



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2014

1993 Trust Estate				
Portfolio Principal Balance	\$ 648,910,429	Average Borrower Indebtedness	\$ 15,557	
Number of Borrowers	41,712	Wtd Avg Remaining Term (months)	172.12	
Number of Loans	84,500	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 497,893	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ 1,213,471			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,177	10,315	\$ 69,837,332	10.76%
Qualified	19,271	34,421	305,982,487	47.15%
Disqualified/Not Eligible	18,930	39,764	273,090,610	42.09%
Automatic Payment Benefit				
Participating	18,032	33,343	316,585,749	48.79%
Nonparticipating	23,699	51,157	332,324,680	51.21%
School Type				
2 Year Schools	4,652	9,613	38,806,694	5.98%
4 Year Schools	33,803	66,907	569,433,621	87.75%
Proprietary Schools	2,913	6,406	25,247,201	3.89%
Graduate Schools	590	1,441	11,202,285	1.73%
Other	77	133	4,220,628	0.65%
Loan Type				
Stafford - Subsidized	12,267	24,860	51,032,641	7.87%
Stafford - Unsubsidized	6,278	10,420	29,113,385	4.49%
PLUS	137	153	722,076	0.11%
Consolidation - Subsidized	26,301	26,919	288,208,684	44.41%
Consolidation - Unsubsidized	21,694	22,148	279,833,643	43.12%
Status				
In-School	177	405	1,033,139	0.16%
Grace	38	77	207,929	0.03%
Repayment	35,861	71,223	565,316,666	87.12%
Forbearance	1,752	4,147	32,662,597	5.03%
Deferment	3,821	8,439	48,625,853	7.49%
Claims Processing	79	209	1,064,245	0.17%
Special Allowance Index				
30 Day LIBOR	38,641	75,968	599,719,634	92.42%
T-Bill	4,090	8,532	49,190,795	7.58%
Interest Rate				
Consolidation - Fixed Rate	27,948	48,490	560,750,073	86.42%
Consolidation - Variable Rate	339	577	7,292,254	1.12%
Stafford & PLUS - Fixed Rate	2,903	5,910	19,146,480	2.95%
Stafford & PLUS - Variable Rate	11,473	29,523	61,721,622	9.51%

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