



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 148,386,743	Average Borrower Indebtedness	\$ 14,543	
Number of Borrowers	10,203	Wtd Avg Remaining Term (months)	150.06	
Number of Loans	26,927	Wtd Avg Statutory Interest Rate	5.49%	
Consolidation Rebate Fees	\$ 92,010	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 180,984			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	192	513	\$ 2,712,222	1.83%
Qualified	3,571	6,853	\$ 50,017,825	33.71%
Disqualified/Not Eligible	7,090	19,561	\$ 95,656,696	64.46%
Automatic Payment Benefit				
Participating	2,084	3,992	32,657,199	22.01%
Nonparticipating	8,120	22,935	115,729,544	77.99%
School Type				
2 Year Schools	1,843	5,174	18,011,024	12.14%
4 Year Schools	7,086	18,618	110,548,496	74.50%
Proprietary Schools	716	1,834	6,955,474	4.69%
Graduate Schools	202	607	3,786,806	2.55%
Other	397	694	9,084,943	6.12%
Loan Type				
Stafford - Subsidized	4,122	9,879	20,018,598	13.49%
Stafford - Unsubsidized	3,466	7,541	22,808,846	15.37%
PLUS	144	227	845,853	0.57%
Consolidation - Subsidized	4,719	4,765	48,720,417	32.83%
Consolidation - Unsubsidized	4,460	4,515	55,993,029	37.74%
Status				
In-School	15	81	359,426	0.24%
Grace	10	64	233,606	0.16%
Repayment	8,845	22,686	125,834,689	84.80%
Forbearance	560	1,807	12,079,519	8.14%
Deferment	745	2,179	9,337,515	6.29%
Claims Processing	36	110	541,988	0.37%
Special Allowance Index				
30 Day LIBOR	9,553	25,364	134,728,276	90.80%
T-Bill	808	1,563	13,658,467	9.20%
Interest Rate				
Consolidation - Fixed Rate	5,137	9,147	103,507,316	69.76%
Consolidation - Variable Rate	76	133	1,206,130	0.81%
Stafford & PLUS - Fixed Rate	3,492	10,141	30,128,622	20.30%
Stafford & PLUS - Variable Rate	2,643	7,506	13,544,675	9.13%

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