



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2015

1993 Trust Estate				
Portfolio Principal Balance	\$ 568,430,554	Average Borrower Indebtedness	\$ 15,715	
Number of Borrowers	36,171	Wtd Avg Remaining Term (months)	168.18	
Number of Loans	73,530	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 440,697	Wtd Avg Borrower Interest Rate	3.27%	
Claims Paid	\$ 1,275,617			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,709	6,769	\$ 43,964,745	7.73%
Qualified	17,431	31,807	279,642,072	49.20%
Disqualified/Not Eligible	16,591	34,954	244,823,737	43.07%
Automatic Payment Benefit				
Participating	16,217	30,386	282,228,765	49.65%
Nonparticipating	19,964	43,144	286,201,789	50.35%
School Type				
2 Year Schools	3,963	8,307	33,774,824	5.94%
4 Year Schools	29,510	58,448	498,585,256	87.71%
Proprietary Schools	2,411	5,378	21,806,931	3.84%
Graduate Schools	488	1,209	9,532,475	1.68%
Other	133	188	4,731,068	0.83%
Loan Type				
Stafford - Subsidized	9,921	20,344	41,438,615	7.29%
Stafford - Unsubsidized	5,148	8,614	24,200,922	4.26%
PLUS	151	182	775,701	0.14%
Consolidation - Subsidized	23,695	24,187	250,333,935	44.04%
Consolidation - Unsubsidized	19,781	20,203	251,681,381	44.27%
Status				
In-School	84	196	493,041	0.09%
Grace	20	63	175,002	0.03%
Repayment	31,903	63,953	507,285,766	89.24%
Forbearance	1,539	3,587	28,211,782	4.96%
Deferment	2,580	5,604	31,385,248	5.52%
Claims Processing	55	127	879,715	0.16%
Special Allowance Index				
30 Day LIBOR	33,711	66,599	526,242,814	92.58%
T-Bill	3,307	6,931	42,187,740	7.42%
Interest Rate				
Consolidation - Fixed Rate	25,010	43,879	495,824,221	87.22%
Consolidation - Variable Rate	300	511	6,191,095	1.09%
Stafford & PLUS - Fixed Rate	2,427	4,939	15,956,119	2.81%
Stafford & PLUS - Variable Rate	9,262	24,201	50,459,119	8.88%

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