



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 305,390,979	Average Borrower Indebtedness	\$ 10,557
Number of Borrowers	28,928	Wtd Avg Remaining Term (months)	129.80
Number of Loans	75,008	Wtd Avg Statutory Interest Rate	6.19%
Consolidation Rebate Fees	\$ 52,000	Wtd Avg Borrower Interest Rate	5.99%
Claims Paid	\$ 1,128,314		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	331	1,132	\$ 6,414,462	2.10%
Qualified	5,378	10,741	\$ 49,514,650	16.21%
Disqualified/Not Eligible	24,826	63,135	\$ 249,461,867	81.69%

Automatic Payment Benefit				
Participating	4,365	10,444	44,361,861	14.53%
Nonparticipating	25,501	64,564	261,029,118	85.47%

School Type				
2 Year Schools	4,190	10,135	30,807,300	10.09%
4 Year Schools	17,000	44,166	147,744,474	48.38%
Proprietary Schools	3,460	7,884	28,063,948	9.19%
Graduate Schools	3,695	10,920	70,061,161	22.94%
Other	1,032	1,903	28,714,096	9.40%

Loan Type				
Stafford - Subsidized	22,459	39,022	102,974,244	33.72%
Stafford - Unsubsidized	19,177	31,158	133,158,420	43.60%
PLUS	821	954	10,207,081	3.34%
Consolidation - Subsidized	1,942	1,964	24,054,469	7.88%
Consolidation - Unsubsidized	1,888	1,910	34,996,765	11.46%

Status				
In-School	131	343	1,454,629	0.48%
Grace	63	155	623,058	0.20%
Repayment	23,725	60,755	234,562,859	76.81%
Forbearance	2,130	6,362	37,455,713	12.26%
Deferment	2,732	7,002	29,280,063	9.59%
Claims Processing	160	391	2,014,657	0.66%

Special Allowance Index				
30 Day LIBOR	28,732	74,220	301,575,643	98.75%
T-Bill	294	788	3,815,336	1.25%

Interest Rate				
Consolidation - Fixed Rate	2,214	3,859	58,899,180	19.29%
Consolidation - Variable Rate	8	15	152,054	0.05%
Stafford & PLUS - Fixed Rate	25,303	58,104	212,747,010	69.66%
Stafford & PLUS - Variable Rate	4,939	13,030	33,592,735	11.00%

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