



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 303,865,080	Average Borrower Indebtedness	\$ 11,481	
Number of Borrowers	26,466	Wtd Avg Remaining Term (months)	133.79	
Number of Loans	71,582	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 56,633	Wtd Avg Borrower Interest Rate	5.89%	
Claims Paid	\$ 775,364			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	343	1,198	\$ 7,110,094	2.34%
Qualified	4,999	10,065	50,462,483	16.61%
Disqualified/Not Eligible	22,752	60,319	246,292,503	81.05%
Automatic Payment Benefit				
Participating	4,060	10,110	48,351,953	15.91%
Nonparticipating	23,331	61,472	255,513,127	84.09%
School Type				
2 Year Schools	3,894	9,694	29,569,734	9.73%
4 Year Schools	15,575	42,120	146,058,522	48.07%
Proprietary Schools	3,080	7,146	25,828,344	8.50%
Graduate Schools	3,429	10,745	72,781,845	23.95%
Other	1,002	1,877	29,626,635	9.75%
Loan Type				
Stafford - Subsidized	20,644	37,135	100,660,652	33.13%
Stafford - Unsubsidized	17,298	29,323	128,940,744	42.43%
PLUS	745	917	10,174,633	3.35%
Consolidation - Subsidized	2,085	2,120	26,469,620	8.71%
Consolidation - Unsubsidized	2,049	2,087	37,619,431	12.38%
Status				
In-School	124	317	1,275,522	0.42%
Grace	39	79	336,933	0.11%
Repayment	21,706	57,999	238,456,685	78.47%
Forbearance	2,085	6,457	35,938,921	11.83%
Deferment	2,403	6,461	26,521,713	8.73%
Claims Processing	122	269	1,335,306	0.44%
Special Allowance Index				
30 Day LIBOR	26,267	70,802	300,362,365	98.85%
T-Bill	310	780	3,502,715	1.15%
Interest Rate				
Consolidation - Fixed Rate	2,318	4,191	63,936,636	21.04%
Consolidation - Variable Rate	9	16	152,415	0.05%
Stafford & PLUS - Fixed Rate	22,863	53,952	204,275,923	67.23%
Stafford & PLUS - Variable Rate	4,989	13,423	35,500,106	11.68%

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