



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

1993 Trust Estate				
Portfolio Principal Balance	\$ 696,634,222	Average Borrower Indebtedness	\$ 15,520	
Number of Borrowers	44,885	Wtd Avg Remaining Term (months)	175.13	
Number of Loans	90,908	Wtd Avg Statutory Interest Rate	4.30%	
Consolidation Rebate Fees	\$ 531,396	Wtd Avg Borrower Interest Rate	3.32%	
Claims Paid	\$ 1,160,618			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	5,380	12,997	\$ 90,066,080	12.93%
Qualified	20,016	35,410	318,186,176	45.67%
Disqualified/Not Eligible	20,241	42,501	288,381,966	41.40%
Automatic Payment Benefit				
Participating	18,851	34,515	335,392,731	48.14%
Nonparticipating	26,064	56,393	361,241,491	51.86%
School Type				
2 Year Schools	4,943	10,301	40,969,087	5.88%
4 Year Schools	30,959	62,571	502,068,989	72.07%
Proprietary Schools	8,644	16,371	137,203,509	19.69%
Graduate Schools	477	1,226	6,385,970	0.92%
Other	236	439	10,006,667	1.44%
Loan Type				
Stafford - Subsidized	13,727	27,654	57,204,403	8.21%
Stafford - Unsubsidized	6,993	11,532	32,057,553	4.60%
PLUS	163	187	802,354	0.12%
Consolidation - Subsidized	27,676	28,385	310,904,965	44.63%
Consolidation - Unsubsidized	22,680	23,150	295,664,947	42.44%
Status				
In-School	289	639	1,647,361	0.24%
Grace	68	135	397,403	0.06%
Repayment	37,650	74,643	595,360,038	85.46%
Forbearance	1,821	4,206	34,440,848	4.94%
Deferment	5,009	11,056	63,654,767	9.14%
Claims Processing	73	229	1,133,805	0.16%
Special Allowance Index				
30 Day LIBOR	41,453	81,370	643,642,435	92.39%
T-Bill	4,562	9,538	52,991,787	7.61%
Interest Rate				
Consolidation - Fixed Rate	29,490	50,933	598,873,634	85.97%
Consolidation - Variable Rate	356	602	7,696,277	1.10%
Stafford & PLUS - Fixed Rate	3,188	6,454	20,992,575	3.01%
Stafford & PLUS - Variable Rate	12,884	32,919	69,071,736	9.92%

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