>Average Borrower Indebtedness</b>	\$ 16,027	
<b>Number of Borrowers</b>	28,558	<b>Wtd Avg Remaining Term (months)</b>	163.25	
<b>Number of Loans</b>	58,842	<b>Wtd Avg Statutory Interest Rate</b>	4.42%	
<b>Consolidation Rebate Fees</b>	\$ 357,606	<b>Wtd Avg Borrower Interest Rate</b>	3.39%	
<b>Claims Paid</b>	\$ 731,186			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,415	3,691	\$ 21,274,921	4.65%
Qualified	14,105	26,485	228,147,118	49.85%
Disqualified/Not Eligible	13,438	28,666	208,276,336	45.50%
<b>Automatic Payment Benefit</b>				
Participating	12,781	24,460	218,152,605	47.66%
Nonparticipating	15,788	34,382	239,545,770	52.34%
<b>School Type</b>				
2 Year Schools	3,100	6,565	28,414,540	6.21%
4 Year Schools	23,217	46,690	395,902,470	86.50%
Proprietary Schools	1,873	4,250	17,559,497	3.84%
Graduate Schools	375	941	7,660,104	1.67%
Other	247	396	8,161,764	1.78%
<b>Loan Type</b>				
Stafford - Subsidized	7,403	15,464	31,240,377	6.83%
Stafford - Unsubsidized	3,917	6,687	18,833,399	4.11%
PLUS	114	137	616,994	0.14%
Consolidation - Subsidized	19,317	19,740	198,519,253	43.37%
Consolidation - Unsubsidized	16,441	16,814	208,488,352	45.55%
<b>Status</b>				
In-School	26	63	190,785	0.04%
Grace	17	46	142,062	0.03%
Repayment	25,250	51,274	402,102,556	87.85%
Forbearance	1,671	3,883	34,634,421	7.57%
Deferment	1,561	3,486	19,998,999	4.37%
Claims Processing	40	90	629,552	0.14%
<b>Special Allowance Index</b>				
30 Day LIBOR	26,746	53,639	423,800,357	92.59%
T-Bill	2,454	5,203	33,898,018	7.41%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	20,270	36,133	401,977,063	87.83%
Consolidation - Variable Rate	244	421	5,030,542	1.10%
Stafford & PLUS - Fixed Rate	1,866	3,909	12,651,855	2.76%
Stafford & PLUS - Variable Rate	6,858	18,379	38,038,915	8.31%

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