



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 622,992,654	Average Borrower Indebtedness	\$ 15,657	
Number of Borrowers	39,790	Wtd Avg Remaining Term (months)	171.01	
Number of Loans	80,674	Wtd Avg Statutory Interest Rate	4.31%	
Consolidation Rebate Fees	\$ 479,650	Wtd Avg Borrower Interest Rate	3.29%	
Claims Paid	\$ 1,015,325			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	3,690	9,140	\$ 63,213,074	10.15%
Qualified	18,640	33,522	296,444,157	47.58%
Disqualified/Not Eligible	18,091	38,012	263,335,423	42.27%
Automatic Payment Benefit				
Participating	17,439	32,425	306,715,702	49.23%
Nonparticipating	22,366	48,249	316,276,952	50.77%
School Type				
2 Year Schools	4,427	9,204	37,186,827	5.97%
4 Year Schools	32,299	63,949	546,921,805	87.79%
Proprietary Schools	2,740	6,025	24,138,396	3.87%
Graduate Schools	557	1,362	10,600,838	1.70%
Other	78	134	4,144,788	0.67%
Loan Type				
Stafford - Subsidized	11,396	23,160	47,497,834	7.62%
Stafford - Unsubsidized	5,881	9,764	27,392,969	4.40%
PLUS	179	210	886,449	0.14%
Consolidation - Subsidized	25,442	26,040	276,393,358	44.37%
Consolidation - Unsubsidized	21,059	21,500	270,822,044	43.47%
Status				
In-School	153	348	908,823	0.15%
Grace	37	81	191,447	0.03%
Repayment	35,000	69,872	557,832,325	89.54%
Forbearance	1,173	2,753	21,688,037	3.48%
Deferment	3,349	7,382	41,133,590	6.60%
Claims Processing	97	238	1,238,433	0.20%
Special Allowance Index				
30 Day LIBOR	36,958	72,757	576,007,211	92.46%
T-Bill	3,790	7,917	46,985,443	7.54%
Interest Rate				
Consolidation - Fixed Rate	26,987	46,979	540,263,630	86.72%
Consolidation - Variable Rate	330	561	6,951,772	1.11%
Stafford & PLUS - Fixed Rate	2,720	5,554	18,050,736	2.90%
Stafford & PLUS - Variable Rate	10,663	27,580	57,726,516	9.27%

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