



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2017**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 495,199,331	<b>Average Borrower Indebtedness</b>	\$ 15,864	
<b>Number of Borrowers</b>	31,215	<b>Wtd Avg Remaining Term (months)</b>	163.76	
<b>Number of Loans</b>	63,959	<b>Wtd Avg Statutory Interest Rate</b>	4.36%	
<b>Consolidation Rebate Fees</b>	\$ 386,298	<b>Wtd Avg Borrower Interest Rate</b>	3.33%	
<b>Claims Paid</b>	\$ 939,362			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,725	4,378	\$ 26,374,581	5.33%
Qualified	15,337	28,511	246,279,985	49.73%
Disqualified/Not Eligible	14,588	31,070	222,544,765	44.94%
<b>Automatic Payment Benefit</b>				
Participating	14,044	26,586	240,265,781	48.52%
Nonparticipating	17,182	37,373	254,933,550	51.48%
<b>School Type</b>				
2 Year Schools	3,446	7,260	30,673,441	6.19%
4 Year Schools	25,340	50,667	429,869,210	86.81%
Proprietary Schools	2,066	4,651	19,179,229	3.87%
Graduate Schools	426	1,053	8,505,182	1.72%
Other	211	328	6,972,269	1.41%
<b>Loan Type</b>				
Stafford - Subsidized	8,220	17,083	34,678,815	7.00%
Stafford - Unsubsidized	4,316	7,316	20,680,242	4.18%
PLUS	125	150	670,568	0.13%
Consolidation - Subsidized	20,923	21,375	216,152,981	43.65%
Consolidation - Unsubsidized	17,650	18,035	223,016,725	45.04%
<b>Status</b>				
In-School	42	95	292,221	0.06%
Grace	9	29	78,732	0.02%
Repayment	27,769	56,172	441,511,581	89.16%
Forbearance	1,424	3,283	28,596,717	5.77%
Deferment	1,880	4,165	23,227,372	4.69%
Claims Processing	98	215	1,492,708	0.30%
<b>Special Allowance Index</b>				
30 Day LIBOR	29,192	58,238	458,493,048	92.59%
T-Bill	2,716	5,721	36,706,283	7.41%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	21,989	38,960	433,691,495	87.58%
Consolidation - Variable Rate	265	450	5,478,211	1.10%
Stafford & PLUS - Fixed Rate	2,069	4,300	13,950,034	2.82%
Stafford & PLUS - Variable Rate	7,633	20,249	42,079,591	8.50%

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