



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 641,819,962	Average Borrower Indebtedness	\$ 15,585	
Number of Borrowers	41,181	Wtd Avg Remaining Term (months)	171.73	
Number of Loans	83,421	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 493,012	Wtd Avg Borrower Interest Rate	3.30%	
Claims Paid	\$ 600,980			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,992	9,835	\$ 67,309,518	10.49%
Qualified	19,101	34,176	303,560,338	47.30%
Disqualified/Not Eligible	18,736	39,410	270,950,106	42.21%
Automatic Payment Benefit				
Participating	17,897	33,115	314,123,670	48.94%
Nonparticipating	23,302	50,306	327,696,292	51.06%
School Type				
2 Year Schools	4,588	9,494	38,343,950	5.97%
4 Year Schools	33,377	66,050	563,296,273	87.77%
Proprietary Schools	2,876	6,327	24,943,599	3.89%
Graduate Schools	582	1,418	11,030,603	1.72%
Other	76	132	4,205,537	0.65%
Loan Type				
Stafford - Subsidized	12,025	24,398	50,058,233	7.80%
Stafford - Unsubsidized	6,161	10,221	28,563,853	4.45%
PLUS	134	148	701,801	0.11%
Consolidation - Subsidized	26,056	26,671	284,913,884	44.39%
Consolidation - Unsubsidized	21,530	21,983	277,582,191	43.25%
Status				
In-School	169	367	933,205	0.14%
Grace	47	121	309,944	0.05%
Repayment	36,161	72,197	572,922,583	89.27%
Forbearance	1,167	2,627	21,425,188	3.34%
Deferment	3,581	7,932	44,931,523	7.00%
Claims Processing	74	177	1,297,519	0.20%
Special Allowance Index				
30 Day LIBOR	38,172	75,059	593,211,239	92.43%
T-Bill	4,012	8,362	48,608,723	7.57%
Interest Rate				
Consolidation - Fixed Rate	27,683	48,077	555,247,560	86.51%
Consolidation - Variable Rate	339	577	7,248,515	1.13%
Stafford & PLUS - Fixed Rate	2,849	5,797	18,801,977	2.93%
Stafford & PLUS - Variable Rate	11,247	28,970	60,521,910	9.43%

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