



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 161,277,932	Average Borrower Indebtedness	\$ 14,264	
Number of Borrowers	11,307	Wtd Avg Remaining Term (months)	149.65	
Number of Loans	29,967	Wtd Avg Statutory Interest Rate	5.39%	
Consolidation Rebate Fees	\$ 98,687	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 320,243			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	257	682	\$ 3,932,465	2.44%
Qualified	3,935	7,537	53,494,005	33.17%
Disqualified/Not Eligible	7,854	21,748	103,851,462	64.39%
Automatic Payment Benefit				
Participating	2,294	4,353	35,400,622	21.95%
Nonparticipating	9,014	25,614	125,877,310	78.05%
School Type				
2 Year Schools	2,083	5,766	19,546,980	12.12%
4 Year Schools	7,806	20,719	120,365,451	74.63%
Proprietary Schools	808	2,055	7,545,626	4.68%
Graduate Schools	227	669	4,054,813	2.51%
Other	434	758	9,765,062	6.06%
Loan Type				
Stafford - Subsidized	4,667	11,148	22,525,161	13.97%
Stafford - Unsubsidized	3,884	8,473	25,418,269	15.76%
PLUS	172	276	1,123,636	0.70%
Consolidation - Subsidized	5,117	5,166	52,453,171	32.52%
Consolidation - Unsubsidized	4,846	4,904	59,757,695	37.05%
Status				
In-School	28	152	607,056	0.38%
Grace	4	7	25,492	0.02%
Repayment	9,578	24,646	132,395,503	82.09%
Forbearance	752	2,348	16,456,841	10.20%
Deferment	914	2,696	11,155,021	6.92%
Claims Processing	43	118	638,019	0.39%
Special Allowance Index				
30 Day LIBOR	10,557	28,162	146,623,059	90.91%
T-Bill	933	1,805	14,654,873	9.09%
Interest Rate				
Consolidation - Fixed Rate	5,598	9,923	110,885,934	68.75%
Consolidation - Variable Rate	84	147	1,324,932	0.82%
Stafford & PLUS - Fixed Rate	3,911	11,324	33,943,436	21.05%
Stafford & PLUS - Variable Rate	3,027	8,573	15,123,630	9.38%

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