



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 531,085,831	Average Borrower Indebtedness	\$ 15,740	
Number of Borrowers	33,741	Wtd Avg Remaining Term (months)	165.94	
Number of Loans	68,756	Wtd Avg Statutory Interest Rate	4.35%	
Consolidation Rebate Fees	\$ -	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ -			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	2,096	5,132	\$ 32,290,750	6.08%
Qualified	16,432	30,267	263,856,445	49.68%
Disqualified/Not Eligible	15,722	33,357	234,938,637	44.24%
Automatic Payment Benefit				
Participating	15,117	28,464	261,420,872	49.22%
Nonparticipating	18,634	40,292	269,664,960	50.78%
School Type				
2 Year Schools	3,817	7,978	33,344,314	6.28%
4 Year Schools	27,364	54,379	462,060,145	87.00%
Proprietary Schools	2,222	4,983	20,428,326	3.85%
Graduate Schools	459	1,139	9,030,609	1.70%
Other	180	277	6,222,438	1.17%
Loan Type				
Stafford - Subsidized	9,087	18,715	37,817,264	7.12%
Stafford - Unsubsidized	4,713	7,919	22,227,056	4.19%
PLUS	138	166	712,595	0.13%
Consolidation - Subsidized	22,333	22,806	233,128,130	43.90%
Consolidation - Unsubsidized	18,751	19,150	237,200,786	44.66%
Status				
In-School	53	135	397,810	0.07%
Grace	23	53	98,908	0.02%
Repayment	30,289	61,015	479,037,238	90.20%
Forbearance	1,210	2,833	24,055,088	4.53%
Deferment	2,120	4,593	26,591,540	5.01%
Claims Processing	55	127	905,247	0.17%
Special Allowance Index				
30 Day LIBOR	31,486	62,396	491,881,646	92.62%
T-Bill	3,019	6,360	39,204,186	7.38%
Interest Rate				
Consolidation - Fixed Rate	23,543	41,476	464,543,588	87.47%
Consolidation - Variable Rate	281	480	5,785,328	1.09%
Stafford & PLUS - Fixed Rate	2,254	4,630	14,863,460	2.80%
Stafford & PLUS - Variable Rate	8,447	22,170	45,893,455	8.64%

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