



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 515,492,580	Average Borrower Indebtedness	\$ 15,787	
Number of Borrowers	32,654	Wtd Avg Remaining Term (months)	165.05	
Number of Loans	66,691	Wtd Avg Statutory Interest Rate	4.36%	
Consolidation Rebate Fees	\$ 4,749	Wtd Avg Borrower Interest Rate	3.32%	
Claims Paid	\$ 679,886			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	1,935	4,816	\$ 30,107,572	5.84%
Qualified	15,974	29,567	256,249,515	49.71%
Disqualified/Not Eligible	15,222	32,308	229,135,493	44.45%
Automatic Payment Benefit				
Participating	14,704	27,771	252,440,231	48.97%
Nonparticipating	17,960	38,920	263,052,349	51.03%
School Type				
2 Year Schools	3,652	7,665	32,271,188	6.26%
4 Year Schools	26,505	52,800	448,152,219	86.94%
Proprietary Schools	2,153	4,829	20,001,420	3.88%
Graduate Schools	443	1,100	8,791,420	1.70%
Other	190	297	6,276,333	1.22%
Loan Type				
Stafford - Subsidized	8,724	18,029	36,398,149	7.06%
Stafford - Unsubsidized	4,544	7,645	21,489,018	4.17%
PLUS	135	163	698,786	0.14%
Consolidation - Subsidized	21,722	22,186	225,836,817	43.81%
Consolidation - Unsubsidized	18,275	18,668	231,069,810	44.82%
Status				
In-School	51	124	371,329	0.07%
Grace	20	51	95,328	0.02%
Repayment	28,797	58,012	452,368,331	87.75%
Forbearance	1,710	3,962	36,604,833	7.10%
Deferment	1,981	4,289	24,315,228	4.72%
Claims Processing	107	253	1,737,531	0.34%
Special Allowance Index				
30 Day LIBOR	30,507	60,622	477,609,615	92.65%
T-Bill	2,877	6,069	37,882,965	7.35%
Interest Rate				
Consolidation - Fixed Rate	22,853	40,381	451,241,063	87.54%
Consolidation - Variable Rate	277	473	5,665,563	1.10%
Stafford & PLUS - Fixed Rate	2,191	4,502	14,515,216	2.81%
Stafford & PLUS - Variable Rate	8,100	21,335	44,070,738	8.55%

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