



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

2014 Trust Estate			
Portfolio Principal Balance	\$ 136,430,726	Average Borrower Indebtedness	\$ 15,090
Number of Borrowers	9,041	Wtd Avg Remaining Term (months)	151.44
Number of Loans	23,810	Wtd Avg Statutory Interest Rate	5.49%
Consolidation Rebate Fees	\$ 86,334	Wtd Avg Borrower Interest Rate	4.84%
Claims Paid	\$ 366,363		

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

Timely Payment Benefit

Eligible	150	398	\$ 2,113,313	1.55%
Qualified	3,191	6,197	46,696,577	34.23%
Disqualified/Not Eligible	6,261	17,215	87,620,836	64.22%

Automatic Payment Benefit

Participating	2,045	4,025	31,652,864	23.20%
Nonparticipating	6,997	19,785	104,777,862	76.80%

School Type

2 Year Schools	1,608	4,572	16,459,442	12.06%
4 Year Schools	6,291	16,400	101,565,037	74.45%
Proprietary Schools	642	1,665	6,440,838	4.72%
Graduate Schools	172	524	3,382,591	2.48%
Other	366	649	8,582,818	6.29%

Loan Type

Stafford - Subsidized	3,571	8,580	17,588,820	12.89%
Stafford - Unsubsidized	2,994	6,535	20,077,843	14.72%
PLUS	104	169	668,525	0.49%
Consolidation - Subsidized	4,329	4,373	45,340,883	33.23%
Consolidation - Unsubsidized	4,100	4,153	52,754,655	38.67%

Status

In-School	9	83	319,839	0.23%
Grace	5	29	142,468	0.11%
Repayment	7,994	20,545	117,374,676	86.03%
Forbearance	440	1,407	11,142,394	8.17%
Deferment	563	1,622	6,740,199	4.94%
Claims Processing	37	124	711,150	0.52%

Special Allowance Index

30 Day LIBOR	8,461	22,386	123,432,628	90.47%
T-Bill	726	1,424	12,998,098	9.53%

Interest Rate

Consolidation - Fixed Rate	4,685	8,411	97,047,380	71.13%
Consolidation - Variable Rate	66	115	1,048,159	0.77%
Stafford & PLUS - Fixed Rate	3,015	8,791	26,149,412	19.17%
Stafford & PLUS - Variable Rate	2,263	6,493	12,185,775	8.93%

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