



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 672,815,351	Average Borrower Indebtedness	\$ 15,535	
Number of Borrowers	43,311	Wtd Avg Remaining Term (months)	173.36	
Number of Loans	87,816	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 514,487	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ 1,045,010			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,763	11,519	\$ 77,687,287	11.55%
Qualified	19,629	34,894	313,714,677	46.63%
Disqualified/Not Eligible	19,617	41,403	281,413,387	41.82%
Automatic Payment Benefit				
Participating	18,395	33,849	324,125,968	48.17%
Nonparticipating	24,932	53,967	348,689,383	51.83%
School Type				
2 Year Schools	4,873	10,128	39,985,025	5.94%
4 Year Schools	35,036	69,352	591,699,973	87.95%
Proprietary Schools	3,045	6,704	25,567,475	3.80%
Graduate Schools	627	1,512	11,581,468	1.72%
Other	63	120	3,981,410	0.59%
Loan Type				
Stafford - Subsidized	13,018	26,316	54,183,152	8.05%
Stafford - Unsubsidized	6,644	11,007	30,605,617	4.55%
PLUS	149	170	759,396	0.11%
Consolidation - Subsidized	26,997	27,652	299,408,686	44.50%
Consolidation - Unsubsidized	22,207	22,671	287,858,500	42.79%
Status				
In-School	212	488	1,228,760	0.18%
Grace	95	188	513,914	0.08%
Repayment	37,208	74,021	588,258,986	87.43%
Forbearance	1,514	3,494	27,950,958	4.15%
Deferment	4,195	9,358	53,065,231	7.89%
Claims Processing	112	267	1,797,502	0.27%
Special Allowance Index				
30 Day LIBOR	40,064	78,774	621,879,335	92.43%
T-Bill	4,327	9,042	50,936,016	7.57%
Interest Rate				
Consolidation - Fixed Rate	28,721	49,731	579,781,152	86.17%
Consolidation - Variable Rate	349	592	7,486,034	1.11%
Stafford & PLUS - Fixed Rate	3,050	6,197	20,094,038	2.99%
Stafford & PLUS - Variable Rate	12,188	31,296	65,454,127	9.73%

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