



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 159,419,853	Average Borrower Indebtedness	\$ 14,317	
Number of Borrowers	11,135	Wtd Avg Remaining Term (months)	149.91	
Number of Loans	29,534	Wtd Avg Statutory Interest Rate	5.39%	
Consolidation Rebate Fees	\$ 97,636	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 401,314			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	246	652	\$ 3,601,930	2.26%
Qualified	3,883	7,442	53,284,108	33.42%
Disqualified/Not Eligible	7,737	21,440	102,533,815	64.32%
Automatic Payment Benefit				
Participating	2,261	4,303	35,211,820	22.09%
Nonparticipating	8,875	25,231	124,208,033	77.91%
School Type				
2 Year Schools	2,050	5,670	19,294,384	12.10%
4 Year Schools	7,689	20,443	119,099,525	74.71%
Proprietary Schools	792	2,004	7,303,315	4.58%
Graduate Schools	225	667	4,028,862	2.53%
Other	429	750	9,693,767	6.08%
Loan Type				
Stafford - Subsidized	4,580	10,972	22,138,881	13.89%
Stafford - Unsubsidized	3,823	8,337	25,050,247	15.71%
PLUS	170	274	1,106,623	0.70%
Consolidation - Subsidized	5,065	5,114	51,831,470	32.51%
Consolidation - Unsubsidized	4,779	4,837	59,292,632	37.19%
Status				
In-School	27	151	604,432	0.38%
Grace	2	3	9,700	0.01%
Repayment	9,478	24,544	132,236,508	82.95%
Forbearance	688	2,066	15,214,415	9.54%
Deferment	911	2,670	10,739,907	6.74%
Claims Processing	36	100	614,891	0.38%
Special Allowance Index				
30 Day LIBOR	10,399	27,762	144,904,881	90.90%
T-Bill	917	1,772	14,514,972	9.10%
Interest Rate				
Consolidation - Fixed Rate	5,522	9,805	109,805,292	68.88%
Consolidation - Variable Rate	83	146	1,318,810	0.83%
Stafford & PLUS - Fixed Rate	3,846	11,145	33,410,925	20.96%
Stafford & PLUS - Variable Rate	2,974	8,438	14,884,826	9.33%

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