



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2017

2014 Trust Estate				
Portfolio Principal Balance	\$ 167,526,200	Average Borrower Indebtedness	\$ 14,041	
Number of Borrowers	11,931	Wtd Avg Remaining Term (months)	148.51	
Number of Loans	31,605	Wtd Avg Statutory Interest Rate	5.38%	
Consolidation Rebate Fees	\$ 101,787	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 179,447			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	257	650	\$ 3,767,559	2.25%
Qualified	4,161	7,966	\$ 55,239,750	32.97%
Disqualified/Not Eligible	8,299	22,989	\$ 108,518,891	64.78%
Automatic Payment Benefit				
Participating	2,410	4,564	36,684,902	21.90%
Nonparticipating	9,522	27,041	130,841,298	78.10%
School Type				
2 Year Schools	2,225	6,128	20,477,294	12.22%
4 Year Schools	8,216	21,808	125,116,935	74.69%
Proprietary Schools	850	2,184	7,746,546	4.62%
Graduate Schools	238	695	4,212,187	2.52%
Other	454	790	9,973,238	5.95%
Loan Type				
Stafford - Subsidized	4,952	11,818	23,776,727	14.19%
Stafford - Unsubsidized	4,110	8,962	26,786,066	15.99%
PLUS	191	314	1,206,358	0.72%
Consolidation - Subsidized	5,349	5,401	54,235,928	32.38%
Consolidation - Unsubsidized	5,047	5,110	61,521,121	36.72%
Status				
In-School	28	149	612,263	0.37%
Grace	12	29	81,247	0.05%
Repayment	10,266	26,506	141,226,108	84.30%
Forbearance	738	2,309	15,267,453	9.11%
Deferment	852	2,460	9,565,543	5.71%
Claims Processing	44	152	773,586	0.46%
Special Allowance Index				
30 Day LIBOR	11,122	29,662	152,491,879	91.03%
T-Bill	996	1,943	15,034,321	8.97%
Interest Rate				
Consolidation - Fixed Rate	5,857	10,358	114,399,385	68.29%
Consolidation - Variable Rate	87	153	1,357,663	0.81%
Stafford & PLUS - Fixed Rate	4,142	11,970	35,912,652	21.44%
Stafford & PLUS - Variable Rate	3,232	9,124	15,856,500	9.46%

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