



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 342,118,418	Average Borrower Indebtedness	\$ 10,476
Number of Borrowers	32,657	Wtd Avg Remaining Term (months)	126.26
Number of Loans	84,584	Wtd Avg Statutory Interest Rate	6.10%
Consolidation Rebate Fees	\$ 55,297	Wtd Avg Borrower Interest Rate	5.90%
Claims Paid	\$ 655,014		

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

Eligible	404	1,336	\$ 7,330,824	2.14%
Qualified	6,069	12,025	55,434,952	16.20%
Disqualified/Not Eligible	28,014	71,223	279,352,642	81.66%

Automatic Payment Benefit

Participating	4,939	11,887	50,787,861	14.85%
Nonparticipating	28,763	72,697	291,330,557	85.15%

School Type

2 Year Schools	4,772	11,528	34,663,258	10.13%
4 Year Schools	19,106	49,634	165,511,000	48.38%
Proprietary Schools	3,978	8,924	31,471,611	9.20%
Graduate Schools	4,219	12,444	79,958,850	23.37%
Other	1,113	2,054	30,513,699	8.92%

Loan Type

Stafford - Subsidized	25,359	44,110	117,612,472	34.38%
Stafford - Unsubsidized	21,583	35,127	149,710,787	43.76%
PLUS	1,039	1,214	11,975,495	3.50%
Consolidation - Subsidized	2,074	2,096	25,627,754	7.49%
Consolidation - Unsubsidized	2,015	2,037	37,191,910	10.87%

Status

In-School	200	504	2,030,307	0.59%
Grace	40	98	389,615	0.12%
Repayment	26,850	69,097	268,571,908	78.50%
Forbearance	2,112	6,207	34,391,605	10.05%
Deferment	3,301	8,250	34,674,576	10.14%
Claims Processing	170	428	2,060,407	0.60%

Special Allowance Index

30 Day LIBOR	32,453	83,756	338,165,439	98.84%
T-Bill	309	828	3,952,979	1.16%

Interest Rate

Consolidation - Fixed Rate	2,374	4,118	62,660,175	18.32%
Consolidation - Variable Rate	8	15	159,489	0.05%
Stafford & PLUS - Fixed Rate	28,719	65,743	241,856,743	70.69%
Stafford & PLUS - Variable Rate	5,656	14,708	37,442,011	10.94%

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