



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 338,900,505	Average Borrower Indebtedness	\$ 11,420	
Number of Borrowers	29,675	Wtd Avg Remaining Term (months)	132.16	
Number of Loans	80,135	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 60,970	Wtd Avg Borrower Interest Rate	5.80%	
Claims Paid	\$ 787,922			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	436	1,572	\$ 8,672,937	2.56%
Qualified	5,633	11,342	56,550,037	16.69%
Disqualified/Not Eligible	25,474	67,221	273,677,531	80.75%
Automatic Payment Benefit				
Participating	4,566	11,340	53,686,738	15.84%
Nonparticipating	26,115	68,795	285,213,767	84.16%
School Type				
2 Year Schools	4,356	10,789	32,385,418	9.55%
4 Year Schools	17,438	47,182	162,562,311	47.97%
Proprietary Schools	3,526	8,093	29,407,317	8.68%
Graduate Schools	3,857	12,054	82,442,378	24.33%
Other	1,083	2,017	32,103,081	9.47%
Loan Type				
Stafford - Subsidized	23,160	41,650	113,871,691	33.60%
Stafford - Unsubsidized	19,369	32,853	143,820,630	42.44%
PLUS	929	1,136	12,089,157	3.57%
Consolidation - Subsidized	2,232	2,269	28,421,738	8.38%
Consolidation - Unsubsidized	2,186	2,227	40,697,289	12.01%
Status				
In-School	170	409	1,561,390	0.46%
Grace	52	132	565,066	0.17%
Repayment	24,254	64,922	265,558,680	78.36%
Forbearance	2,095	6,454	36,653,821	10.81%
Deferment	2,959	7,816	32,531,011	9.60%
Claims Processing	160	402	2,030,537	0.60%
Special Allowance Index				
30 Day LIBOR	29,449	79,255	334,872,665	98.81%
T-Bill	353	880	4,027,840	1.19%
Interest Rate				
Consolidation - Fixed Rate	2,489	4,478	68,922,547	20.34%
Consolidation - Variable Rate	10	18	196,481	0.06%
Stafford & PLUS - Fixed Rate	25,769	60,561	230,215,193	67.93%
Stafford & PLUS - Variable Rate	5,631	15,078	39,566,284	11.67%

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