



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

<b>2014 Trust Estate</b>				
<b>Portfolio Principal Balance</b>	\$ 140,635,703	<b>Average Borrower Indebtedness</b>	\$ 14,907	
<b>Number of Borrowers</b>	9,434	<b>Wtd Avg Remaining Term (months)</b>	150.55	
<b>Number of Loans</b>	24,880	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 88,375	<b>Wtd Avg Borrower Interest Rate</b>	4.84%	
<b>Claims Paid</b>	\$ 271,234			
	<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	169	440	\$ 2,302,530	1.64%
Qualified	3,322	6,404	48,045,059	34.16%
Disqualified/Not Eligible	6,547	18,036	90,288,114	64.20%
<b>Automatic Payment Benefit</b>				
Participating	2,057	4,012	32,302,784	22.97%
Nonparticipating	7,378	20,868	108,332,919	77.03%
<b>School Type</b>				
2 Year Schools	1,680	4,758	16,994,611	12.08%
4 Year Schools	6,563	17,172	104,738,816	74.48%
Proprietary Schools	671	1,738	6,623,326	4.71%
Graduate Schools	187	561	3,588,229	2.55%
Other	372	651	8,690,721	6.18%
<b>Loan Type</b>				
Stafford - Subsidized	3,762	9,051	18,428,709	13.10%
Stafford - Unsubsidized	3,160	6,885	21,129,311	15.03%
PLUS	114	184	697,943	0.50%
Consolidation - Subsidized	4,451	4,495	46,440,455	33.02%
Consolidation - Unsubsidized	4,212	4,265	53,939,285	38.35%
<b>Status</b>				
In-School	13	104	400,598	0.29%
Grace	1	8	61,708	0.04%
Repayment	8,149	20,951	117,616,176	83.63%
Forbearance	566	1,792	13,053,235	9.28%
Deferment	671	1,920	8,928,958	6.35%
Claims Processing	41	105	575,028	0.41%
<b>Special Allowance Index</b>				
30 Day LIBOR	8,835	23,414	127,501,008	90.66%
T-Bill	750	1,466	13,134,695	9.34%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,834	8,639	99,311,710	70.62%
Consolidation - Variable Rate	70	121	1,068,030	0.76%
Stafford & PLUS - Fixed Rate	3,174	9,229	27,515,305	19.56%
Stafford & PLUS - Variable Rate	2,400	6,891	12,740,658	9.06%

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