



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

1993 Trust Estate			
<b>Portfolio Principal Balance</b>	\$ 574,238,485	<b>Average Borrower Indebtedness</b>	\$ 15,717
<b>Number of Borrowers</b>	36,535	<b>Wtd Avg Remaining Term (months)</b>	168.64
<b>Number of Loans</b>	74,263	<b>Wtd Avg Statutory Interest Rate</b>	4.31%
<b>Consolidation Rebate Fees</b>	\$ 444,705	<b>Wtd Avg Borrower Interest Rate</b>	3.27%
<b>Claims Paid</b>	\$ 1,025,828		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	2,858	7,168	\$ 46,261,269	8.06%
Qualified	17,582	32,050	282,301,356	49.16%
Disqualified/Not Eligible	16,670	35,045	245,675,860	42.78%

Automatic Payment Benefit				
Participating	16,389	30,689	285,472,006	49.71%
Nonparticipating	20,157	43,574	288,766,479	50.29%

School Type				
2 Year Schools	4,018	8,416	34,246,686	5.96%
4 Year Schools	29,783	58,981	503,296,780	87.65%
Proprietary Schools	2,442	5,438	22,152,680	3.86%
Graduate Schools	496	1,238	9,707,917	1.69%
Other	134	190	4,834,422	0.84%

Loan Type				
Stafford - Subsidized	10,067	20,640	42,152,732	7.34%
Stafford - Unsubsidized	5,222	8,724	24,554,823	4.28%
PLUS	153	184	783,215	0.14%
Consolidation - Subsidized	23,883	24,380	252,931,919	44.05%
Consolidation - Unsubsidized	19,911	20,335	253,815,796	44.20%

Status				
In-School	89	210	531,327	0.09%
Grace	24	68	187,567	0.03%
Repayment	32,136	64,327	511,859,646	89.14%
Forbearance	1,525	3,576	26,987,008	4.70%
Deferment	2,706	5,921	33,349,006	5.81%
Claims Processing	64	161	1,323,931	0.23%

Special Allowance Index				
30 Day LIBOR	34,023	67,180	531,350,531	92.53%
T-Bill	3,375	7,083	42,887,954	7.47%

Interest Rate				
Consolidation - Fixed Rate	25,215	44,197	500,448,161	87.15%
Consolidation - Variable Rate	304	518	6,299,555	1.10%
Stafford & PLUS - Fixed Rate	2,457	5,001	16,162,587	2.81%
Stafford & PLUS - Variable Rate	9,396	24,547	51,328,182	8.94%

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