



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

| 2017 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 308,390,375 | Average Borrower Indebtedness | \$ 11,459 | |
| Number of Borrowers | 26,913 | Wtd Avg Remaining Term (months) | 133.38 | |
| Number of Loans | 72,771 | Wtd Avg Statutory Interest Rate | 6.12% | |
| Consolidation Rebate Fees | \$ 57,168 | Wtd Avg Borrower Interest Rate | 5.89% | |
| Claims Paid | \$ 1,320,999 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 352 | 1,251 | \$ 7,418,381 | 2.40% |
| Qualified | 5,082 | 10,223 | 51,308,586 | 16.64% |
| Disqualified/Not Eligible | 23,130 | 61,297 | 249,663,408 | 80.96% |
| Automatic Payment Benefit | | | | |
| Participating | 4,130 | 10,267 | 48,895,920 | 15.86% |
| Nonparticipating | 23,715 | 62,504 | 259,494,455 | 84.14% |
| School Type | | | | |
| 2 Year Schools | 3,965 | 9,871 | 30,016,042 | 9.73% |
| 4 Year Schools | 15,836 | 42,837 | 148,286,219 | 48.08% |
| Proprietary Schools | 3,135 | 7,253 | 26,078,068 | 8.46% |
| Graduate Schools | 3,485 | 10,918 | 74,136,131 | 24.04% |
| Other | 1,012 | 1,892 | 29,873,915 | 9.69% |
| Loan Type | | | | |
| Stafford - Subsidized | 21,004 | 37,766 | 102,372,884 | 33.20% |
| Stafford - Unsubsidized | 17,586 | 29,819 | 130,918,186 | 42.45% |
| PLUS | 770 | 948 | 10,376,001 | 3.36% |
| Consolidation - Subsidized | 2,100 | 2,136 | 26,741,692 | 8.67% |
| Consolidation - Unsubsidized | 2,063 | 2,102 | 37,981,612 | 12.32% |
| Status | | | | |
| In-School | 137 | 341 | 1,371,851 | 0.44% |
| Grace | 32 | 68 | 279,988 | 0.09% |
| Repayment | 22,298 | 59,712 | 245,538,585 | 79.62% |
| Forbearance | 1,843 | 5,650 | 31,877,238 | 10.34% |
| Deferment | 2,497 | 6,712 | 27,895,680 | 9.05% |
| Claims Processing | 123 | 288 | 1,427,033 | 0.46% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 26,709 | 71,975 | 304,854,098 | 98.85% |
| T-Bill | 316 | 796 | 3,536,277 | 1.15% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 2,336 | 4,222 | 64,570,328 | 20.94% |
| Consolidation - Variable Rate | 9 | 16 | 152,977 | 0.05% |
| Stafford & PLUS - Fixed Rate | 23,268 | 54,878 | 207,668,273 | 67.34% |
| Stafford & PLUS - Variable Rate | 5,089 | 13,655 | 35,998,797 | 11.67% |

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