



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2018**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 151,820,088	<b>Average Borrower Indebtedness</b>	\$ 14,456	
<b>Number of Borrowers</b>	10,502	<b>Wtd Avg Remaining Term (months)</b>	150.37	
<b>Number of Loans</b>	27,780	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 93,850	<b>Wtd Avg Borrower Interest Rate</b>	4.85%	
<b>Claims Paid</b>	\$ 400,215			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	208	551	\$ 2,900,778	1.91%
Qualified	3,679	7,046	51,330,326	33.81%
Disqualified/Not Eligible	7,301	20,183	97,588,984	64.28%
<b>Automatic Payment Benefit</b>				
Participating	2,143	4,109	33,688,947	22.19%
Nonparticipating	8,360	23,671	118,131,141	77.81%
<b>School Type</b>				
2 Year Schools	1,919	5,367	18,520,942	12.20%
4 Year Schools	7,265	19,188	113,122,210	74.51%
Proprietary Schools	742	1,889	7,118,749	4.69%
Graduate Schools	210	622	3,838,618	2.53%
Other	409	714	9,219,569	6.07%
<b>Loan Type</b>				
Stafford - Subsidized	4,274	10,246	20,674,279	13.62%
Stafford - Unsubsidized	3,580	7,796	23,449,858	15.45%
PLUS	148	233	881,234	0.58%
Consolidation - Subsidized	4,838	4,885	49,638,116	32.69%
Consolidation - Unsubsidized	4,565	4,620	57,176,601	37.66%
<b>Status</b>				
In-School	18	132	554,246	0.37%
Grace	7	14	43,936	0.03%
Repayment	8,976	23,136	126,968,934	83.63%
Forbearance	719	2,264	14,854,712	9.78%
Deferment	747	2,095	8,880,311	5.85%
Claims Processing	44	139	517,949	0.34%
<b>Special Allowance Index</b>				
30 Day LIBOR	9,820	26,147	137,850,647	90.80%
T-Bill	846	1,633	13,969,441	9.20%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	5,263	9,365	105,583,826	69.54%
Consolidation - Variable Rate	80	140	1,230,890	0.81%
Stafford & PLUS - Fixed Rate	3,616	10,477	31,075,866	20.47%
Stafford & PLUS - Variable Rate	2,741	7,798	13,929,506	9.18%

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