



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2015

1993 Trust Estate				
Portfolio Principal Balance	\$ 615,970,162	Average Borrower Indebtedness	\$ 15,682	
Number of Borrowers	39,279	Wtd Avg Remaining Term (months)	170.65	
Number of Loans	79,676	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 474,478	Wtd Avg Borrower Interest Rate	3.29%	
Claims Paid	\$ 980,289			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,545	8,819	\$ 60,691,508	9.85%
Qualified	18,490	33,301	294,703,170	47.85%
Disqualified/Not Eligible	17,861	37,556	260,575,484	42.30%
Automatic Payment Benefit				
Participating	17,268	32,123	303,372,283	49.25%
Nonparticipating	22,044	47,553	312,597,879	50.75%
School Type				
2 Year Schools	4,381	9,112	36,904,399	5.99%
4 Year Schools	31,887	63,101	539,680,030	87.61%
Proprietary Schools	2,698	5,942	24,004,422	3.90%
Graduate Schools	545	1,339	10,460,742	1.70%
Other	127	182	4,920,569	0.80%
Loan Type				
Stafford - Subsidized	11,170	22,753	46,734,583	7.59%
Stafford - Unsubsidized	5,772	9,590	26,942,155	4.37%
PLUS	174	205	856,327	0.14%
Consolidation - Subsidized	25,215	25,745	272,348,682	44.21%
Consolidation - Unsubsidized	20,943	21,383	269,088,415	43.69%
Status				
In-School	150	338	880,227	0.14%
Grace	38	89	217,020	0.03%
Repayment	34,574	69,156	552,252,297	89.66%
Forbearance	1,141	2,596	20,576,890	3.34%
Deferment	3,294	7,260	40,593,438	6.59%
Claims Processing	101	237	1,450,290	0.24%
Special Allowance Index				
30 Day LIBOR	36,487	71,865	569,456,982	92.45%
T-Bill	3,738	7,811	46,513,180	7.55%
Interest Rate				
Consolidation - Fixed Rate	26,731	46,575	534,578,624	86.79%
Consolidation - Variable Rate	326	553	6,858,472	1.11%
Stafford & PLUS - Fixed Rate	2,676	5,460	17,751,207	2.88%
Stafford & PLUS - Variable Rate	10,441	27,088	56,781,859	9.22%

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