



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 586,022,997	Average Borrower Indebtedness	\$ 15,701	
Number of Borrowers	37,324	Wtd Avg Remaining Term (months)	168.97	
Number of Loans	75,779	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 453,063	Wtd Avg Borrower Interest Rate	3.27%	
Claims Paid	\$ 542,209			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,051	7,622	\$ 49,305,874	8.41%
Qualified	17,882	32,464	287,002,843	48.98%
Disqualified/Not Eligible	16,981	35,693	249,714,280	42.61%
Automatic Payment Benefit				
Participating	16,651	31,109	290,611,683	49.59%
Nonparticipating	20,684	44,670	295,411,314	50.41%
School Type				
2 Year Schools	4,104	8,591	35,197,043	6.01%
4 Year Schools	30,424	60,178	513,213,917	87.58%
Proprietary Schools	2,498	5,553	22,710,019	3.87%
Graduate Schools	508	1,264	9,984,662	1.70%
Other	136	193	4,917,356	0.84%
Loan Type				
Stafford - Subsidized	10,368	21,208	43,451,918	7.41%
Stafford - Unsubsidized	5,362	8,958	25,260,076	4.31%
PLUS	157	188	805,424	0.14%
Consolidation - Subsidized	24,282	24,785	258,367,197	44.09%
Consolidation - Unsubsidized	20,211	20,640	258,138,382	44.05%
Status				
In-School	93	234	594,749	0.10%
Grace	58	112	304,223	0.05%
Repayment	32,861	65,599	522,450,311	89.15%
Forbearance	1,439	3,437	26,269,373	4.48%
Deferment	2,794	6,172	35,218,804	6.01%
Claims Processing	92	225	1,185,537	0.21%
Special Allowance Index				
30 Day LIBOR	34,749	68,541	542,290,030	92.54%
T-Bill	3,459	7,238	43,732,967	7.46%
Interest Rate				
Consolidation - Fixed Rate	25,667	44,895	510,002,788	87.03%
Consolidation - Variable Rate	312	530	6,502,792	1.11%
Stafford & PLUS - Fixed Rate	2,519	5,130	16,651,879	2.84%
Stafford & PLUS - Variable Rate	9,680	25,224	52,865,538	9.02%

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