



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2015

1993 Trust Estate				
Portfolio Principal Balance	\$ 629,602,483	Average Borrower Indebtedness	\$ 15,624	
Number of Borrowers	40,298	Wtd Avg Remaining Term (months)	171.15	
Number of Loans	81,689	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 484,165	Wtd Avg Borrower Interest Rate	3.30%	
Claims Paid	\$ 938,124			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,769	9,285	\$ 64,104,950	10.18%
Qualified	18,801	33,760	299,058,556	47.50%
Disqualified/Not Eligible	18,360	38,644	266,438,977	42.32%
Automatic Payment Benefit				
Participating	17,549	32,550	308,778,808	49.04%
Nonparticipating	22,765	49,139	320,823,675	50.96%
School Type				
2 Year Schools	4,487	9,314	37,682,088	5.99%
4 Year Schools	32,693	64,725	552,599,143	87.77%
Proprietary Schools	2,786	6,131	24,424,513	3.88%
Graduate Schools	567	1,386	10,721,547	1.70%
Other	77	133	4,175,192	0.66%
Loan Type				
Stafford - Subsidized	11,629	23,612	48,378,392	7.69%
Stafford - Unsubsidized	5,977	9,930	27,855,066	4.42%
PLUS	180	211	895,913	0.14%
Consolidation - Subsidized	25,657	26,260	279,282,032	44.36%
Consolidation - Unsubsidized	21,230	21,676	273,191,080	43.39%
Status				
In-School	157	347	900,544	0.14%
Grace	37	91	227,097	0.04%
Repayment	35,148	70,040	558,199,347	88.66%
Forbearance	1,426	3,325	26,530,298	4.21%
Deferment	3,443	7,615	42,561,104	6.76%
Claims Processing	107	271	1,184,093	0.19%
Special Allowance Index				
30 Day LIBOR	37,362	73,539	582,051,435	92.45%
T-Bill	3,912	8,150	47,551,048	7.55%
Interest Rate				
Consolidation - Fixed Rate	27,236	47,368	545,462,581	86.64%
Consolidation - Variable Rate	334	568	7,010,531	1.11%
Stafford & PLUS - Fixed Rate	2,761	5,630	18,281,214	2.90%
Stafford & PLUS - Variable Rate	10,882	28,123	58,848,157	9.35%

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