



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

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 654,991,019	<b>Average Borrower Indebtedness</b>	\$ 15,565	
<b>Number of Borrowers</b>	42,081	<b>Wtd Avg Remaining Term (months)</b>	172.45	
<b>Number of Loans</b>	85,277	<b>Wtd Avg Statutory Interest Rate</b>	4.31%	
<b>Consolidation Rebate Fees</b>	\$ 502,066	<b>Wtd Avg Borrower Interest Rate</b>	3.31%	
<b>Claims Paid</b>	\$ 1,388,114			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	4,408	10,845	\$ 72,647,369	11.09%
Qualified	19,328	34,486	307,941,135	47.02%
Disqualified/Not Eligible	19,031	39,946	274,402,515	41.89%
<b>Automatic Payment Benefit</b>				
Participating	18,092	33,445	317,625,054	48.49%
Nonparticipating	24,008	51,832	337,365,965	51.51%
<b>School Type</b>				
2 Year Schools	4,695	9,713	39,231,412	5.99%
4 Year Schools	34,088	67,482	574,576,414	87.72%
Proprietary Schools	2,945	6,481	25,616,665	3.91%
Graduate Schools	603	1,467	11,311,784	1.73%
Other	78	134	4,254,744	0.65%
<b>Loan Type</b>				
Stafford - Subsidized	12,432	25,184	51,737,140	7.90%
Stafford - Unsubsidized	6,348	10,535	29,415,828	4.49%
PLUS	141	159	733,397	0.11%
Consolidation - Subsidized	26,488	27,111	291,059,529	44.44%
Consolidation - Unsubsidized	21,829	22,288	282,045,125	43.06%
<b>Status</b>				
In-School	178	412	1,047,605	0.16%
Grace	82	176	475,229	0.07%
Repayment	36,412	72,538	575,446,804	87.86%
Forbearance	1,523	3,456	27,701,800	4.23%
Deferment	3,812	8,489	49,287,802	7.52%
Claims Processing	92	206	1,031,779	0.16%
<b>Special Allowance Index</b>				
30 Day LIBOR	38,982	76,666	605,385,945	92.43%
T-Bill	4,131	8,611	49,605,074	7.57%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	28,133	48,818	565,765,029	86.38%
Consolidation - Variable Rate	342	581	7,339,625	1.12%
Stafford & PLUS - Fixed Rate	2,940	5,972	19,349,932	2.95%
Stafford & PLUS - Variable Rate	11,626	29,906	62,536,433	9.55%

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