



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

1993 Trust Estate					
Portfolio Principal Balance	\$	500,220,301	Average Borrower Indebtedness	\$ 15,823	
Number of Borrowers		31,614	Wtd Avg Remaining Term (months)	164.16	
Number of Loans		64,734	Wtd Avg Statutory Interest Rate	4.36%	
Consolidation Rebate Fees	\$	390,075	Wtd Avg Borrower Interest Rate	3.32%	
Claims Paid	\$	997,989			
		Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit					
Eligible		1,796	4,536	\$ 28,025,074	5.60%
Qualified		15,529	28,827	248,782,727	49.74%
Disqualified/Not Eligible		14,737	31,371	223,412,500	44.66%
Automatic Payment Benefit					
Participating		14,234	26,913	243,603,999	48.70%
Nonparticipating		17,391	37,821	256,616,302	51.30%
School Type					
2 Year Schools		3,489	7,374	30,889,447	6.18%
4 Year Schools		25,681	51,270	434,557,363	86.87%
Proprietary Schools		2,090	4,716	19,465,388	3.89%
Graduate Schools		428	1,060	8,578,177	1.71%
Other		203	314	6,729,926	1.35%
Loan Type					
Stafford - Subsidized		8,360	17,370	35,194,652	7.04%
Stafford - Unsubsidized		4,385	7,423	20,933,669	4.18%
PLUS		126	151	676,940	0.13%
Consolidation - Subsidized		21,148	21,602	218,578,888	43.70%
Consolidation - Unsubsidized		17,803	18,188	224,836,152	44.95%
Status					
In-School		45	113	342,596	0.07%
Grace		10	22	51,418	0.01%
Repayment		28,073	56,710	445,502,744	89.06%
Forbearance		1,433	3,389	28,376,896	5.67%
Deferment		1,963	4,291	24,620,166	4.92%
Claims Processing		100	209	1,326,481	0.27%
Special Allowance Index					
30 Day LIBOR		29,570	58,939	463,281,345	92.62%
T-Bill		2,750	5,795	36,938,956	7.38%
Interest Rate					
Consolidation - Fixed Rate		22,231	39,335	437,900,344	87.54%
Consolidation - Variable Rate		268	455	5,514,696	1.10%
Stafford & PLUS - Fixed Rate		2,115	4,386	14,159,448	2.83%
Stafford & PLUS - Variable Rate		7,748	20,558	42,645,813	8.53%

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