



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 143,988,539	<b>Average Borrower Indebtedness</b>	\$ 14,678	
<b>Number of Borrowers</b>	9,810	<b>Wtd Avg Remaining Term (months)</b>	150.38	
<b>Number of Loans</b>	25,885	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 89,917	<b>Wtd Avg Borrower Interest Rate</b>	4.85%	
<b>Claims Paid</b>	\$ 270,512			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	182	479	\$ 2,534,450	1.76%
Qualified	3,437	6,606	48,803,306	33.89%
Disqualified/Not Eligible	6,815	18,800	92,650,783	64.35%
<b>Automatic Payment Benefit</b>				
Participating	2,078	4,026	32,547,498	22.60%
Nonparticipating	7,733	21,859	111,441,041	77.40%
<b>School Type</b>				
2 Year Schools	1,760	4,953	17,412,862	12.09%
4 Year Schools	6,814	17,886	107,376,793	74.57%
Proprietary Schools	695	1,789	6,721,447	4.67%
Graduate Schools	197	583	3,636,471	2.53%
Other	384	674	8,840,966	6.14%
<b>Loan Type</b>				
Stafford - Subsidized	3,945	9,462	19,163,566	13.31%
Stafford - Unsubsidized	3,313	7,219	21,893,561	15.20%
PLUS	129	205	748,969	0.52%
Consolidation - Subsidized	4,572	4,618	47,437,745	32.95%
Consolidation - Unsubsidized	4,326	4,381	54,744,698	38.02%
<b>Status</b>				
In-School	16	114	465,338	0.32%
Grace	2	3	8,925	0.01%
Repayment	8,468	21,713	121,253,839	84.21%
Forbearance	612	1,924	12,826,199	8.91%
Deferment	684	1,994	8,618,145	5.98%
Claims Processing	36	137	816,093	0.57%
<b>Special Allowance Index</b>				
30 Day LIBOR	9,191	24,377	130,665,077	90.75%
T-Bill	776	1,508	13,323,462	9.25%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,976	8,874	101,083,834	70.20%
Consolidation - Variable Rate	72	125	1,098,608	0.76%
Stafford & PLUS - Fixed Rate	3,335	9,710	28,693,389	19.93%
Stafford & PLUS - Variable Rate	2,516	7,176	13,112,708	9.11%

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