



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2013

1993 Trust Estate				
Portfolio Principal Balance	\$ 719,807,406	Average Borrower Indebtedness	\$ 15,449	
Number of Borrowers	46,593	Wtd Avg Remaining Term (months)	176.43	
Number of Loans	94,180	Wtd Avg Statutory Interest Rate	4.30%	
Consolidation Rebate Fees	\$ 548,031	Wtd Avg Borrower Interest Rate	3.32%	
Claims Paid	\$ 732,195			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,790	13,668	\$ 98,620,561	13.70%
Qualified	20,363	35,954	322,922,545	44.86%
Disqualified/Not Eligible	21,420	44,558	298,264,300	41.44%
Automatic Payment Benefit				
Participating	19,307	35,208	345,161,057	47.95%
Nonparticipating	27,302	58,972	374,646,349	52.05%
School Type				
2 Year Schools	5,178	10,741	42,191,108	5.86%
4 Year Schools	32,074	64,725	518,943,444	72.09%
Proprietary Schools	8,980	16,963	141,769,849	19.70%
Graduate Schools	508	1,291	6,668,602	0.93%
Other	245	460	10,234,403	1.42%
Loan Type				
Stafford - Subsidized	14,523	29,063	60,163,180	8.36%
Stafford - Unsubsidized	7,378	12,120	33,373,627	4.63%
PLUS	175	202	848,849	0.12%
Consolidation - Subsidized	28,399	29,202	322,907,620	44.86%
Consolidation - Unsubsidized	23,119	23,593	302,514,130	42.03%
Status				
In-School	342	748	1,980,583	0.27%
Grace	69	169	494,597	0.07%
Repayment	37,787	74,211	593,964,689	82.52%
Forbearance	3,134	7,262	56,475,803	7.85%
Deferment	5,224	11,628	65,985,981	9.17%
Claims Processing	77	162	905,753	0.12%
Special Allowance Index				
30 Day LIBOR	42,930	84,065	664,811,028	92.36%
T-Bill	4,858	10,115	54,996,378	7.64%
Interest Rate				
Consolidation - Fixed Rate	30,299	52,170	617,412,865	85.77%
Consolidation - Variable Rate	368	625	8,008,886	1.11%
Stafford & PLUS - Fixed Rate	3,358	6,795	21,991,308	3.06%
Stafford & PLUS - Variable Rate	13,639	34,590	72,394,347	10.06%

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