



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

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 222,823,270	<b>Average Borrower Indebtedness</b>	\$ 10,542	
<b>Number of Borrowers</b>	21,137	<b>Wtd Avg Remaining Term (months)</b>	128.59	
<b>Number of Loans</b>	54,505	<b>Wtd Avg Statutory Interest Rate</b>	6.11%	
<b>Consolidation Rebate Fees</b>	\$ 33,819	<b>Wtd Avg Borrower Interest Rate</b>	5.91%	
<b>Claims Paid</b>	\$ 499,833			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	186	574	\$ 3,003,229	1.35%
Qualified	3,999	7,898	37,062,653	16.63%
Disqualified/Not Eligible	18,180	46,033	182,757,388	82.02%
<b>Automatic Payment Benefit</b>				
Participating	3,149	7,942	33,506,641	15.04%
Nonparticipating	18,698	46,563	189,316,629	84.96%
<b>School Type</b>				
2 Year Schools	2,985	6,997	21,412,469	9.61%
4 Year Schools	12,516	32,140	107,974,148	48.46%
Proprietary Schools	2,572	5,656	20,765,378	9.32%
Graduate Schools	2,744	8,517	56,558,122	25.38%
Other	652	1,195	16,113,153	7.23%
<b>Loan Type</b>				
Stafford - Subsidized	16,461	28,443	76,225,371	34.21%
Stafford - Unsubsidized	13,868	22,757	99,925,835	44.85%
PLUS	674	792	8,352,276	3.75%
Consolidation - Subsidized	1,287	1,296	15,717,515	7.05%
Consolidation - Unsubsidized	1,209	1,217	22,602,273	10.14%
<b>Status</b>				
In-School	135	325	1,440,527	0.65%
Grace	27	65	245,608	0.11%
Repayment	17,094	43,915	171,894,823	77.14%
Forbearance	1,563	4,426	25,079,290	11.25%
Deferment	2,213	5,499	23,096,716	10.37%
Claims Processing	114	275	1,066,306	0.4785%
<b>Special Allowance Index</b>				
30 Day LIBOR	21,043	54,139	221,144,204	99.25%
T-Bill	144	366	1,679,066	0.75%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,449	2,506	38,267,221	17.18%
Consolidation - Variable Rate	5	7	52,567	0.02%
Stafford & PLUS - Fixed Rate	18,788	42,773	159,501,499	71.58%
Stafford & PLUS - Variable Rate	3,558	9,219	25,001,983	11.22%

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