



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 661,570,884	Average Borrower Indebtedness	\$ 15,564	
Number of Borrowers	42,506	Wtd Avg Remaining Term (months)	172.58	
Number of Loans	86,174	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 506,906	Wtd Avg Borrower Interest Rate	3.31%	
Claims Paid	\$ 1,080,052			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	4,502	11,064	\$ 73,814,028	11.16%
Qualified	19,430	34,626	310,468,093	46.93%
Disqualified/Not Eligible	19,259	40,484	277,288,763	41.91%
Automatic Payment Benefit				
Participating	18,205	33,615	320,148,586	48.39%
Nonparticipating	24,315	52,559	341,422,298	51.61%
School Type				
2 Year Schools	4,747	9,848	39,362,613	5.95%
4 Year Schools	34,453	68,242	581,922,930	87.96%
Proprietary Schools	2,946	6,479	24,939,085	3.77%
Graduate Schools	613	1,487	11,413,807	1.73%
Other	62	118	3,932,449	0.59%
Loan Type				
Stafford - Subsidized	12,643	25,601	52,605,056	7.95%
Stafford - Unsubsidized	6,443	10,693	29,813,830	4.51%
PLUS	145	163	739,993	0.11%
Consolidation - Subsidized	26,660	27,313	294,370,125	44.50%
Consolidation - Unsubsidized	21,942	22,404	284,041,880	42.93%
Status				
In-School	187	439	1,124,698	0.17%
Grace	105	213	556,069	0.08%
Repayment	36,796	73,307	581,112,868	87.84%
Forbearance	1,414	3,210	26,386,705	3.99%
Deferment	3,926	8,770	50,897,830	7.69%
Claims Processing	102	235	1,492,714	0.23%
Special Allowance Index				
30 Day LIBOR	39,368	77,444	611,516,731	92.43%
T-Bill	4,178	8,730	50,054,153	7.57%
Interest Rate				
Consolidation - Fixed Rate	28,335	49,135	571,022,852	86.31%
Consolidation - Variable Rate	342	582	7,389,153	1.12%
Stafford & PLUS - Fixed Rate	2,987	6,078	19,615,541	3.96%
Stafford & PLUS - Variable Rate	11,817	30,379	63,543,338	9.60%

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