



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 489,714,285	<b>Average Borrower Indebtedness</b>	\$ 15,912	
<b>Number of Borrowers</b>	30,776	<b>Wtd Avg Remaining Term (months)</b>	163.83	
<b>Number of Loans</b>	63,168	<b>Wtd Avg Statutory Interest Rate</b>	4.36%	
<b>Consolidation Rebate Fees</b>	\$ 382,052	<b>Wtd Avg Borrower Interest Rate</b>	3.33%	
<b>Claims Paid</b>	\$ 1,525,522			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	1,728	4,438	\$ 26,529,819	5.42%
Qualified	15,118	28,144	243,502,278	49.72%
Disqualified/Not Eligible	14,370	30,586	219,682,188	44.86%
<b>Automatic Payment Benefit</b>				
Participating	13,867	26,304	237,216,008	48.44%
Nonparticipating	16,920	36,864	252,498,277	51.56%
<b>School Type</b>				
2 Year Schools	3,382	7,130	30,316,420	6.19%
4 Year Schools	24,987	50,048	424,766,114	86.74%
Proprietary Schools	2,042	4,611	19,005,335	3.88%
Graduate Schools	421	1,044	8,435,925	1.72%
Other	214	335	7,190,491	1.47%
<b>Loan Type</b>				
Stafford - Subsidized	8,093	16,856	34,218,548	6.99%
Stafford - Unsubsidized	4,264	7,237	20,464,662	4.18%
PLUS	120	144	663,795	0.14%
Consolidation - Subsidized	20,650	21,097	213,586,745	43.61%
Consolidation - Unsubsidized	17,450	17,834	220,780,535	45.08%
<b>Status</b>				
In-School	44	100	306,828	0.06%
Grace	7	24	64,125	0.01%
Repayment	27,114	54,748	430,137,931	87.84%
Forbearance	1,697	4,049	35,381,540	7.22%
Deferment	1,854	4,093	22,909,257	4.68%
Claims Processing	68	154	914,604	0.19%
<b>Special Allowance Index</b>				
30 Day LIBOR	28,792	57,512	453,039,731	92.51%
T-Bill	2,675	5,656	36,674,554	7.49%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	21,698	38,482	428,936,624	87.59%
Consolidation - Variable Rate	264	449	5,430,656	1.11%
Stafford & PLUS - Fixed Rate	2,033	4,232	13,731,911	2.80%
Stafford & PLUS - Variable Rate	7,517	20,005	41,615,094	8.50%

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