



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2019

2014 Trust Estate				
Portfolio Principal Balance	\$	134,442,095	Average Borrower Indebtedness	\$ 15,330
Number of Borrowers		8,770	Wtd Avg Remaining Term (months)	152.04
Number of Loans		23,081	Wtd Avg Statutory Interest Rate	5.54%
Consolidation Rebate Fees	\$	85,438	Wtd Avg Borrower Interest Rate	4.89%
Claims Paid	\$	171,980		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
--	------------------------------	------------------------	--------------------------	-----------------------------

Timely Payment Benefit

Eligible	140	374	\$ 1,961,418	1.46%
Qualified	3,101	6,040	45,962,320	34.19%
Disqualified/Not Eligible	6,063	16,667	86,518,357	64.35%

Automatic Payment Benefit

Participating	2,023	3,989	31,359,201	23.33%
Nonparticipating	6,748	19,092	103,082,894	76.67%

School Type

2 Year Schools	1,549	4,406	16,108,768	11.98%
4 Year Schools	6,113	15,937	100,102,768	74.46%
Proprietary Schools	623	1,619	6,341,114	4.72%
Graduate Schools	165	490	3,204,991	2.38%
Other	356	629	8,684,454	6.46%

Loan Type

Stafford - Subsidized	3,436	8,288	17,108,695	12.73%
Stafford - Unsubsidized	2,881	6,287	19,601,229	14.58%
PLUS	94	152	646,486	0.48%
Consolidation - Subsidized	4,234	4,274	44,747,529	33.28%
Consolidation - Unsubsidized	4,029	4,080	52,338,156	38.93%

Status

In-School	9	87	332,221	0.25%
Grace	4	17	68,377	0.05%
Repayment	7,618	19,502	112,014,080	83.32%
Forbearance	601	1,975	15,097,386	11.23%
Deferment	511	1,414	6,091,190	4.53%
Claims Processing	36	86	838,841	0.62%

Special Allowance Index

30 Day LIBOR	8,203	21,687	121,476,625	90.36%
T-Bill	708	1,394	12,965,470	9.64%

Interest Rate

Consolidation - Fixed Rate	4,586	8,240	96,046,213	71.44%
Consolidation - Variable Rate	65	114	1,039,472	0.77%
Stafford & PLUS - Fixed Rate	2,891	8,475	25,464,210	18.94%
Stafford & PLUS - Variable Rate	2,170	6,252	11,892,200	8.85%

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