



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**July 31, 2017**

1993 Trust Estate					
<b>Portfolio Principal Balance</b>	\$	471,285,735	<b>Average Borrower Indebtedness</b>	\$ 15,959	
<b>Number of Borrowers</b>		29,531	<b>Wtd Avg Remaining Term (months)</b>	163.21	
<b>Number of Loans</b>		60,675	<b>Wtd Avg Statutory Interest Rate</b>	4.42%	
<b>Consolidation Rebate Fees</b>	\$	368,272	<b>Wtd Avg Borrower Interest Rate</b>	3.39%	
<b>Claims Paid</b>	\$	835,780			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>					
Eligible		1,527	3,941	\$ 23,245,200	4.93%
Qualified		14,590	27,308	235,106,065	49.89%
Disqualified/Not Eligible		13,827	29,426	212,934,470	45.18%
<b>Automatic Payment Benefit</b>					
Participating		13,282	25,327	225,813,159	47.91%
Nonparticipating		16,259	35,348	245,472,576	52.09%
<b>School Type</b>					
2 Year Schools		3,235	6,832	29,365,144	6.23%
4 Year Schools		23,986	48,087	407,928,605	86.56%
Proprietary Schools		1,947	4,400	18,107,420	3.84%
Graduate Schools		393	990	8,032,561	1.70%
Other		230	366	7,852,005	1.67%
<b>Loan Type</b>					
Stafford - Subsidized		7,690	16,020	32,375,456	6.87%
Stafford - Unsubsidized		4,054	6,889	19,360,420	4.11%
PLUS		119	143	654,041	0.14%
Consolidation - Subsidized		19,911	20,346	204,980,882	43.49%
Consolidation - Unsubsidized		16,898	17,277	213,914,936	45.39%
<b>Status</b>					
In-School		36	96	291,863	0.06%
Grace		11	23	68,989	0.02%
Repayment		26,123	52,884	415,943,030	88.26%
Forbearance		1,664	3,916	33,320,609	7.07%
Deferment		1,634	3,598	20,469,241	4.34%
Claims Processing		72	158	1,192,003	0.25%
<b>Special Allowance Index</b>					
30 Day LIBOR		27,641	55,277	436,326,715	92.58%
T-Bill		2,558	5,398	34,959,020	7.42%
<b>Interest Rate</b>					
Consolidation - Fixed Rate		20,908	37,186	413,676,830	87.78%
Consolidation - Variable Rate		255	437	5,218,988	1.11%
Stafford & PLUS - Fixed Rate		1,929	4,011	12,919,262	2.74%
Stafford & PLUS - Variable Rate		7,134	19,041	39,470,655	8.37%

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