



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2018

2014 Trust Estate				
Portfolio Principal Balance	\$ 163,331,377	Average Borrower Indebtedness	\$ 14,194	
Number of Borrowers	11,507	Wtd Avg Remaining Term (months)	149.48	
Number of Loans	30,499	Wtd Avg Statutory Interest Rate	5.39%	
Consolidation Rebate Fees	\$ 99,678	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 166,682			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	250	657	\$ 3,823,818	2.34%
Qualified	4,002	7,661	54,125,645	33.14%
Disqualified/Not Eligible	8,008	22,181	105,381,914	64.52%
Automatic Payment Benefit				
Participating	2,322	4,419	35,680,324	21.85%
Nonparticipating	9,186	26,080	127,651,053	78.15%
School Type				
2 Year Schools	2,124	5,869	19,735,446	12.08%
4 Year Schools	7,944	21,087	122,000,931	74.70%
Proprietary Schools	822	2,104	7,685,808	4.71%
Graduate Schools	230	673	4,105,048	2.51%
Other	439	766	9,804,144	6.00%
Loan Type				
Stafford - Subsidized	4,766	11,369	22,917,033	14.03%
Stafford - Unsubsidized	3,965	8,641	25,879,901	15.84%
PLUS	176	283	1,145,799	0.70%
Consolidation - Subsidized	5,187	5,239	53,092,387	32.51%
Consolidation - Unsubsidized	4,906	4,967	60,296,257	36.92%
Status				
In-School	28	152	611,628	0.37%
Grace	5	9	32,492	0.02%
Repayment	9,778	25,130	135,857,277	83.18%
Forbearance	762	2,465	15,411,041	9.43%
Deferment	912	2,666	11,017,900	6.75%
Claims Processing	32	77	401,039	0.25%
Special Allowance Index				
30 Day LIBOR	10,728	28,622	148,524,580	90.93%
T-Bill	964	1,877	14,806,797	9.07%
Interest Rate				
Consolidation - Fixed Rate	5,672	10,057	112,056,721	68.61%
Consolidation - Variable Rate	85	149	1,331,923	0.82%
Stafford & PLUS - Fixed Rate	3,993	11,551	34,531,539	21.14%
Stafford & PLUS - Variable Rate	3,092	8,742	15,411,194	9.43%

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