



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 137,606,491	<b>Average Borrower Indebtedness</b>	\$ 14,998	
<b>Number of Borrowers</b>	9,175	<b>Wtd Avg Remaining Term (months)</b>	151.14	
<b>Number of Loans</b>	24,188	<b>Wtd Avg Statutory Interest Rate</b>	5.49%	
<b>Consolidation Rebate Fees</b>	\$ 86,900	<b>Wtd Avg Borrower Interest Rate</b>	4.83%	
<b>Claims Paid</b>	\$ 394,939			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	153	403	\$ 2,118,494	1.54%
Qualified	3,240	6,268	47,149,701	34.26%
Disqualified/Not Eligible	6,361	17,517	88,338,296	64.20%
<b>Automatic Payment Benefit</b>				
Participating	2,065	4,054	31,949,485	23.22%
Nonparticipating	7,111	20,134	105,657,006	76.78%
<b>School Type</b>				
2 Year Schools	1,629	4,640	16,544,758	12.02%
4 Year Schools	6,391	16,681	102,483,881	74.48%
Proprietary Schools	649	1,681	6,503,244	4.72%
Graduate Schools	177	540	3,449,211	2.51%
Other	367	646	8,625,397	6.27%
<b>Loan Type</b>				
Stafford - Subsidized	3,640	8,750	17,819,083	12.95%
Stafford - Unsubsidized	3,051	6,667	20,399,620	14.82%
PLUS	108	175	678,236	0.49%
Consolidation - Subsidized	4,364	4,408	45,641,180	33.17%
Consolidation - Unsubsidized	4,135	4,188	53,068,372	38.57%
<b>Status</b>				
In-School	11	102	393,598	0.29%
Grace	3	10	68,708	0.05%
Repayment	7,984	20,482	115,479,658	83.92%
Forbearance	567	1,813	13,878,907	10.09%
Deferment	570	1,624	6,995,414	5.08%
Claims Processing	45	157	790,206	0.57%
<b>Special Allowance Index</b>				
30 Day LIBOR	8,587	22,753	124,581,210	90.53%
T-Bill	736	1,435	13,025,281	9.47%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,732	8,478	97,654,886	70.97%
Consolidation - Variable Rate	68	118	1,054,665	0.77%
Stafford & PLUS - Fixed Rate	3,074	8,949	26,551,403	19.29%
Stafford & PLUS - Variable Rate	2,315	6,643	12,345,537	8.97%

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