



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

2016 Trust Estate				
Portfolio Principal Balance	\$ 296,900,666	Average Borrower Indebtedness	\$ 10,623	
Number of Borrowers	27,949	Wtd Avg Remaining Term (months)	130.83	
Number of Loans	72,326	Wtd Avg Statutory Interest Rate	6.19%	
Consolidation Rebate Fees	\$ 51,058	Wtd Avg Borrower Interest Rate	5.99%	
Claims Paid	\$ 767,484			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	319	1,061	\$ 6,312,251	2.13%
Qualified	5,197	10,360	47,923,101	16.14%
Disqualified/Not Eligible	23,970	60,905	242,665,314	81.73%
Automatic Payment Benefit				
Participating	4,152	9,863	42,896,245	14.45%
Nonparticipating	24,691	62,463	254,004,421	85.55%
School Type				
2 Year Schools	4,056	9,812	30,076,459	10.13%
4 Year Schools	16,442	42,613	143,647,366	48.38%
Proprietary Schools	3,336	7,623	27,265,790	9.18%
Graduate Schools	3,530	10,422	67,733,980	22.82%
Other	1,014	1,856	28,177,071	9.49%
Loan Type				
Stafford - Subsidized	21,669	37,558	99,531,112	33.52%
Stafford - Unsubsidized	18,546	30,052	129,367,160	43.57%
PLUS	775	906	9,991,784	3.37%
Consolidation - Subsidized	1,910	1,932	23,597,278	7.95%
Consolidation - Unsubsidized	1,856	1,878	34,413,332	11.59%
Status				
In-School	112	298	1,275,821	0.43%
Grace	73	174	707,298	0.24%
Repayment	23,214	59,577	232,615,033	78.35%
Forbearance	1,778	5,191	31,416,542	10.58%
Deferment	2,637	6,725	29,210,894	9.84%
Claims Processing	148	361	1,675,078	0.56%
Special Allowance Index				
30 Day LIBOR	27,759	71,558	293,188,884	98.75%
T-Bill	286	768	3,711,782	1.25%
Interest Rate				
Consolidation - Fixed Rate	2,176	3,795	57,861,008	19.49%
Consolidation - Variable Rate	8	15	149,602	0.05%
Stafford & PLUS - Fixed Rate	24,407	56,004	206,313,362	69.49%
Stafford & PLUS - Variable Rate	4,733	12,512	32,576,694	10.97%

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