



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 135,368,995	<b>Average Borrower Indebtedness</b>	\$ 15,200	
<b>Number of Borrowers</b>	8,906	<b>Wtd Avg Remaining Term (months)</b>	151.72	
<b>Number of Loans</b>	23,427	<b>Wtd Avg Statutory Interest Rate</b>	5.54%	
<b>Consolidation Rebate Fees</b>	\$ 85,772	<b>Wtd Avg Borrower Interest Rate</b>	4.88%	
<b>Claims Paid</b>	\$ 214,055			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	146	397	\$ 2,113,501	1.56%
Qualified	3,149	6,117	46,336,717	34.23%
Disqualified/Not Eligible	6,159	16,913	86,918,777	64.21%
<b>Automatic Payment Benefit</b>				
Participating	2,036	4,011	31,566,055	23.32%
Nonparticipating	6,871	19,416	103,802,940	76.68%
<b>School Type</b>				
2 Year Schools	1,574	4,481	16,245,428	12.00%
4 Year Schools	6,210	16,150	100,753,294	74.43%
Proprietary Schools	633	1,644	6,391,884	4.72%
Graduate Schools	167	515	3,364,011	2.49%
Other	359	637	8,614,378	6.36%
<b>Loan Type</b>				
Stafford - Subsidized	3,498	8,418	17,392,277	12.85%
Stafford - Unsubsidized	2,933	6,409	19,840,675	14.66%
PLUS	97	160	666,058	0.49%
Consolidation - Subsidized	4,283	4,326	45,045,626	33.27%
Consolidation - Unsubsidized	4,061	4,114	52,424,359	38.73%
<b>Status</b>				
In-School	10	88	335,721	0.25%
Grace	4	24	126,585	0.09%
Repayment	7,815	20,095	114,347,294	84.47%
Forbearance	500	1,570	13,413,707	9.91%
Deferment	556	1,561	6,518,617	4.82%
Claims Processing	29	89	627,071	0.46%
<b>Special Allowance Index</b>				
30 Day LIBOR	8,331	22,018	122,384,154	90.41%
T-Bill	719	1,409	12,984,841	9.59%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,638	8,326	96,425,069	71.23%
Consolidation - Variable Rate	65	114	1,044,916	0.77%
Stafford & PLUS - Fixed Rate	2,954	8,621	25,851,542	19.10%
Stafford & PLUS - Variable Rate	2,215	6,366	12,047,468	8.90%

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