



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 164,934,315	Average Borrower Indebtedness	\$ 14,109	
Number of Borrowers	11,690	Wtd Avg Remaining Term (months)	149.26	
Number of Loans	31,012	Wtd Avg Statutory Interest Rate	5.38%	
Consolidation Rebate Fees	\$ 100,406	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 373,735			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	255	670	\$ 3,893,864	2.36%
Qualified	4,075	7,809	54,714,187	33.17%
Disqualified/Not Eligible	8,128	22,533	106,326,264	64.47%
Automatic Payment Benefit				
Participating	2,356	4,467	36,208,463	21.95%
Nonparticipating	9,335	26,545	128,725,852	78.05%
School Type				
2 Year Schools	2,158	5,951	20,014,542	12.14%
4 Year Schools	8,068	21,453	123,129,938	74.65%
Proprietary Schools	837	2,151	7,735,481	4.69%
Graduate Schools	233	679	4,135,116	2.51%
Other	446	778	9,919,238	6.01%
Loan Type				
Stafford - Subsidized	4,849	11,580	23,288,773	14.12%
Stafford - Unsubsidized	4,028	8,798	26,274,548	15.93%
PLUS	183	297	1,175,642	0.71%
Consolidation - Subsidized	5,255	5,307	53,494,293	32.44%
Consolidation - Unsubsidized	4,967	5,030	60,701,059	36.80%
Status				
In-School	27	146	601,263	0.36%
Grace	11	30	93,500	0.06%
Repayment	10,020	25,897	138,385,669	83.90%
Forbearance	710	2,223	15,172,681	9.20%
Deferment	886	2,592	10,009,003	6.07%
Claims Processing	46	124	672,199	0.41%
Special Allowance Index				
30 Day LIBOR	10,899	29,111	150,042,952	90.97%
T-Bill	977	1,901	14,891,363	9.03%
Interest Rate				
Consolidation - Fixed Rate	5,749	10,186	112,853,575	68.42%
Consolidation - Variable Rate	86	151	1,341,777	0.81%
Stafford & PLUS - Fixed Rate	4,057	11,746	35,109,703	21.29%
Stafford & PLUS - Variable Rate	3,152	8,929	15,629,260	9.48%

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