



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2016

1993 Trust Estate				
Portfolio Principal Balance	\$ 546,085,186	Average Borrower Indebtedness	\$ 15,730	
Number of Borrowers	34,717	Wtd Avg Remaining Term (months)	167.14	
Number of Loans	70,610	Wtd Avg Statutory Interest Rate	4.32%	
Consolidation Rebate Fees	\$ 424,554	Wtd Avg Borrower Interest Rate	3.28%	
Claims Paid	\$ 1,068,459			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,265	5,506	\$ 36,046,692	6.60%
Qualified	16,812	30,834	269,059,361	49.27%
Disqualified/Not Eligible	16,156	34,270	240,979,133	44.13%
Automatic Payment Benefit				
Participating	15,533	29,191	269,482,420	49.35%
Nonparticipating	19,193	41,419	276,602,766	50.65%
School Type				
2 Year Schools	3,935	8,191	34,203,729	6.26%
4 Year Schools	28,177	55,908	476,345,942	87.23%
Proprietary Schools	2,284	5,103	20,801,873	3.81%
Graduate Schools	467	1,165	9,231,004	1.69%
Other	164	243	5,502,638	1.01%
Loan Type				
Stafford - Subsidized	9,403	19,320	39,101,456	7.16%
Stafford - Unsubsidized	4,870	8,159	22,759,271	4.17%
PLUS	141	171	741,186	0.14%
Consolidation - Subsidized	22,880	23,362	240,187,265	43.98%
Consolidation - Unsubsidized	19,183	19,598	243,296,008	44.55%
Status				
In-School	74	192	512,791	0.09%
Grace	19	39	90,110	0.02%
Repayment	30,833	61,848	489,753,191	89.69%
Forbearance	1,258	3,060	24,103,663	4.41%
Deferment	2,477	5,337	31,018,016	5.68%
Claims Processing	63	134	607,415	0.11%
Special Allowance Index				
30 Day LIBOR	32,364	63,986	505,285,857	92.53%
T-Bill	3,152	6,624	40,799,329	7.47%
Interest Rate				
Consolidation - Fixed Rate	24,142	42,465	477,445,699	87.43%
Consolidation - Variable Rate	289	495	6,037,573	1.10%
Stafford & PLUS - Fixed Rate	2,311	4,717	15,109,366	2.77%
Stafford & PLUS - Variable Rate	8,769	22,933	47,492,548	8.70%

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