



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**June 30, 2015**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 603,860,310	<b>Average Borrower Indebtedness</b>	\$ 15,698	
<b>Number of Borrowers</b>	38,467	<b>Wtd Avg Remaining Term (months)</b>	170.10	
<b>Number of Loans</b>	77,998	<b>Wtd Avg Statutory Interest Rate</b>	4.31%	
<b>Consolidation Rebate Fees</b>	\$ 466,088	<b>Wtd Avg Borrower Interest Rate</b>	3.28%	
<b>Claims Paid</b>	\$ 737,599			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	3,318	8,304	\$ 56,402,919	9.34%
Qualified	18,274	33,012	291,331,809	48.25%
Disqualified/Not Eligible	17,471	36,682	256,125,582	42.41%
<b>Automatic Payment Benefit</b>				
Participating	17,081	31,827	299,487,329	49.60%
Nonparticipating	21,399	46,171	304,372,981	50.40%
<b>School Type</b>				
2 Year Schools	4,268	8,882	36,125,041	5.98%
4 Year Schools	31,293	61,863	529,049,776	87.61%
Proprietary Schools	2,600	5,753	23,338,695	3.87%
Graduate Schools	531	1,307	10,327,179	1.71%
Other	136	193	5,019,619	0.83%
<b>Loan Type</b>				
Stafford - Subsidized	10,815	22,077	45,245,572	7.49%
Stafford - Unsubsidized	5,589	9,284	26,124,514	4.33%
PLUS	166	197	838,671	0.14%
Consolidation - Subsidized	24,840	25,354	266,747,244	44.17%
Consolidation - Unsubsidized	20,650	21,086	264,904,309	43.87%
<b>Status</b>				
In-School	120	286	750,403	0.12%
Grace	39	75	188,493	0.03%
Repayment	33,840	67,473	537,518,520	89.01%
Forbearance	1,421	3,355	27,081,255	4.49%
Deferment	3,008	6,685	37,500,503	6.21%
Claims Processing	56	124	821,136	0.14%
<b>Special Allowance Index</b>				
30 Day LIBOR	35,758	70,414	558,474,483	92.48%
T-Bill	3,630	7,584	45,385,827	7.52%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	26,304	45,895	524,968,011	86.93%
Consolidation - Variable Rate	320	545	6,683,542	1.11%
Stafford & PLUS - Fixed Rate	2,602	5,302	17,193,654	2.85%
Stafford & PLUS - Variable Rate	10,112	26,256	55,015,103	9.11%

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