



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 552,276,228	<b>Average Borrower Indebtedness</b>	\$ 15,757	
<b>Number of Borrowers</b>	35,049	<b>Wtd Avg Remaining Term (months)</b>	167.36	
<b>Number of Loans</b>	71,362	<b>Wtd Avg Statutory Interest Rate</b>	4.32%	
<b>Consolidation Rebate Fees</b>	\$ 428,912	<b>Wtd Avg Borrower Interest Rate</b>	3.28%	
<b>Claims Paid</b>	\$ 972,225			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	2,282	5,599	\$ 36,349,071	6.58%
Qualified	16,931	31,025	271,811,269	49.22%
Disqualified/Not Eligible	16,350	34,738	244,115,888	44.20%
<b>Automatic Payment Benefit</b>				
Participating	15,701	29,513	273,216,549	49.47%
Nonparticipating	19,357	41,849	279,059,679	50.53%
<b>School Type</b>				
2 Year Schools	3,824	7,964	32,804,127	5.94%
4 Year Schools	28,589	56,785	483,310,184	87.51%
Proprietary Schools	2,313	5,181	21,112,233	3.82%
Graduate Schools	473	1,182	9,417,036	1.71%
Other	169	250	5,632,648	1.02%
<b>Loan Type</b>				
Stafford - Subsidized	9,524	19,584	39,808,593	7.21%
Stafford - Unsubsidized	4,933	8,286	23,317,494	4.22%
PLUS	142	173	756,980	0.14%
Consolidation - Subsidized	23,078	23,564	242,884,667	43.98%
Consolidation - Unsubsidized	19,335	19,755	245,508,494	44.45%
<b>Status</b>				
In-School	77	197	521,944	0.09%
Grace	16	34	80,956	0.02%
Repayment	31,041	62,316	493,943,403	89.44%
Forbearance	1,342	3,208	25,249,001	4.57%
Deferment	2,522	5,438	31,626,317	5.73%
Claims Processing	60	169	854,607	0.15%
<b>Special Allowance Index</b>				
30 Day LIBOR	32,681	64,675	511,083,052	92.54%
T-Bill	3,175	6,687	41,193,176	7.46%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	24,348	42,820	482,309,347	87.33%
Consolidation - Variable Rate	292	499	6,083,815	1.10%
Stafford & PLUS - Fixed Rate	2,339	4,770	15,440,869	2.80%
Stafford & PLUS - Variable Rate	8,875	23,273	48,442,197	8.77%

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