



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 536,036,601	<b>Average Borrower Indebtedness</b>	\$ 15,739	
<b>Number of Borrowers</b>	34,057	<b>Wtd Avg Remaining Term (months)</b>	166.42	
<b>Number of Loans</b>	69,380	<b>Wtd Avg Statutory Interest Rate</b>	4.32%	
<b>Consolidation Rebate Fees</b>	\$ 417,054	<b>Wtd Avg Borrower Interest Rate</b>	3.28%	
<b>Claims Paid</b>	\$ 831,451			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,172	5,296	\$ 34,075,042	6.36%
Qualified	16,556	30,455	265,320,728	49.50%
Disqualified/Not Eligible	15,845	33,629	236,640,831	44.14%
<b>Automatic Payment Benefit</b>				
Participating	15,266	28,749	264,492,740	49.34%
Nonparticipating	18,801	40,631	271,543,861	50.66%
<b>School Type</b>				
2 Year Schools	3,845	8,042	33,712,338	6.29%
4 Year Schools	27,631	54,868	466,462,304	87.02%
Proprietary Schools	2,247	5,045	20,689,664	3.86%
Graduate Schools	462	1,153	9,078,341	1.69%
Other	177	272	6,093,954	1.14%
<b>Loan Type</b>				
Stafford - Subsidized	9,179	18,908	38,277,707	7.14%
Stafford - Unsubsidized	4,763	8,006	22,432,303	4.19%
PLUS	140	169	721,445	0.13%
Consolidation - Subsidized	22,520	22,998	235,457,153	43.93%
Consolidation - Unsubsidized	18,895	19,299	239,147,993	44.61%
<b>Status</b>				
In-School	55	129	364,512	0.07%
Grace	25	71	160,220	0.03%
Repayment	30,411	61,200	481,541,593	89.83%
Forbearance	1,275	3,014	24,819,255	4.63%
Deferment	2,236	4,828	28,188,620	5.26%
Claims Processing	63	138	962,401	0.18%
<b>Special Allowance Index</b>				
30 Day LIBOR	31,784	62,956	496,533,628	92.63%
T-Bill	3,049	6,424	39,502,973	7.37%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	23,749	41,813	468,811,690	87.46%
Consolidation - Variable Rate	283	484	5,793,457	1.08%
Stafford & PLUS - Fixed Rate	2,275	4,659	14,924,690	2.78%
Stafford & PLUS - Variable Rate	8,537	22,424	46,506,764	8.68%

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