# Utah State Board of Regents Loan Purchase Program
## Portfolio Summary Report
### June 30, 2016

<table>
<thead>
<tr>
<th>1993 Trust Estate</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Portfolio Principal Balance</strong></td>
<td>$536,036,601</td>
</tr>
<tr>
<td><strong>Number of Borrowers</strong></td>
<td>34,057</td>
</tr>
<tr>
<td><strong>Number of Loans</strong></td>
<td>69,380</td>
</tr>
<tr>
<td><strong>Consolidation Rebate Fees</strong></td>
<td>$417,054</td>
</tr>
<tr>
<td><strong>Claims Paid</strong></td>
<td>$831,451</td>
</tr>
<tr>
<td><strong>Average Borrower Indebtedness</strong></td>
<td>$15,739</td>
</tr>
<tr>
<td><strong>Wtd Avg Remaining Term (months)</strong></td>
<td>166.42</td>
</tr>
<tr>
<td><strong>Wtd Avg Statutory Interest Rate</strong></td>
<td>4.32%</td>
</tr>
<tr>
<td><strong>Wtd Avg Borrower Interest Rate</strong></td>
<td>3.28%</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Eligible**: 2,172 borrowers, 5,296 loans, $34,075,042, 6.36% of principal
- **Qualified**: 16,556 borrowers, 30,455 loans, $265,320,728, 49.50% of principal
- **Disqualified/Not Eligible**: 15,845 borrowers, 33,629 loans, $236,640,831, 44.14% of principal

### Automatic Payment Benefit
- **Participating**: 15,266 borrowers, 28,749 loans, $264,492,740, 49.34% of principal
- **Nonparticipating**: 18,801 borrowers, 40,631 loans, $271,543,861, 50.66% of principal

### School Type
- **2 Year Schools**: 3,845 borrowers, 8,042 loans, $33,712,338, 6.29% of principal
- **4 Year Schools**: 27,631 borrowers, 54,868 loans, $466,462,304, 87.02% of principal
- **Proprietary Schools**: 2,247 borrowers, 5,045 loans, $20,689,664, 3.86% of principal
- **Graduate Schools**: 462 borrowers, 1,153 loans, $9,078,341, 1.69% of principal
- **Other**: 177 borrowers, 272 loans, $6,093,954, 1.14% of principal

### Loan Type
- **Stafford - Subsidized**: 9,179 borrowers, 18,908 loans, $38,277,707, 7.14% of principal
- **Stafford - Unsubsidized**: 4,763 borrowers, 8,006 loans, $22,432,303, 4.19% of principal
- **PLUS**: 140 borrowers, 169 loans, $721,445, 0.13% of principal
- **Consolidation - Subsidized**: 22,520 borrowers, 22,998 loans, $235,457,153, 43.93% of principal
- **Consolidation - Unsubsidized**: 18,895 borrowers, 19,299 loans, $239,147,993, 44.61% of principal

### Status
- **In-School**: 55 borrowers, 129 loans, $364,512, 0.07% of principal
- **Grace**: 25 borrowers, 71 loans, $160,220, 0.03% of principal
- **Repayment**: 30,411 borrowers, 61,200 loans, $481,541,593, 89.83% of principal
- **Forbearance**: 1,275 borrowers, 3,014 loans, $24,819,255, 4.63% of principal
- **Deferment**: 2,236 borrowers, 4,828 loans, $28,188,620, 5.26% of principal
- **Claims Processing**: 63 borrowers, 138 loans, $962,401, 0.18% of principal

### Special Allowance Index
- **30 Day LIBOR**: 31,784 borrowers, 62,956 loans, $496,533,628, 92.63% of principal
- **T-Bill**: 3,049 borrowers, 6,424 loans, $39,502,973, 7.37% of principal

### Interest Rate
- **Consolidation - Fixed Rate**: 23,749 borrowers, 41,813 loans, $468,811,690, 87.46% of principal
- **Consolidation - Variable Rate**: 283 borrowers, 484 loans, $5,793,457, 1.08% of principal
- **Stafford & PLUS - Fixed Rate**: 2,275 borrowers, 4,659 loans, $14,924,690, 2.78% of principal
- **Stafford & PLUS - Variable Rate**: 8,537 borrowers, 22,424 loans, $46,506,764, 8.68% of principal

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