



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 562,443,909	Average Borrower Indebtedness	\$ 15,692	
Number of Borrowers	35,842	Wtd Avg Remaining Term (months)	167.83	
Number of Loans	72,868	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 436,221	Wtd Avg Borrower Interest Rate	3.27%	
Claims Paid	\$ 1,220,152			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,537	6,353	\$ 41,347,242	7.35%
Qualified	17,318	31,638	276,987,775	49.25%
Disqualified/Not Eligible	16,525	34,877	244,108,892	43.40%
Automatic Payment Benefit				
Participating	16,052	30,114	279,505,423	49.69%
Nonparticipating	19,800	42,754	282,938,486	50.31%
School Type				
2 Year Schools	3,919	8,190	33,175,020	5.90%
4 Year Schools	29,252	57,968	493,552,853	87.75%
Proprietary Schools	2,385	5,320	21,561,403	3.83%
Graduate Schools	481	1,202	9,463,579	1.68%
Other	133	188	4,691,054	0.84%
Loan Type				
Stafford - Subsidized	9,798	20,098	40,823,102	7.26%
Stafford - Unsubsidized	5,079	8,509	23,880,822	4.25%
PLUS	147	178	767,126	0.14%
Consolidation - Subsidized	23,518	24,005	247,561,759	44.01%
Consolidation - Unsubsidized	19,658	20,078	249,411,100	44.34%
Status				
In-School	81	193	489,207	0.09%
Grace	23	66	178,836	0.03%
Repayment	31,791	63,720	505,546,467	89.88%
Forbearance	1,279	3,009	23,049,390	4.10%
Deferment	2,587	5,641	31,883,727	5.67%
Claims Processing	93	239	1,296,282	0.23%
Special Allowance Index				
30 Day LIBOR	33,407	66,013	520,708,285	92.58%
T-Bill	3,269	6,855	41,735,624	7.42%
Interest Rate				
Consolidation - Fixed Rate	24,824	43,575	490,829,558	87.27%
Consolidation - Variable Rate	298	508	6,143,301	1.09%
Stafford & PLUS - Fixed Rate	2,396	4,886	15,757,596	2.80%
Stafford & PLUS - Variable Rate	9,141	23,899	49,713,454	8.84%

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