



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2014

1993 Trust Estate				
Portfolio Principal Balance	\$ 666,932,603	Average Borrower Indebtedness	\$ 15,540	
Number of Borrowers	42,918	Wtd Avg Remaining Term (months)	172.91	
Number of Loans	87,036	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 510,645	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ 1,309,579			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,576	11,074	\$ 74,421,605	11.16%
Qualified	19,550	34,793	312,120,755	46.80%
Disqualified/Not Eligible	19,478	41,169	280,390,243	42.04%
Automatic Payment Benefit				
Participating	18,318	33,765	322,380,464	48.34%
Nonparticipating	24,614	53,271	344,552,139	51.66%
School Type				
2 Year Schools	4,821	10,030	39,827,526	5.97%
4 Year Schools	34,732	68,768	586,371,193	87.92%
Proprietary Schools	3,004	6,621	25,265,998	3.79%
Graduate Schools	621	1,497	11,514,385	1.73%
Other	63	120	3,953,501	0.59%
Loan Type				
Stafford - Subsidized	12,838	25,987	53,391,943	8.00%
Stafford - Unsubsidized	6,543	10,856	30,182,206	4.53%
PLUS	148	169	752,212	0.11%
Consolidation - Subsidized	26,829	27,483	296,693,378	44.49%
Consolidation - Unsubsidized	22,078	22,541	285,912,864	42.87%
Status				
In-School	200	450	1,163,149	0.18%
Grace	99	210	535,336	0.08%
Repayment	36,592	72,833	576,990,516	86.51%
Forbearance	1,786	4,022	33,103,961	4.96%
Deferment	4,156	9,254	53,281,602	7.99%
Claims Processing	109	267	1,858,039	0.28%
Special Allowance Index				
30 Day LIBOR	39,706	78,094	616,420,579	92.43%
T-Bill	4,278	8,942	50,512,024	7.57%
Interest Rate				
Consolidation - Fixed Rate	28,530	49,436	575,167,993	86.24%
Consolidation - Variable Rate	346	588	7,438,249	1.12%
Stafford & PLUS - Fixed Rate	3,019	6,139	19,831,274	2.97%
Stafford & PLUS - Variable Rate	12,009	30,873	64,495,087	9.67%

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