



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
September 30, 2018

2016 Trust Estate					
Portfolio Principal Balance	\$	301,634,635	Average Borrower Indebtedness	\$ 10,599	
Number of Borrowers		28,460	Wtd Avg Remaining Term (months)	130.43	
Number of Loans		73,765	Wtd Avg Statutory Interest Rate	6.20%	
Consolidation Rebate Fees	\$	51,575	Wtd Avg Borrower Interest Rate	5.99%	
Claims Paid	\$	991,170			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		323	1,077	\$ 6,424,084	2.13%
Qualified		5,289	10,561	48,666,939	16.13%
Disqualified/Not Eligible		24,427	62,127	246,543,612	81.74%
Automatic Payment Benefit					
Participating		4,263	10,176	43,847,093	14.54%
Nonparticipating		25,113	63,589	257,787,542	85.46%
School Type					
2 Year Schools		4,115	9,950	30,415,972	10.08%
4 Year Schools		16,750	43,486	145,995,007	48.40%
Proprietary Schools		3,400	7,769	27,778,845	9.21%
Graduate Schools		3,616	10,684	69,017,677	22.88%
Other		1,022	1,876	28,427,134	9.43%
Loan Type					
Stafford - Subsidized		22,092	38,355	101,424,017	33.62%
Stafford - Unsubsidized		18,878	30,636	131,540,199	43.61%
PLUS		797	929	10,101,349	3.35%
Consolidation - Subsidized		1,928	1,950	23,864,546	7.91%
Consolidation - Unsubsidized		1,873	1,895	34,704,524	11.51%
Status					
In-School		117	297	1,218,653	0.40%
Grace		72	193	834,332	0.28%
Repayment		23,670	60,850	238,173,810	78.96%
Forbearance		1,724	5,058	29,701,850	9.85%
Deferment		2,740	7,008	29,885,025	9.91%
Claims Processing		149	359	1,820,965	0.60%
Special Allowance Index					
30 Day LIBOR		28,270	72,993	297,918,555	98.77%
T-Bill		287	772	3,716,080	1.23%
Interest Rate					
Consolidation - Fixed Rate		2,196	3,830	58,418,286	19.37%
Consolidation - Variable Rate		8	15	150,784	0.05%
Stafford & PLUS - Fixed Rate		24,880	57,122	209,931,873	69.60%
Stafford & PLUS - Variable Rate		4,843	12,798	33,133,692	10.98%

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