



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2018

2017 Trust Estate				
Portfolio Principal Balance	\$	313,283,468	Average Borrower Indebtedness	\$ 11,445
Number of Borrowers	27,372		Wtd Avg Remaining Term (months)	133.23
Number of Loans	73,959		Wtd Avg Statutory Interest Rate	6.10%
Consolidation Rebate Fees	\$	57,949	Wtd Avg Borrower Interest Rate	5.87%
Claims Paid	\$	1,052,585		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	372	1,324	\$ 7,759,713	2.48%
Qualified	5,172	10,411	52,119,191	16.63%
Disqualified/Not Eligible	23,518	62,224	253,404,564	80.89%
Automatic Payment Benefit				
Participating	4,210	10,444	49,727,021	15.87%
Nonparticipating	24,105	63,515	263,556,447	84.13%
School Type				
2 Year Schools	4,032	10,038	30,346,812	9.69%
4 Year Schools	16,113	43,543	150,837,643	48.15%
Proprietary Schools	3,197	7,383	26,537,939	8.47%
Graduate Schools	3,539	11,090	75,186,317	24.00%
Other	1,021	1,905	30,374,757	9.69%
Loan Type				
Stafford - Subsidized	21,359	38,388	104,151,829	33.24%
Stafford - Unsubsidized	17,887	30,328	132,911,514	42.43%
PLUS	788	968	10,595,454	3.38%
Consolidation - Subsidized	2,117	2,154	27,061,989	8.64%
Consolidation - Unsubsidized	2,081	2,121	38,562,682	12.31%
Status				
In-School	138	332	1,260,658	0.40%
Grace	35	85	404,492	0.13%
Repayment	22,673	60,535	247,656,556	79.05%
Forbearance	1,825	5,748	33,075,995	10.56%
Deferment	2,556	6,846	28,667,939	9.15%
Claims Processing	163	413	2,217,828	0.71%
Special Allowance Index				
30 Day LIBOR	27,161	73,148	309,686,130	98.85%
T-Bill	324	811	3,597,338	1.15%
Interest Rate				
Consolidation - Fixed Rate	2,357	4,259	65,470,826	20.90%
Consolidation - Variable Rate	9	16	153,845	0.05%
Stafford & PLUS - Fixed Rate	23,677	55,773	211,045,035	67.36%
Stafford & PLUS - Variable Rate	5,189	13,911	36,613,762	11.69%

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