



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 317,950,240	Average Borrower Indebtedness	\$ 11,452	
Number of Borrowers	27,763	Wtd Avg Remaining Term (months)	132.88	
Number of Loans	75,013	Wtd Avg Statutory Interest Rate	6.01%	
Consolidation Rebate Fees	\$ 58,383	Wtd Avg Borrower Interest Rate	5.79%	
Claims Paid	\$ 1,250,680			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	385	1,373	\$ 7,924,399	2.49%
Qualified	5,259	10,583	53,047,997	16.69%
Disqualified/Not Eligible	23,843	63,057	256,977,844	80.82%
Automatic Payment Benefit				
Participating	4,278	10,646	50,666,217	15.94%
Nonparticipating	24,440	64,367	267,284,023	84.06%
School Type				
2 Year Schools	4,079	10,161	30,798,572	9.69%
4 Year Schools	16,343	44,195	153,167,766	48.17%
Proprietary Schools	3,250	7,494	27,173,028	8.55%
Graduate Schools	3,598	11,234	76,242,935	23.98%
Other	1,033	1,929	30,567,939	9.61%
Loan Type				
Stafford - Subsidized	21,668	38,962	106,030,836	33.35%
Stafford - Unsubsidized	18,132	30,739	134,996,914	42.46%
PLUS	812	998	10,817,386	3.40%
Consolidation - Subsidized	2,135	2,172	27,219,418	8.56%
Consolidation - Unsubsidized	2,101	2,142	38,885,686	12.23%
Status				
In-School	142	353	1,389,531	0.44%
Grace	50	110	426,140	0.13%
Repayment	22,782	60,835	249,008,758	78.32%
Forbearance	2,050	6,394	36,313,528	11.42%
Deferment	2,587	6,900	28,658,727	9.01%
Claims Processing	168	421	2,153,556	0.68%
Special Allowance Index				
30 Day LIBOR	27,546	74,186	314,293,026	98.85%
T-Bill	333	827	3,657,214	1.15%
Interest Rate				
Consolidation - Fixed Rate	2,379	4,298	65,950,322	20.74%
Consolidation - Variable Rate	9	16	154,782	0.05%
Stafford & PLUS - Fixed Rate	24,047	56,613	214,660,575	67.51%
Stafford & PLUS - Variable Rate	5,259	14,086	37,184,561	11.70%

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