



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**January 31, 2014**

1993 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 708,635,604	<b>Average Borrower Indebtedness</b>	\$ 15,470	
<b>Number of Borrowers</b>	45,808	<b>Wtd Avg Remaining Term (months)</b>	175.84	
<b>Number of Loans</b>	92,668	<b>Wtd Avg Statutory Interest Rate</b>	4.30%	
<b>Consolidation Rebate Fees</b>	\$ 539,934	<b>Wtd Avg Borrower Interest Rate</b>	3.33%	
<b>Claims Paid</b>	\$ 1,080,811			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	5,759	13,839	\$ 95,599,272	13.49%
Qualified	20,227	35,702	320,696,835	45.26%
Disqualified/Not Eligible	20,602	43,127	292,339,497	41.25%
<b>Automatic Payment Benefit</b>				
Participating	19,054	34,779	339,213,154	47.87%
Nonparticipating	26,769	57,889	369,422,450	52.13%
<b>School Type</b>				
2 Year Schools	5,064	10,510	41,680,353	5.88%
4 Year Schools	31,561	63,765	511,057,619	72.12%
Proprietary Schools	8,837	16,694	139,325,781	19.66%
Graduate Schools	491	1,252	6,457,889	0.91%
Other	239	447	10,113,962	1.43%
<b>Loan Type</b>				
Stafford - Subsidized	14,165	28,409	58,672,632	8.28%
Stafford - Unsubsidized	7,196	11,842	32,717,538	4.62%
PLUS	169	196	827,758	0.11%
Consolidation - Subsidized	28,078	28,877	317,534,471	44.81%
Consolidation - Unsubsidized	22,873	23,344	298,883,205	42.18%
<b>Status</b>				
In-School	319	698	1,862,115	0.26%
Grace	70	160	432,760	0.06%
Repayment	37,527	73,874	591,893,702	83.53%
Forbearance	2,620	6,187	46,897,724	6.62%
Deferment	5,222	11,577	66,562,406	9.39%
Claims Processing	79	172	986,897	0.14%
<b>Special Allowance Index</b>				
30 Day LIBOR	42,248	82,821	654,638,685	92.38%
T-Bill	4,723	9,847	53,996,919	7.62%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	29,930	51,608	608,586,301	85.88%
Consolidation - Variable Rate	362	613	7,831,375	1.11%
Stafford & PLUS - Fixed Rate	3,268	6,626	21,430,062	3.02%
Stafford & PLUS - Variable Rate	13,299	33,821	70,787,866	9.99%

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