



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2019**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 139,326,438	<b>Average Borrower Indebtedness</b>	\$ 14,977	
<b>Number of Borrowers</b>	9,303	<b>Wtd Avg Remaining Term (months)</b>	150.47	
<b>Number of Loans</b>	24,544	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 87,666	<b>Wtd Avg Borrower Interest Rate</b>	4.84%	
<b>Claims Paid</b>	\$ 182,002			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	162	422	\$ 2,207,279	1.58%
Qualified	3,281	6,328	47,580,414	34.15%
Disqualified/Not Eligible	6,454	17,794	89,538,745	64.27%
<b>Automatic Payment Benefit</b>				
Participating	2,072	4,054	32,167,002	23.09%
Nonparticipating	7,232	20,490	107,159,436	76.91%
<b>School Type</b>				
2 Year Schools	1,653	4,694	16,819,929	12.07%
4 Year Schools	6,474	16,921	103,731,011	74.45%
Proprietary Schools	662	1,717	6,579,429	4.72%
Graduate Schools	181	562	3,540,479	2.54%
Other	371	650	8,655,590	6.22%
<b>Loan Type</b>				
Stafford - Subsidized	3,707	8,913	18,176,084	13.04%
Stafford - Unsubsidized	3,103	6,782	20,855,729	14.97%
PLUS	110	178	692,771	0.50%
Consolidation - Subsidized	4,405	4,449	46,029,013	33.04%
Consolidation - Unsubsidized	4,169	4,222	53,572,841	38.45%
<b>Status</b>				
In-School	13	104	400,598	0.29%
Grace	1	8	61,708	0.04%
Repayment	8,054	20,604	116,067,442	83.31%
Forbearance	541	1,809	13,675,343	9.81%
Deferment	651	1,869	8,163,245	5.86%
Claims Processing	49	150	958,102	0.69%
<b>Special Allowance Index</b>				
30 Day LIBOR	8,709	23,096	126,282,955	90.64%
T-Bill	744	1,448	13,043,483	9.36%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,782	8,552	98,541,451	70.73%
Consolidation - Variable Rate	69	119	1,060,403	0.76%
Stafford & PLUS - Fixed Rate	3,122	9,101	27,134,381	19.47%
Stafford & PLUS - Variable Rate	2,361	6,772	12,590,203	9.04%

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