



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 133,212,476.64	Average Borrower Indebtedness	\$ 15,413	
Number of Borrowers	8,643	Wtd Avg Remaining Term (months)	152.09	
Number of Loans	22,726	Wtd Avg Statutory Interest Rate	5.54%	
Consolidation Rebate Fees	\$ 84,666	Wtd Avg Borrower Interest Rate	4.88%	
Claims Paid	\$ 392,410			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	131	359	\$ 1,932,621	1.45%
Qualified	3,074	5,973	45,408,416	34.09%
Disqualified/Not Eligible	5,968	16,394	85,871,440	64.46%
Automatic Payment Benefit				
Participating	2,016	3,965	31,024,894	23.29%
Nonparticipating	6,628	18,761	102,187,583	76.71%
School Type				
2 Year Schools	1,513	4,311	16,020,367	12.03%
4 Year Schools	6,042	15,741	99,293,558	74.54%
Proprietary Schools	611	1,576	6,155,063	4.62%
Graduate Schools	162	482	3,190,307	2.39%
Other	350	616	8,553,182	6.42%
Loan Type				
Stafford - Subsidized	3,367	8,138	16,948,679	12.72%
Stafford - Unsubsidized	2,816	6,157	19,449,878	14.60%
PLUS	93	147	641,723	0.48%
Consolidation - Subsidized	4,197	4,237	44,325,074	33.28%
Consolidation - Unsubsidized	3,996	4,047	51,847,123	38.92%
Status				
In-School	7	64	211,803	0.16%
Grace	6	40	188,795	0.14%
Repayment	7,562	19,318	113,086,695	84.89%
Forbearance	535	1,734	12,963,064	9.73%
Deferment	507	1,478	6,144,249	4.61%
Claims Processing	33	92	617,871	0.47%
Special Allowance Index				
30 Day LIBOR	8,093	21,367	120,380,128	90.37%
T-Bill	688	1,359	12,832,349	9.63%
Interest Rate				
Consolidation - Fixed Rate	4,545	8,171	95,137,815	71.42%
Consolidation - Variable Rate	65	113	1,034,382	0.78%
Stafford & PLUS - Fixed Rate	2,832	8,316	25,260,093	18.96%
Stafford & PLUS - Variable Rate	2,126	6,126	11,780,187	8.84%

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