



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 336,870,115	Average Borrower Indebtedness	\$ 10,483
Number of Borrowers	32,134	Wtd Avg Remaining Term (months)	126.77
Number of Loans	83,218	Wtd Avg Statutory Interest Rate	6.10%
Consolidation Rebate Fees	\$ 54,798	Wtd Avg Borrower Interest Rate	5.90%
Claims Paid	\$ 710,622		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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**Timely Payment Benefit**

Eligible	394	1,319	\$ 7,364,776	2.19%
Qualified	5,972	11,837	54,501,138	16.18%
Disqualified/Not Eligible	27,573	70,062	275,004,201	81.63%

**Automatic Payment Benefit**

Participating	4,844	11,672	49,827,563	14.79%
Nonparticipating	28,315	71,546	287,042,552	85.21%

**School Type**

2 Year Schools	4,695	11,358	34,330,128	10.19%
4 Year Schools	18,797	48,781	162,468,729	48.23%
Proprietary Schools	3,911	8,796	31,150,520	9.25%
Graduate Schools	4,151	12,252	78,680,320	23.35%
Other	1,097	2,031	30,240,418	8.98%

**Loan Type**

Stafford - Subsidized	24,955	43,404	115,543,287	34.30%
Stafford - Unsubsidized	21,242	34,540	147,415,193	43.76%
PLUS	1,008	1,177	11,668,345	3.46%
Consolidation - Subsidized	2,059	2,081	25,347,180	7.53%
Consolidation - Unsubsidized	1,994	2,016	36,896,110	10.95%

**Status**

In-School	195	497	2,053,644	0.61%
Grace	35	87	307,460	0.09%
Repayment	25,840	66,292	255,552,909	75.86%
Forbearance	2,562	7,557	41,347,545	12.27%
Deferment	3,358	8,438	35,741,737	10.61%
Claims Processing	155	347	1,866,820	0.56%

**Special Allowance Index**

30 Day LIBOR	31,933	82,405	332,986,577	98.85%
T-Bill	305	813	3,883,538	1.15%

**Interest Rate**

Consolidation - Fixed Rate	2,351	4,082	62,083,999	18.43%
Consolidation - Variable Rate	8	15	159,291	0.05%
Stafford & PLUS - Fixed Rate	28,235	64,668	237,795,783	70.59%
Stafford & PLUS - Variable Rate	5,550	14,453	36,831,042	10.93%

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