



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 230,171,113	Average Borrower Indebtedness	\$ 10,499	
Number of Borrowers	21,924	Wtd Avg Remaining Term (months)	127.82	
Number of Loans	56,564	Wtd Avg Statutory Interest Rate	6.12%	
Consolidation Rebate Fees	\$ 34,440	Wtd Avg Borrower Interest Rate	5.91%	
Claims Paid	\$ 570,813			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	209	659	\$ 3,403,722	1.48%
Qualified	4,152	8,172	38,120,832	16.56%
Disqualified/Not Eligible	18,864	47,733	188,646,559	81.96%
Automatic Payment Benefit				
Participating	3,275	8,288	34,609,719	15.04%
Nonparticipating	19,381	48,276	195,561,394	84.96%
School Type				
2 Year Schools	3,099	7,221	21,864,972	9.50%
4 Year Schools	12,981	33,437	112,028,823	48.67%
Proprietary Schools	2,679	5,877	21,408,715	9.30%
Graduate Schools	2,849	8,825	58,517,920	25.43%
Other	660	1,204	16,350,683	7.10%
Loan Type				
Stafford - Subsidized	17,072	29,544	79,239,780	34.43%
Stafford - Unsubsidized	14,355	23,592	103,203,759	44.84%
PLUS	733	863	8,691,091	3.77%
Consolidation - Subsidized	1,313	1,322	16,038,360	6.97%
Consolidation - Unsubsidized	1,235	1,243	22,998,123	9.99%
Status				
In-School	142	332	1,359,965	0.59%
Grace	36	79	466,979	0.20%
Repayment	17,984	46,201	180,477,733	78.41%
Forbearance	1,461	4,157	23,870,716	10.37%
Deferment	2,198	5,517	22,763,177	9.89%
Claims Processing	111	278	1,232,543	0.54%
Special Allowance Index				
30 Day LIBOR	21,826	56,182	228,464,593	99.26%
T-Bill	148	382	1,706,520	0.74%
Interest Rate				
Consolidation - Fixed Rate	1,479	2,557	38,983,757	16.94%
Consolidation - Variable Rate	6	8	52,726	0.02%
Stafford & PLUS - Fixed Rate	19,524	44,435	165,344,780	71.84%
Stafford & PLUS - Variable Rate	3,712	9,564	25,789,850	11.20%

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