



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 579,814,251	<b>Average Borrower Indebtedness</b>	\$ 15,717	
<b>Number of Borrowers</b>	36,891	<b>Wtd Avg Remaining Term (months)</b>	168.91	
<b>Number of Loans</b>	74,964	<b>Wtd Avg Statutory Interest Rate</b>	4.31%	
<b>Consolidation Rebate Fees</b>	\$ 448,695	<b>Wtd Avg Borrower Interest Rate</b>	3.27%	
<b>Claims Paid</b>	\$ 1,084,873			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,975	7,389	\$ 47,834,127	8.25%
Qualified	17,714	32,226	284,455,176	49.06%
Disqualified/Not Eligible	16,793	35,349	247,524,948	42.69%
<b>Automatic Payment Benefit</b>				
Participating	16,518	30,880	288,426,318	49.74%
Nonparticipating	20,383	44,084	291,387,933	50.26%
<b>School Type</b>				
2 Year Schools	4,051	8,490	34,754,954	6.00%
4 Year Schools	30,081	59,552	508,031,815	87.62%
Proprietary Schools	2,465	5,486	22,335,922	3.85%
Graduate Schools	500	1,245	9,810,299	1.69%
Other	135	191	4,881,261	0.84%
<b>Loan Type</b>				
Stafford - Subsidized	10,206	20,903	42,749,794	7.37%
Stafford - Unsubsidized	5,287	8,828	24,813,204	4.28%
PLUS	156	187	798,795	0.14%
Consolidation - Subsidized	24,070	24,572	255,497,994	44.07%
Consolidation - Unsubsidized	20,046	20,474	255,954,464	44.14%
<b>Status</b>				
In-School	90	227	575,980	0.10%
Grace	54	105	283,998	0.05%
Repayment	32,688	65,408	520,196,070	89.72%
Forbearance	1,300	3,098	24,329,544	4.19%
Deferment	2,694	5,922	33,030,282	5.70%
Claims Processing	78	204	1,398,377	0.24%
<b>Special Allowance Index</b>				
30 Day LIBOR	34,351	67,799	536,571,487	92.54%
T-Bill	3,414	7,165	43,242,764	7.46%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	25,421	44,523	505,087,651	87.11%
Consolidation - Variable Rate	307	523	6,364,807	1.10%
Stafford & PLUS - Fixed Rate	2,476	5,040	16,267,951	2.81%
Stafford & PLUS - Variable Rate	9,530	24,878	52,093,842	8.98%

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