



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 131,811,191	Average Borrower Indebtedness	\$ 15,538	
Number of Borrowers	8,483	Wtd Avg Remaining Term (months)	152.53	
Number of Loans	22,326	Wtd Avg Statutory Interest Rate	5.53%	
Consolidation Rebate Fees	\$ 83,921	Wtd Avg Borrower Interest Rate	4.88%	
Claims Paid	\$ 247,648			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	131	354	\$ 1,924,390	1.46%
Qualified	3,026	5,888	\$ 45,042,695	34.17%
Disqualified/Not Eligible	5,846	16,084	\$ 84,844,106	64.37%
Automatic Payment Benefit				
Participating	2,000	3,934	30,778,587	23.35%
Nonparticipating	6,484	18,392	101,032,604	76.65%
School Type				
2 Year Schools	1,476	4,247	15,856,588	12.03%
4 Year Schools	5,943	15,476	97,987,110	74.34%
Proprietary Schools	597	1,527	6,433,033	4.88%
Graduate Schools	158	473	3,143,630	2.38%
Other	342	603	8,390,830	6.37%
Loan Type				
Stafford - Subsidized	3,303	7,996	16,715,364	12.68%
Stafford - Unsubsidized	2,750	6,016	19,108,448	14.50%
PLUS	90	142	629,055	0.48%
Consolidation - Subsidized	4,136	4,176	43,885,654	33.29%
Consolidation - Unsubsidized	3,945	3,996	51,472,670	39.05%
Status				
In-School	7	53	224,867	0.17%
Grace	4	41	131,873	0.10%
Repayment	7,422	19,013	110,669,049	83.96%
Forbearance	520	1,642	13,807,551	10.48%
Deferment	503	1,489	6,339,867	4.81%
Claims Processing	34	88	637,984	0.48%
Special Allowance Index				
30 Day LIBOR	7,939	20,978	119,070,619	90.33%
T-Bill	679	1,348	12,740,572	9.67%
Interest Rate				
Consolidation - Fixed Rate	4,475	8,059	94,330,755	71.56%
Consolidation - Variable Rate	65	113	1,027,569	0.78%
Stafford & PLUS - Fixed Rate	2,764	8,133	24,871,161	18.87%
Stafford & PLUS - Variable Rate	2,085	6,021	11,581,706	8.79%

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