



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 334,408,862	Average Borrower Indebtedness	\$ 11,428	
Number of Borrowers	29,262	Wtd Avg Remaining Term (months)	132.20	
Number of Loans	78,992	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 60,612	Wtd Avg Borrower Interest Rate	5.79%	
Claims Paid	\$ 612,035			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	416	1,479	\$ 8,194,513	2.45%
Qualified	5,545	11,168	55,724,173	16.66%
Disqualified/Not Eligible	25,132	66,345	270,490,176	80.89%
Automatic Payment Benefit				
Participating	4,502	11,158	52,883,837	15.81%
Nonparticipating	25,750	67,834	281,525,025	84.19%
School Type				
2 Year Schools	4,294	10,661	32,081,396	9.59%
4 Year Schools	17,210	46,518	160,300,619	47.94%
Proprietary Schools	3,454	7,936	28,835,649	8.62%
Graduate Schools	3,801	11,870	81,229,904	24.29%
Other	1,075	2,007	31,961,294	9.56%
Loan Type				
Stafford - Subsidized	22,838	41,049	112,039,403	33.50%
Stafford - Unsubsidized	19,096	32,378	141,837,494	42.42%
PLUS	895	1,098	11,791,989	3.53%
Consolidation - Subsidized	2,216	2,253	28,233,674	8.44%
Consolidation - Unsubsidized	2,173	2,214	40,506,302	12.11%
Status				
In-School	163	403	1,580,571	0.47%
Grace	51	124	482,661	0.14%
Repayment	23,472	62,673	255,339,328	76.36%
Forbearance	2,460	7,562	42,440,195	12.69%
Deferment	2,965	7,811	32,303,876	9.66%
Claims Processing	164	419	2,262,231	0.68%
Special Allowance Index				
30 Day LIBOR	29,036	78,123	330,392,957	98.80%
T-Bill	350	869	4,015,905	1.20%
Interest Rate				
Consolidation - Fixed Rate	2,469	4,449	68,544,625	20.50%
Consolidation - Variable Rate	10	18	195,351	0.06%
Stafford & PLUS - Fixed Rate	25,385	59,678	226,648,143	67.77%
Stafford & PLUS - Variable Rate	5,547	14,847	39,020,743	11.67%

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