



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

2016 Trust Estate			
Portfolio Principal Balance	\$ 310,468,062	Average Borrower Indebtedness	\$ 10,548
Number of Borrowers	29,435	Wtd Avg Remaining Term (months)	129.26
Number of Loans	76,342	Wtd Avg Statutory Interest Rate	6.20%
Consolidation Rebate Fees	\$ 52,439	Wtd Avg Borrower Interest Rate	6.00%
Claims Paid	\$ 1,306,479		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
--	--------------------------	--------------------	----------------------	-------------------------

**Timely Payment Benefit**

Eligible	338	1,168	\$ 6,480,700	2.09%
Qualified	5,466	10,918	\$ 50,473,658	16.26%
Disqualified/Not Eligible	25,265	64,256	\$ 253,513,704	81.65%

**Automatic Payment Benefit**

Participating	4,443	10,622	45,034,279	14.51%
Nonparticipating	25,942	65,720	265,433,783	85.49%

**School Type**

2 Year Schools	4,274	10,337	31,320,384	10.09%
4 Year Schools	17,290	44,926	149,943,366	48.30%
Proprietary Schools	3,523	7,997	28,481,272	9.17%
Graduate Schools	3,771	11,158	71,714,700	23.10%
Other	1,043	1,924	29,008,340	9.34%

**Loan Type**

Stafford - Subsidized	22,854	39,741	104,994,435	33.82%
Stafford - Unsubsidized	19,510	31,699	135,458,854	43.63%
PLUS	848	987	10,467,527	3.37%
Consolidation - Subsidized	1,964	1,986	24,259,445	7.81%
Consolidation - Unsubsidized	1,907	1,929	35,287,801	11.37%

**Status**

In-School	146	377	1,574,243	0.51%
Grace	52	130	539,695	0.17%
Repayment	24,408	62,663	243,371,480	78.39%
Forbearance	1,813	5,406	31,743,891	10.22%
Deferment	2,850	7,318	30,953,380	9.97%
Claims Processing	179	448	2,285,373	0.74%

**Special Allowance Index**

30 Day LIBOR	29,239	75,549	306,642,274	98.77%
T-Bill	296	793	3,825,788	1.23%

**Interest Rate**

Consolidation - Fixed Rate	2,238	3,900	59,393,991	19.13%
Consolidation - Variable Rate	8	15	153,255	0.05%
Stafford & PLUS - Fixed Rate	25,763	59,160	216,807,373	69.83%
Stafford & PLUS - Variable Rate	5,041	13,267	34,113,443	10.99%

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