



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

1993 Trust Estate					
Portfolio Principal Balance	\$	419,554,689	Average Borrower Indebtedness	\$ 16,524	
Number of Borrowers		25,391	Wtd Avg Remaining Term (months)	162.15	
Number of Loans		52,913	Wtd Avg Statutory Interest Rate	4.52%	
Consolidation Rebate Fees	\$	327,835	Wtd Avg Borrower Interest Rate	3.49%	
Claims Paid	\$	425,742			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,055	2,871	\$ 16,730,466	3.99%
Qualified		12,501	23,786	208,645,920	49.73%
Disqualified/Not Eligible		12,180	26,256	194,178,303	46.28%
Automatic Payment Benefit					
Participating		11,160	21,680	195,854,990	46.68%
Nonparticipating		14,239	31,233	223,699,699	53.32%
School Type					
2 Year Schools		2,732	5,895	26,445,967	6.30%
4 Year Schools		20,586	41,835	361,854,247	86.25%
Proprietary Schools		1,706	3,927	16,356,509	3.90%
Graduate Schools		333	840	6,799,284	1.62%
Other		251	416	8,098,682	1.93%
Loan Type					
Stafford - Subsidized		6,495	13,705	28,450,537	6.78%
Stafford - Unsubsidized		3,492	6,028	17,377,415	4.14%
PLUS		98	118	561,515	0.13%
Consolidation - Subsidized		17,338	17,727	180,568,290	43.04%
Consolidation - Unsubsidized		14,985	15,335	192,596,932	45.91%
Status					
In-School		17	53	169,223	0.04%
Grace		7	21	44,906	0.01%
Repayment		22,645	46,531	370,979,238	88.42%
Forbearance		1,406	3,422	30,952,210	7.38%
Deferment		1,268	2,773	16,585,137	3.95%
Claims Processing		51	113	823,975	0.20%
Special Allowance Index					
30 Day LIBOR		23,851	48,438	388,935,757	92.70%
T-Bill		2,103	4,475	30,618,932	7.30%
Interest Rate					
Consolidation - Fixed Rate		18,153	32,684	368,618,318	87.86%
Consolidation - Variable Rate		215	378	4,546,904	1.08%
Stafford & PLUS - Fixed Rate		1,680	3,579	11,495,296	2.74%
Stafford & PLUS - Variable Rate		5,961	16,272	34,894,171	8.32%

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