



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 208,842,573	Average Borrower Indebtedness	\$ 10,530	
Number of Borrowers	19,833	Wtd Avg Remaining Term (months)	130.43	
Number of Loans	51,020	Wtd Avg Statutory Interest Rate	6.23%	
Consolidation Rebate Fees	\$ 32,088	Wtd Avg Borrower Interest Rate	6.02%	
Claims Paid	\$ 757,299			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	168	515	\$ 3,083,589	1.48%
Qualified	3,739	7,412	34,464,759	16.50%
Disqualified/Not Eligible	17,054	43,093	171,294,225	82.02%
Automatic Payment Benefit				
Participating	2,947	7,406	31,443,365	15.06%
Nonparticipating	17,562	43,614	177,399,208	84.94%
School Type				
2 Year Schools	2,824	6,557	20,127,052	9.64%
4 Year Schools	11,760	30,096	101,286,185	48.50%
Proprietary Schools	2,394	5,316	19,026,511	9.11%
Graduate Schools	2,535	7,883	53,021,438	25.39%
Other	634	1,168	15,381,387	7.36%
Loan Type				
Stafford - Subsidized	15,445	26,636	70,746,570	33.88%
Stafford - Unsubsidized	13,002	21,259	93,778,766	44.90%
PLUS	602	706	7,878,978	3.77%
Consolidation - Subsidized	1,239	1,248	14,951,619	7.16%
Consolidation - Unsubsidized	1,163	1,171	21,486,640	10.29%
Status				
In-School	100	229	1,137,853	0.55%
Grace	33	84	306,866	0.15%
Repayment	16,455	41,894	164,677,310	78.85%
Forbearance	1,244	3,603	20,969,672	10.04%
Deferment	1,903	4,889	20,205,155	9.67%
Claims Processing	108	321	1,545,717	0.74%
Special Allowance Index				
30 Day LIBOR	19,742	50,663	207,170,481	99.20%
T-Bill	138	357	1,672,092	0.80%
Interest Rate				
Consolidation - Fixed Rate	1,393	2,412	36,386,933	17.42%
Consolidation - Variable Rate	5	7	51,327	0.03%
Stafford & PLUS - Fixed Rate	17,585	40,019	149,119,836	71.40%
Stafford & PLUS - Variable Rate	3,314	8,582	23,284,477	11.15%

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