



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 145,675,451	Average Borrower Indebtedness	\$ 14,644	
Number of Borrowers	9,948	Wtd Avg Remaining Term (months)	150.11	
Number of Loans	26,218	Wtd Avg Statutory Interest Rate	5.49%	
Consolidation Rebate Fees	\$ 90,780	Wtd Avg Borrower Interest Rate	4.86%	
Claims Paid	\$ 167,417			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	183	483	\$ 2,525,880	1.73%
Qualified	3,475	6,676	\$ 49,180,112	33.76%
Disqualified/Not Eligible	6,917	19,059	\$ 93,969,459	64.51%
Automatic Payment Benefit				
Participating	2,050	3,945	32,299,671	22.17%
Nonparticipating	7,899	22,273	113,375,780	77.83%
School Type				
2 Year Schools	1,791	5,038	17,618,834	12.09%
4 Year Schools	6,901	18,107	108,581,561	74.54%
Proprietary Schools	708	1,805	6,855,642	4.71%
Graduate Schools	199	590	3,655,690	2.51%
Other	388	678	8,963,724	6.15%
Loan Type				
Stafford - Subsidized	4,007	9,581	19,440,379	13.34%
Stafford - Unsubsidized	3,364	7,335	22,247,971	15.27%
PLUS	137	214	793,979	0.55%
Consolidation - Subsidized	4,618	4,664	47,893,817	32.88%
Consolidation - Unsubsidized	4,369	4,424	55,299,305	37.96%
Status				
In-School	16	114	465,338	0.32%
Grace	2	3	8,925	0.01%
Repayment	8,687	22,307	125,469,614	86.13%
Forbearance	522	1,641	10,436,245	7.16%
Deferment	690	2,001	8,584,675	5.89%
Claims Processing	38	152	710,654	0.49%
Special Allowance Index				
30 Day LIBOR	9,322	24,697	132,168,338	90.73%
T-Bill	784	1,521	13,507,113	9.27%
Interest Rate				
Consolidation - Fixed Rate	5,027	8,961	102,088,498	70.08%
Consolidation - Variable Rate	73	127	1,104,624	0.76%
Stafford & PLUS - Fixed Rate	3,388	9,859	29,261,810	20.09%
Stafford & PLUS - Variable Rate	2,566	7,271	13,220,519	9.07%

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