



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

2017 Trust Estate			
<b>Portfolio Principal Balance</b>	\$ 328,781,250	<b>Average Borrower Indebtedness</b>	\$ 11,443
<b>Number of Borrowers</b>	28,731	<b>Wtd Avg Remaining Term (months)</b>	132.36
<b>Number of Loans</b>	77,600	<b>Wtd Avg Statutory Interest Rate</b>	6.02%
<b>Consolidation Rebate Fees</b>	\$ 59,984	<b>Wtd Avg Borrower Interest Rate</b>	5.79%
<b>Claims Paid</b>	\$ 1,194,477		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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**Timely Payment Benefit**

Eligible	399	1,440	\$ 7,866,840	2.39%
Qualified	5,431	10,956	54,691,913	16.64%
Disqualified/Not Eligible	24,694	65,204	266,222,497	80.97%

**Automatic Payment Benefit**

Participating	4,427	10,982	52,247,120	15.89%
Nonparticipating	25,288	66,618	276,534,130	84.11%

**School Type**

2 Year Schools	4,234	10,512	31,711,849	9.65%
4 Year Schools	16,887	45,661	157,777,607	47.99%
Proprietary Schools	3,380	7,776	28,278,495	8.60%
Graduate Schools	3,733	11,666	79,540,419	24.19%
Other	1,064	1,985	31,472,880	9.57%

**Loan Type**

Stafford - Subsidized	22,419	40,312	109,984,392	33.45%
Stafford - Unsubsidized	18,744	31,801	139,403,778	42.40%
PLUS	866	1,063	11,478,471	3.49%
Consolidation - Subsidized	2,194	2,231	27,912,569	8.49%
Consolidation - Unsubsidized	2,152	2,193	40,002,040	12.17%

**Status**

In-School	157	391	1,561,921	0.48%
Grace	47	111	401,838	0.12%
Repayment	23,172	61,971	252,861,590	76.91%
Forbearance	2,226	6,851	39,200,985	11.92%
Deferment	2,984	7,886	32,895,834	10.00%
Claims Processing	157	390	1,859,082	0.57%

**Special Allowance Index**

30 Day LIBOR	28,511	76,756	324,885,316	98.82%
T-Bill	343	844	3,895,934	1.18%

**Interest Rate**

Consolidation - Fixed Rate	2,445	4,406	67,720,171	20.60%
Consolidation - Variable Rate	10	18	194,438	0.06%
Stafford & PLUS - Fixed Rate	24,901	58,573	222,377,344	67.63%
Stafford & PLUS - Variable Rate	5,438	14,603	38,489,297	11.71%

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