



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2015

1993 Trust Estate				
Portfolio Principal Balance	\$ 635,948,480	Average Borrower Indebtedness	\$ 15,590	
Number of Borrowers	40,793	Wtd Avg Remaining Term (months)	171.40	
Number of Loans	82,666	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 488,719	Wtd Avg Borrower Interest Rate	3.30%	
Claims Paid	\$ 1,051,999			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,895	9,594	\$ 66,188,704	10.41%
Qualified	18,997	34,044	301,756,442	47.45%
Disqualified/Not Eligible	18,542	39,028	268,003,334	42.14%
Automatic Payment Benefit				
Participating	17,740	32,863	311,394,357	48.97%
Nonparticipating	23,069	49,803	324,554,123	51.03%
School Type				
2 Year Schools	4,547	9,429	38,111,486	5.99%
4 Year Schools	33,065	65,433	557,964,189	87.74%
Proprietary Schools	2,842	6,258	24,741,552	3.89%
Graduate Schools	579	1,414	10,948,795	1.72%
Other	76	132	4,182,458	0.66%
Loan Type				
Stafford - Subsidized	11,860	24,100	49,367,585	7.76%
Stafford - Unsubsidized	6,087	10,106	28,254,375	4.44%
PLUS	131	145	685,436	0.11%
Consolidation - Subsidized	25,864	26,471	282,177,952	44.37%
Consolidation - Unsubsidized	21,395	21,844	275,463,132	43.32%
Status				
In-School	166	373	941,368	0.15%
Grace	46	104	278,192	0.04%
Repayment	35,704	71,310	566,320,437	89.05%
Forbearance	1,195	2,730	21,750,044	3.42%
Deferment	3,622	7,958	45,606,754	7.17%
Claims Processing	78	191	1,051,685	0.17%
Special Allowance Index				
30 Day LIBOR	37,805	74,375	587,840,874	92.44%
T-Bill	3,978	8,291	48,107,606	7.56%
Interest Rate				
Consolidation - Fixed Rate	27,480	47,743	550,546,603	86.57%
Consolidation - Variable Rate	337	572	7,094,481	1.11%
Stafford & PLUS - Fixed Rate	2,807	5,721	18,554,828	2.92%
Stafford & PLUS - Variable Rate	11,094	28,630	59,752,568	9.40%

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