



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 29, 2016

1993 Trust Estate				
Portfolio Principal Balance	\$ 556,188,492	Average Borrower Indebtedness	\$ 15,710	
Number of Borrowers	35,404	Wtd Avg Remaining Term (months)	167.59	
Number of Loans	71,988	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 431,796	Wtd Avg Borrower Interest Rate	3.27%	
Claims Paid	\$ 1,147,797			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,391	5,946	\$ 37,647,641	6.77%
Qualified	17,127	31,339	274,438,425	49.34%
Disqualified/Not Eligible	16,409	34,703	244,102,426	43.89%
Automatic Payment Benefit				
Participating	15,821	29,712	275,362,873	49.51%
Nonparticipating	19,592	42,276	280,825,619	50.49%
School Type				
2 Year Schools	3,877	8,073	32,888,663	5.91%
4 Year Schools	28,897	57,314	487,915,026	87.73%
Proprietary Schools	2,344	5,224	21,215,589	3.81%
Graduate Schools	476	1,191	9,523,651	1.71%
Other	131	186	4,645,563	0.84%
Loan Type				
Stafford - Subsidized	9,644	19,793	40,096,611	7.21%
Stafford - Unsubsidized	4,996	8,364	23,483,448	4.22%
PLUS	141	171	744,648	0.13%
Consolidation - Subsidized	23,274	23,761	244,823,574	44.02%
Consolidation - Unsubsidized	19,479	19,899	247,040,211	44.42%
Status				
In-School	73	180	458,239	0.08%
Grace	20	52	130,273	0.02%
Repayment	31,365	62,920	499,868,412	89.87%
Forbearance	1,387	3,265	23,659,139	4.26%
Deferment	2,507	5,415	31,149,817	5.60%
Claims Processing	60	156	922,612	0.17%
Special Allowance Index				
30 Day LIBOR	32,999	65,222	514,890,853	92.57%
T-Bill	3,224	6,766	41,297,639	7.43%
Interest Rate				
Consolidation - Fixed Rate	24,563	43,156	485,772,301	87.34%
Consolidation - Variable Rate	296	504	6,091,485	1.10%
Stafford & PLUS - Fixed Rate	2,355	4,799	15,477,369	2.78%
Stafford & PLUS - Variable Rate	8,994	23,529	48,847,337	8.78%

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