



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

1988 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 17,916,656	<b>Average Borrower Indebtedness</b>	\$ 15,566	
<b>Number of Borrowers</b>	1,151	<b>Wtd Avg Remaining Term (months)</b>	178.08	
<b>Number of Loans</b>	1,995	<b>Wtd Avg Statutory Interest Rate</b>	3.95%	
<b>Consolidation Rebate Fees</b>	\$ 15,048	<b>Wtd Avg Borrower Interest Rate</b>	2.84%	
<b>Claims Paid</b>	\$ 1,542			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	79	143	\$ 1,862,568	10.40%
Qualified	585	973	9,072,062	50.63%
Disqualified/Not Eligible	493	879	6,982,026	38.97%
<b>Automatic Payment Benefit</b>				
Participating	577	972	9,375,581	52.33%
Nonparticipating	575	1,023	8,541,075	47.67%
<b>School Type</b>				
2 Year Schools	100	191	991,963	5.54%
4 Year Schools	619	1,068	9,910,905	55.32%
Proprietary Schools	422	711	6,766,020	37.76%
Graduate Schools	6	15	123,650	0.69%
Other	6	10	124,118	0.69%
<b>Loan Type</b>				
Stafford - Subsidized	168	319	557,423	3.11%
Stafford - Unsubsidized	78	110	249,781	1.39%
PLUS	2	2	6,807	0.04%
Consolidation - Subsidized	911	915	9,200,597	51.35%
Consolidation - Unsubsidized	647	649	7,902,048	44.11%
<b>Status</b>				
In-School	1	1	860	0.01%
Grace	0	0	-	0.00%
Repayment	981	1,650	15,759,103	87.96%
Forbearance	64	139	1,009,519	5.63%
Deferment	104	202	1,126,580	6.29%
Claims Processing	2	3	20,594	0.11%
<b>Special Allowance Index</b>				
30 Day LIBOR	1,097	1,840	17,241,169	96.23%
T-Bill	65	155	675,487	3.77%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	964	1,564	17,102,646	95.46%
Consolidation - Variable Rate	0	0	-	0.00%
Stafford & PLUS - Fixed Rate	16	30	120,909	0.67%
Stafford & PLUS - Variable Rate	174	401	693,101	3.87%

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