



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2018

2014 Trust Estate				
Portfolio Principal Balance	\$ 146,822,404	Average Borrower Indebtedness	\$ 14,587	
Number of Borrowers	10,065	Wtd Avg Remaining Term (months)	150.00	
Number of Loans	26,560	Wtd Avg Statutory Interest Rate	5.49%	
Consolidation Rebate Fees	\$ 91,289	Wtd Avg Borrower Interest Rate	4.86%	
Claims Paid	\$ 249,652			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	189	499	\$ 2,595,422	1.77%
Qualified	3,516	6,750	\$ 49,574,464	33.76%
Disqualified/Not Eligible	7,000	19,311	\$ 94,652,518	64.47%
Automatic Payment Benefit				
Participating	2,055	3,947	32,303,488	22.00%
Nonparticipating	8,011	22,613	114,518,916	78.00%
School Type				
2 Year Schools	1,812	5,100	17,804,793	12.13%
4 Year Schools	6,991	18,367	109,429,294	74.53%
Proprietary Schools	710	1,804	6,806,173	4.64%
Graduate Schools	201	605	3,735,211	2.54%
Other	391	684	9,046,933	6.16%
Loan Type				
Stafford - Subsidized	4,063	9,732	19,690,458	13.41%
Stafford - Unsubsidized	3,408	7,436	22,485,935	15.31%
PLUS	140	219	819,004	0.56%
Consolidation - Subsidized	4,665	4,711	48,230,518	32.85%
Consolidation - Unsubsidized	4,407	4,462	55,596,489	37.87%
Status				
In-School	16	114	465,339	0.32%
Grace	4	14	59,570	0.04%
Repayment	8,625	22,143	123,218,971	83.92%
Forbearance	667	2,054	13,332,310	9.08%
Deferment	737	2,136	9,205,277	6.27%
Claims Processing	23	99	540,937	0.37%
Special Allowance Index				
30 Day LIBOR	9,424	25,022	133,264,532	90.77%
T-Bill	798	1,538	13,557,872	9.23%
Interest Rate				
Consolidation - Fixed Rate	5,080	9,046	102,718,022	69.96%
Consolidation - Variable Rate	73	127	1,108,985	0.76%
Stafford & PLUS - Fixed Rate	3,440	10,004	29,642,988	20.19%
Stafford & PLUS - Variable Rate	2,602	7,383	13,352,409	9.09%

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