



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2016

1993 Trust Estate				
Portfolio Principal Balance	\$ 525,009,935	Average Borrower Indebtedness	\$ 15,713	
Number of Borrowers	33,412	Wtd Avg Remaining Term (months)	165.68	
Number of Loans	68,089	Wtd Avg Statutory Interest Rate	4.35%	
Consolidation Rebate Fees	\$ 413,353	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ 902,541			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,021	4,953	\$ 31,017,157	5.91%
Qualified	16,306	30,057	261,260,497	49.76%
Disqualified/Not Eligible	15,582	33,079	232,732,281	44.33%
Automatic Payment Benefit				
Participating	14,963	28,189	257,854,925	49.11%
Nonparticipating	18,460	39,900	267,155,010	50.89%
School Type				
2 Year Schools	3,766	7,875	32,895,249	6.27%
4 Year Schools	27,101	53,850	456,725,717	86.99%
Proprietary Schools	2,207	4,956	20,330,302	3.87%
Graduate Schools	454	1,130	8,926,417	1.70%
Other	181	278	6,132,250	1.17%
Loan Type				
Stafford - Subsidized	8,971	18,479	37,155,894	7.08%
Stafford - Unsubsidized	4,663	7,829	21,873,230	4.17%
PLUS	138	166	709,596	0.13%
Consolidation - Subsidized	22,146	22,617	230,404,309	43.88%
Consolidation - Unsubsidized	18,599	18,998	234,866,906	44.74%
Status				
In-School	51	112	331,543	0.06%
Grace	24	74	161,655	0.03%
Repayment	29,855	60,150	472,348,167	89.97%
Forbearance	1,311	3,048	25,282,593	4.82%
Deferment	2,124	4,587	25,987,249	4.95%
Claims Processing	57	118	898,728	0.17%
Special Allowance Index				
30 Day LIBOR	31,184	61,799	486,382,564	92.64%
T-Bill	2,983	6,290	38,627,371	7.36%
Interest Rate				
Consolidation - Fixed Rate	23,335	41,136	459,522,574	87.53%
Consolidation - Variable Rate	280	479	5,748,641	1.09%
Stafford & PLUS - Fixed Rate	2,231	4,583	14,590,071	2.78%
Stafford & PLUS - Variable Rate	8,340	21,891	45,148,649	8.60%

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