



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

2016 Trust Estate					
Portfolio Principal Balance	\$	320,226,583	Average Borrower Indebtedness	\$	10,524
Number of Borrowers	30,427		Wtd Avg Remaining Term (months)	128.29	
Number of Loans	78,883		Wtd Avg Statutory Interest Rate	6.10%	
Consolidation Rebate Fees	\$	53,173	Wtd Avg Borrower Interest Rate	5.90%	
Claims Paid	\$	1,552,373			
Timely Payment Benefit					
Eligible		356	1,236	\$ 6,853,662	2.14%
Qualified		5,639	11,198	51,734,880	16.16%
Disqualified/Not Eligible		26,132	66,449	261,638,041	81.70%
Automatic Payment Benefit					
Participating		4,578	10,980	46,587,498	14.55%
Nonparticipating		26,832	67,903	273,639,085	85.45%
School Type					
2 Year Schools		4,419	10,677	32,474,540	10.14%
4 Year Schools		17,857	46,418	154,925,014	48.38%
Proprietary Schools		3,671	8,286	29,440,469	9.19%
Graduate Schools		3,901	11,542	73,971,563	23.10%
Other		1,062	1,960	29,414,997	9.19%
Loan Type					
Stafford - Subsidized		23,626	41,092	109,127,666	34.08%
Stafford - Unsubsidized		20,175	32,768	139,858,041	43.67%
PLUS		908	1,056	10,855,990	3.39%
Consolidation - Subsidized		1,992	2,014	24,610,738	7.69%
Consolidation - Unsubsidized		1,931	1,953	35,774,148	11.17%
Status					
In-School		161	421	1,786,096	0.56%
Grace		61	146	526,868	0.17%
Repayment		24,900	63,774	246,156,720	76.87%
Forbearance		2,169	6,533	36,967,139	11.54%
Deferment		2,951	7,542	32,389,466	10.11%
Claims Processing		193	467	2,400,294	0.75%
Special Allowance Index					
30 Day LIBOR		30,228	78,079	316,375,335	98.80%
T-Bill		301	804	3,851,248	1.20%
Interest Rate					
Consolidation - Fixed Rate		2,270	3,952	60,229,231	18.81%
Consolidation - Variable Rate		8	15	155,655	0.05%
Stafford & PLUS - Fixed Rate		26,687	61,250	224,806,349	70.20%
Stafford & PLUS - Variable Rate		5,206	13,666	35,035,348	10.94%

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