



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 28, 2019**

<b>2014 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 142,206,323	<b>Average Borrower Indebtedness</b>	\$ 14,717	
<b>Number of Borrowers</b>	9,663	<b>Wtd Avg Remaining Term (months)</b>	150.71	
<b>Number of Loans</b>	25,515	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 89,135	<b>Wtd Avg Borrower Interest Rate</b>	4.84%	
<b>Claims Paid</b>	\$ 791,136			
	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
<b>Timely Payment Benefit</b>				
Eligible	177	466	\$ 2,509,225	1.77%
Qualified	3,386	6,526	\$ 48,411,417	34.04%
Disqualified/Not Eligible	6,714	18,523	\$ 91,285,681	64.19%
<b>Automatic Payment Benefit</b>				
Participating	2,079	4,039	32,470,568	22.83%
Nonparticipating	7,585	21,476	109,735,755	77.17%
<b>School Type</b>				
2 Year Schools	1,725	4,866	17,093,939	12.02%
4 Year Schools	6,709	17,607	106,071,477	74.59%
Proprietary Schools	695	1,801	6,633,398	4.67%
Graduate Schools	192	574	3,616,151	2.54%
Other	381	667	8,791,358	6.18%
<b>Loan Type</b>				
Stafford - Subsidized	3,872	9,305	18,754,057	13.19%
Stafford - Unsubsidized	3,266	7,114	21,439,266	15.08%
PLUS	122	197	710,751	0.50%
Consolidation - Subsidized	4,521	4,566	46,962,022	33.02%
Consolidation - Unsubsidized	4,278	4,333	54,340,227	38.21%
<b>Status</b>				
In-School	14	105	403,616	0.28%
Grace	2	9	61,722	0.04%
Repayment	8,261	21,204	117,388,163	82.55%
Forbearance	686	2,143	14,789,839	10.40%
Deferment	676	1,978	8,956,495	6.30%
Claims Processing	31	76	606,488	0.43%
<b>Special Allowance Index</b>				
30 Day LIBOR	9,051	24,019	128,909,294	90.65%
T-Bill	769	1,496	13,297,029	9.35%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,919	8,777	100,209,964	70.47%
Consolidation - Variable Rate	71	122	1,092,285	0.77%
Stafford & PLUS - Fixed Rate	3,275	9,556	27,984,439	19.68%
Stafford & PLUS - Variable Rate	2,470	7,060	12,919,635	9.08%

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