



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 598,174,082	<b>Average Borrower Indebtedness</b>	\$ 15,705	
<b>Number of Borrowers</b>	38,089	<b>Wtd Avg Remaining Term (months)</b>	169.78	
<b>Number of Loans</b>	77,298	<b>Wtd Avg Statutory Interest Rate</b>	4.31%	
<b>Consolidation Rebate Fees</b>	\$ 461,839	<b>Wtd Avg Borrower Interest Rate</b>	3.28%	
<b>Claims Paid</b>	\$ 868,176			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	3,219	8,091	\$ 52,894,720	8.84%
Qualified	18,148	32,863	291,448,303	48.72%
Disqualified/Not Eligible	17,318	36,344	253,831,058	42.43%
<b>Automatic Payment Benefit</b>				
Participating	16,969	31,666	297,280,018	49.70%
Nonparticipating	21,133	45,632	300,894,064	50.30%
<b>School Type</b>				
2 Year Schools	4,209	8,785	35,701,276	5.97%
4 Year Schools	31,014	61,345	524,285,809	87.65%
Proprietary Schools	2,564	5,685	23,081,558	3.86%
Graduate Schools	522	1,290	10,119,379	1.69%
Other	136	193	4,986,060	0.83%
<b>Loan Type</b>				
Stafford - Subsidized	10,678	21,830	44,675,926	7.47%
Stafford - Unsubsidized	5,520	9,185	25,842,170	4.32%
PLUS	164	195	830,775	0.14%
Consolidation - Subsidized	24,642	25,154	264,064,735	44.15%
Consolidation - Unsubsidized	20,500	20,934	262,760,476	43.93%
<b>Status</b>				
In-School	111	269	705,427	0.12%
Grace	43	85	216,973	0.04%
Repayment	33,550	67,034	533,223,690	89.14%
Forbearance	1,393	3,281	26,427,841	4.42%
Deferment	2,922	6,433	36,585,452	6.12%
Claims Processing	83	196	1,014,699	0.17%
<b>Special Allowance Index</b>				
30 Day LIBOR	35,405	69,788	553,166,664	92.48%
T-Bill	3,595	7,510	45,007,418	7.52%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	26,081	45,548	520,203,924	86.97%
Consolidation - Variable Rate	318	540	6,621,287	1.11%
Stafford & PLUS - Fixed Rate	2,573	5,236	16,983,706	2.84%
Stafford & PLUS - Variable Rate	9,982	25,974	54,365,165	9.09%

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