



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 157,594,734	Average Borrower Indebtedness	\$ 14,392	
Number of Borrowers	10,950	Wtd Avg Remaining Term (months)	150.08	
Number of Loans	29,081	Wtd Avg Statutory Interest Rate	5.39%	
Consolidation Rebate Fees	\$ 96,676	Wtd Avg Borrower Interest Rate	4.76%	
Claims Paid	\$ 349,668			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	237	618	\$ 3,320,036	2.11%
Qualified	3,818	7,310	52,713,410	33.45%
Disqualified/Not Eligible	7,612	21,153	101,561,288	64.44%
Automatic Payment Benefit				
Participating	2,230	4,253	34,795,890	22.08%
Nonparticipating	8,721	24,828	122,798,844	77.92%
School Type				
2 Year Schools	2,006	5,571	19,014,915	12.06%
4 Year Schools	7,569	20,129	117,764,873	74.73%
Proprietary Schools	781	1,990	7,341,126	4.66%
Graduate Schools	218	649	3,973,271	2.52%
Other	424	742	9,500,549	6.03%
Loan Type				
Stafford - Subsidized	4,502	10,812	21,780,387	13.82%
Stafford - Unsubsidized	3,756	8,188	24,659,627	15.65%
PLUS	167	266	1,067,928	0.68%
Consolidation - Subsidized	4,998	5,046	51,268,683	32.53%
Consolidation - Unsubsidized	4,713	4,769	58,818,109	37.32%
Status				
In-School	21	137	568,471	0.36%
Grace	7	15	38,961	0.02%
Repayment	9,355	24,132	130,783,143	82.99%
Forbearance	741	2,361	16,083,690	10.21%
Deferment	809	2,357	9,613,498	6.10%
Claims Processing	25	79	506,971	0.32%
Special Allowance Index				
30 Day LIBOR	10,231	27,346	143,245,980	90.90%
T-Bill	894	1,735	14,348,754	9.10%
Interest Rate				
Consolidation - Fixed Rate	5,439	9,670	108,773,576	69.02%
Consolidation - Variable Rate	82	145	1,313,216	0.83%
Stafford & PLUS - Fixed Rate	3,787	11,000	32,909,522	20.88%
Stafford & PLUS - Variable Rate	2,909	8,266	14,598,420	9.27%

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