



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

1993 Trust Estate			
<b>Portfolio Principal Balance</b>	<b>\$ 408,362,679</b>	<b>Average Borrower Indebtedness</b>	<b>\$ 16,635</b>
<b>Number of Borrowers</b>	<b>24,549</b>	<b>Wtd Avg Remaining Term (months)</b>	<b>161.48</b>
<b>Number of Loans</b>	<b>51,254</b>	<b>Wtd Avg Statutory Interest Rate</b>	<b>4.52%</b>
<b>Consolidation Rebate Fees</b>	<b>\$ 319,168</b>	<b>Wtd Avg Borrower Interest Rate</b>	<b>3.50%</b>
<b>Claims Paid</b>	<b>\$ 573,356</b>		

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

Eligible	981	2,738	\$ 15,654,284	3.83%
Qualified	12,060	23,021	\$ 202,819,538	49.67%
Disqualified/Not Eligible	11,837	25,495	\$ 189,888,857	46.50%

**Automatic Payment Benefit**

Participating	10,770	20,977	189,298,155	46.36%
Nonparticipating	13,787	30,277	219,064,524	53.64%

**School Type**

2 Year Schools	2,634	5,697	25,939,830	6.35%
4 Year Schools	19,901	40,536	351,534,144	86.09%
Proprietary Schools	1,631	3,756	15,855,809	3.88%
Graduate Schools	327	826	6,697,975	1.64%
Other	264	439	8,334,921	2.04%

**Loan Type**

Stafford - Subsidized	6,254	13,228	27,677,545	6.78%
Stafford - Unsubsidized	3,380	5,834	16,977,574	4.16%
PLUS	89	109	545,509	0.13%
Consolidation - Subsidized	16,802	17,184	175,101,882	42.88%
Consolidation - Unsubsidized	14,553	14,899	188,060,169	46.05%

**Status**

In-School	15	59	178,825	0.04%
Grace	5	10	21,679	0.01%
Repayment	21,948	45,207	363,371,529	88.98%
Forbearance	1,296	3,127	27,762,999	6.80%
Deferment	1,224	2,705	15,899,578	3.89%
Claims Processing	66	146	1,128,069	0.28%

**Special Allowance Index**

30 Day LIBOR	23,069	46,944	378,459,721	92.68%
T-Bill	2,016	4,310	29,902,958	7.32%

**Interest Rate**

Consolidation - Fixed Rate	17,580	31,714	358,696,291	87.84%
Consolidation - Variable Rate	209	369	4,465,760	1.09%
Stafford & PLUS - Fixed Rate	1,626	3,460	11,242,651	2.75%
Stafford & PLUS - Variable Rate	5,738	15,711	33,957,977	8.32%

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