



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 150,239,926	Average Borrower Indebtedness	\$ 14,499	
Number of Borrowers	10,362	Wtd Avg Remaining Term (months)	150.55	
Number of Loans	27,376	Wtd Avg Statutory Interest Rate	5.49%	
Consolidation Rebate Fees	\$ 92,976	Wtd Avg Borrower Interest Rate	4.85%	
Claims Paid	\$ 204,558			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	199	528	\$ 2,814,280	1.87%
Qualified	3,629	6,954	50,780,396	33.80%
Disqualified/Not Eligible	7,206	19,894	96,645,250	64.33%
Automatic Payment Benefit				
Participating	2,108	4,035	33,305,129	22.17%
Nonparticipating	8,255	23,341	116,934,797	77.83%
School Type				
2 Year Schools	1,877	5,247	18,244,270	12.14%
4 Year Schools	7,188	18,951	112,016,083	74.56%
Proprietary Schools	731	1,860	7,025,054	4.68%
Graduate Schools	205	613	3,818,903	2.54%
Other	404	705	9,135,616	6.08%
Loan Type				
Stafford - Subsidized	4,198	10,066	20,351,101	13.55%
Stafford - Unsubsidized	3,528	7,679	23,170,545	15.42%
PLUS	145	229	863,780	0.57%
Consolidation - Subsidized	4,784	4,830	49,166,059	32.73%
Consolidation - Unsubsidized	4,517	4,572	56,688,441	37.73%
Status				
In-School	20	140	581,656	0.39%
Grace	6	8	23,225	0.01%
Repayment	8,974	23,116	128,503,158	85.53%
Forbearance	556	1,741	11,742,177	7.82%
Deferment	782	2,281	8,899,633	5.92%
Claims Processing	31	90	490,077	0.33%
Special Allowance Index				
30 Day LIBOR	9,701	25,782	136,445,499	90.82%
T-Bill	822	1,594	13,794,427	9.18%
Interest Rate				
Consolidation - Fixed Rate	5,207	9,266	104,646,851	69.65%
Consolidation - Variable Rate	78	136	1,207,649	0.81%
Stafford & PLUS - Fixed Rate	3,554	10,301	30,663,350	20.41%
Stafford & PLUS - Variable Rate	2,701	7,673	13,722,076	9.13%

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