



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

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 215,366,092	<b>Average Borrower Indebtedness</b>	\$ 10,520	
<b>Number of Borrowers</b>	20,473	<b>Wtd Avg Remaining Term (months)</b>	129.91	
<b>Number of Loans</b>	52,698	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 32,785	<b>Wtd Avg Borrower Interest Rate</b>	5.91%	
<b>Claims Paid</b>	\$ 477,155			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	182	566	\$ 3,145,517	1.46%
Qualified	3,874	7,638	35,883,671	16.66%
Disqualified/Not Eligible	17,604	44,494	176,336,904	81.88%
<b>Automatic Payment Benefit</b>				
Participating	3,043	7,662	32,410,015	15.05%
Nonparticipating	18,112	45,036	182,956,077	84.95%
<b>School Type</b>				
2 Year Schools	2,905	6,781	20,884,384	9.70%
4 Year Schools	12,141	31,100	104,625,555	48.58%
Proprietary Schools	2,475	5,467	19,611,606	9.11%
Graduate Schools	2,638	8,173	54,640,464	25.37%
Other	641	1,177	15,604,083	7.24%
<b>Loan Type</b>				
Stafford - Subsidized	15,938	27,520	73,404,791	34.08%
Stafford - Unsubsidized	13,419	21,966	96,763,634	44.93%
PLUS	635	742	8,005,759	3.72%
Consolidation - Subsidized	1,264	1,273	15,333,612	7.12%
Consolidation - Unsubsidized	1,189	1,197	21,858,296	10.15%
<b>Status</b>				
In-School	101	245	1,145,594	0.53%
Grace	53	121	476,051	0.22%
Repayment	16,846	42,978	167,169,074	77.62%
Forbearance	1,427	4,168	24,527,130	11.39%
Deferment	1,946	4,895	20,538,700	9.54%
Claims Processing	110	291	1,509,543	0.70%
<b>Special Allowance Index</b>				
30 Day LIBOR	20,381	52,337	213,693,776	99.22%
T-Bill	141	361	1,672,316	0.78%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,423	2,463	37,140,118	17.24%
Consolidation - Variable Rate	5	7	51,790	0.02%
Stafford & PLUS - Fixed Rate	18,166	41,324	154,126,830	71.57%
Stafford & PLUS - Variable Rate	3,436	8,904	24,047,354	11.17%

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