



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

1993 Trust Estate					
Portfolio Principal Balance	\$	505,412,793	Average Borrower Indebtedness	\$ 15,817	
Number of Borrowers		31,953	Wtd Avg Remaining Term (months)	164.34	
Number of Loans		65,383	Wtd Avg Statutory Interest Rate	4.36%	
Consolidation Rebate Fees	\$	394,112	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$	931,298			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,833	4,611	\$ 28,589,037	5.66%
Qualified		15,677	29,072	251,701,680	49.80%
Disqualified/Not Eligible		14,900	31,700	225,122,076	44.54%
Automatic Payment Benefit					
Participating		14,399	27,207	246,446,734	48.76%
Nonparticipating		17,565	38,176	258,966,059	51.24%
School Type					
2 Year Schools		3,541	7,475	31,316,561	6.20%
4 Year Schools		25,955	51,775	439,323,141	86.92%
Proprietary Schools		2,106	4,735	19,576,325	3.87%
Graduate Schools		434	1,083	8,660,532	1.72%
Other		204	315	6,536,234	1.29%
Loan Type					
Stafford - Subsidized		8,475	17,594	35,590,718	7.04%
Stafford - Unsubsidized		4,428	7,483	21,087,886	4.17%
PLUS		129	156	682,711	0.14%
Consolidation - Subsidized		21,347	21,805	221,115,976	43.75%
Consolidation - Unsubsidized		17,956	18,345	226,935,502	44.90%
Status					
In-School		48	119	359,609	0.07%
Grace		7	16	34,405	0.01%
Repayment		28,304	57,030	448,075,077	88.65%
Forbearance		1,625	3,922	32,267,421	6.38%
Deferment		1,874	4,067	23,226,029	4.60%
Claims Processing		102	229	1,450,252	0.29%
Special Allowance Index					
30 Day LIBOR		29,882	59,518	468,206,181	92.64%
T-Bill		2,779	5,865	37,206,612	7.36%
Interest Rate					
Consolidation - Fixed Rate		22,436	39,690	442,493,807	87.55%
Consolidation - Variable Rate		270	460	5,557,671	1.10%
Stafford & PLUS - Fixed Rate		2,134	4,424	14,280,693	2.83%
Stafford & PLUS - Variable Rate		7,863	20,809	43,080,622	8.52%

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