



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

<b>2017 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 300,419,545	<b>Average Borrower Indebtedness</b>	\$ 11,517	
<b>Number of Borrowers</b>	26,086	<b>Wtd Avg Remaining Term (months)</b>	134.14	
<b>Number of Loans</b>	70,516	<b>Wtd Avg Statutory Interest Rate</b>	6.12%	
<b>Consolidation Rebate Fees</b>	\$ 56,417	<b>Wtd Avg Borrower Interest Rate</b>	5.89%	
<b>Claims Paid</b>	\$ 724,739			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	341	1,205	\$ 7,129,732	2.37%
Qualified	4,928	9,926	\$ 49,846,927	16.59%
Disqualified/Not Eligible	22,424	59,385	\$ 243,442,886	81.04%
<b>Automatic Payment Benefit</b>				
Participating	3,981	9,891	47,610,935	15.85%
Nonparticipating	23,021	60,625	252,808,610	84.15%
<b>School Type</b>				
2 Year Schools	3,840	9,577	29,237,428	9.73%
4 Year Schools	15,371	41,502	144,290,230	48.03%
Proprietary Schools	3,008	7,004	25,541,475	8.50%
Graduate Schools	3,377	10,568	71,854,358	23.92%
Other	998	1,865	29,496,054	9.82%
<b>Loan Type</b>				
Stafford - Subsidized	20,326	36,557	99,156,717	33.01%
Stafford - Unsubsidized	17,055	28,893	127,499,338	42.44%
PLUS	715	884	9,935,179	3.31%
Consolidation - Subsidized	2,076	2,111	26,353,048	8.77%
Consolidation - Unsubsidized	2,033	2,071	37,475,263	12.47%
<b>Status</b>				
In-School	111	297	1,222,485	0.41%
Grace	46	85	348,986	0.12%
Repayment	21,630	58,015	241,071,407	80.24%
Forbearance	1,743	5,320	29,150,290	9.70%
Deferment	2,437	6,520	27,326,989	9.10%
Claims Processing	128	279	1,299,388	0.43%
<b>Special Allowance Index</b>				
30 Day LIBOR	25,892	69,748	296,989,148	98.86%
T-Bill	306	768	3,430,397	1.14%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,303	4,166	63,676,648	21.19%
Consolidation - Variable Rate	9	16	151,662	0.05%
Stafford & PLUS - Fixed Rate	22,503	53,104	201,543,367	67.09%
Stafford & PLUS - Variable Rate	4,918	13,230	35,047,868	11.67%

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