



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2013

1993 Trust Estate				
Portfolio Principal Balance	\$ 714,424,029	Average Borrower Indebtedness	\$ 15,458	
Number of Borrowers	46,217	Wtd Avg Remaining Term (months)	176.00	
Number of Loans	93,473	Wtd Avg Statutory Interest Rate	4.30%	
Consolidation Rebate Fees	\$ 544,212	Wtd Avg Borrower Interest Rate	3.33%	
Claims Paid	\$ 743,741			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,612	13,400	\$ 95,418,760	13.36%
Qualified	20,352	35,926	322,698,130	45.17%
Disqualified/Not Eligible	21,225	44,147	296,307,139	41.47%
Automatic Payment Benefit				
Participating	19,182	34,995	342,150,731	47.89%
Nonparticipating	27,050	58,478	372,273,298	52.11%
School Type				
2 Year Schools	5,117	10,625	41,882,789	5.86%
4 Year Schools	31,819	64,253	514,998,524	72.08%
Proprietary Schools	8,927	16,867	140,800,452	19.71%
Graduate Schools	500	1,269	6,554,994	0.92%
Other	244	459	10,187,270	1.43%
Loan Type				
Stafford - Subsidized	14,346	28,754	59,443,636	8.32%
Stafford - Unsubsidized	7,290	11,984	33,070,286	4.63%
PLUS	173	200	841,419	0.12%
Consolidation - Subsidized	28,251	29,052	320,311,805	44.83%
Consolidation - Unsubsidized	23,009	23,483	300,756,883	42.10%
Status				
In-School	311	690	1,840,999	0.26%
Grace	82	174	474,769	0.07%
Repayment	38,112	75,115	600,800,614	84.10%
Forbearance	2,606	6,092	45,968,775	6.43%
Deferment	5,051	11,203	64,240,921	8.99%
Claims Processing	87	199	1,097,950	0.15%
Special Allowance Index				
30 Day LIBOR	42,614	83,496	659,904,708	92.37%
T-Bill	4,780	9,977	54,519,320	7.63%
Interest Rate				
Consolidation - Fixed Rate	30,127	51,913	613,164,651	85.83%
Consolidation - Variable Rate	366	622	7,904,037	1.11%
Stafford & PLUS - Fixed Rate	3,315	6,709	21,687,723	3.03%
Stafford & PLUS - Variable Rate	13,470	34,229	71,667,618	10.03%

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