



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2018**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 440,589,463	<b>Average Borrower Indebtedness</b>	\$ 16,275	
<b>Number of Borrowers</b>	27,071	<b>Wtd Avg Remaining Term (months)</b>	162.90	
<b>Number of Loans</b>	56,220	<b>Wtd Avg Statutory Interest Rate</b>	4.43%	
<b>Consolidation Rebate Fees</b>	\$ 343,858	<b>Wtd Avg Borrower Interest Rate</b>	3.40%	
<b>Claims Paid</b>	\$ 620,696			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,231	3,346	\$ 18,823,343	4.27%
Qualified	13,377	25,352	219,198,089	49.75%
Disqualified/Not Eligible	12,836	27,522	202,568,031	45.98%
<b>Automatic Payment Benefit</b>				
Participating	12,024	23,208	207,405,390	47.07%
Nonparticipating	15,056	33,012	233,184,073	52.93%
<b>School Type</b>				
2 Year Schools	2,913	6,255	27,635,372	6.27%
4 Year Schools	22,004	44,577	380,608,349	86.38%
Proprietary Schools	1,783	4,070	16,910,544	3.84%
Graduate Schools	360	913	7,208,738	1.64%
Other	249	405	8,226,460	1.87%
<b>Loan Type</b>				
Stafford - Subsidized	6,998	14,723	30,107,252	6.83%
Stafford - Unsubsidized	3,719	6,425	18,363,786	4.17%
PLUS	107	129	619,930	0.14%
Consolidation - Subsidized	18,396	18,800	190,263,778	43.18%
Consolidation - Unsubsidized	15,781	16,143	201,234,717	45.68%
<b>Status</b>				
In-School	24	71	224,981	0.05%
Grace	4	10	27,204	0.01%
Repayment	23,800	48,714	385,570,736	87.51%
Forbearance	1,795	4,204	36,671,128	8.32%
Deferment	1,409	3,120	17,406,993	3.95%
Claims Processing	42	101	688,421	0.16%
<b>Special Allowance Index</b>				
30 Day LIBOR	25,392	51,361	408,086,558	92.62%
T-Bill	2,285	4,859	32,502,905	7.38%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	19,264	34,541	386,603,289	87.75%
Consolidation - Variable Rate	231	402	4,895,206	1.11%
Stafford & PLUS - Fixed Rate	1,802	3,808	12,279,517	2.79%
Stafford & PLUS - Variable Rate	6,438	17,469	36,811,451	8.35%

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