



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 510,130,194	Average Borrower Indebtedness	\$ 15,772	
Number of Borrowers	32,345	Wtd Avg Remaining Term (months)	164.61	
Number of Loans	66,135	Wtd Avg Statutory Interest Rate	4.35%	
Consolidation Rebate Fees	\$ 397,555	Wtd Avg Borrower Interest Rate	3.32%	
Claims Paid	\$ 1,209,502			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,878	4,724	\$ 29,149,732	5.72%
Qualified	15,855	29,367	253,955,725	49.78%
Disqualified/Not Eligible	15,080	32,044	227,024,737	44.50%
Automatic Payment Benefit				
Participating	14,583	27,543	249,438,590	48.90%
Nonparticipating	17,773	38,592	260,691,604	51.10%
School Type				
2 Year Schools	3,610	7,606	31,914,006	6.26%
4 Year Schools	26,260	52,352	443,447,437	86.93%
Proprietary Schools	2,129	4,779	19,616,883	3.84%
Graduate Schools	439	1,094	8,719,307	1.71%
Other	196	304	6,432,561	1.26%
Loan Type				
Stafford - Subsidized	8,615	17,847	36,035,138	7.06%
Stafford - Unsubsidized	4,499	7,600	21,324,789	4.18%
PLUS	132	160	693,753	0.14%
Consolidation - Subsidized	21,543	22,005	223,274,654	43.77%
Consolidation - Unsubsidized	18,132	18,523	228,801,860	44.85%
Status				
In-School	51	124	371,329	0.07%
Grace	10	29	51,706	0.01%
Repayment	28,319	57,039	443,215,035	86.88%
Forbearance	1,909	4,459	41,006,065	8.04%
Deferment	1,961	4,247	24,131,845	4.73%
Claims Processing	104	237	1,354,214	0.27%
Special Allowance Index				
30 Day LIBOR	30,214	60,115	472,575,706	92.64%
T-Bill	2,855	6,020	37,554,488	7.36%
Interest Rate				
Consolidation - Fixed Rate	22,671	40,060	446,455,108	87.52%
Consolidation - Variable Rate	274	468	5,621,406	1.10%
Stafford & PLUS - Fixed Rate	2,167	4,474	14,395,773	2.82%
Stafford & PLUS - Variable Rate	7,996	21,133	43,657,907	8.56%

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