



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 129,233,800	Average Borrower Indebtedness	\$ 15,665	
Number of Borrowers	8,250	Wtd Avg Remaining Term (months)	153.56	
Number of Loans	21,692	Wtd Avg Statutory Interest Rate	5.54%	
Consolidation Rebate Fees	\$ 82,744	Wtd Avg Borrower Interest Rate	4.87%	
Claims Paid	\$ 361,076			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	122	329	\$ 1,831,889	1.42%
Qualified	2,956	5,753	44,196,923	34.20%
Disqualified/Not Eligible	5,676	15,610	83,204,988	64.38%
Automatic Payment Benefit				
Participating	1,978	3,882	31,109,065	24.07%
Nonparticipating	6,274	17,810	98,124,735	75.93%
School Type				
2 Year Schools	1,425	4,099	15,547,928	12.03%
4 Year Schools	5,789	15,051	95,951,101	74.25%
Proprietary Schools	583	1,497	6,343,702	4.91%
Graduate Schools	152	454	3,083,546	2.38%
Other	334	591	8,307,523	6.43%
Loan Type				
Stafford - Subsidized	3,182	7,714	16,241,410	12.57%
Stafford - Unsubsidized	2,653	5,809	18,457,585	14.28%
PLUS	83	134	618,079	0.48%
Consolidation - Subsidized	4,062	4,102	43,118,211	33.36%
Consolidation - Unsubsidized	3,882	3,933	50,798,515	39.31%
Status				
In-School	7	53	224,867	0.17%
Grace	2	34	109,412	0.08%
Repayment	7,141	18,346	109,930,696	85.06%
Forbearance	611	1,855	13,008,326	10.07%
Deferment	457	1,309	5,305,625	4.11%
Claims Processing	38	95	654,874	0.51%
Special Allowance Index				
30 Day LIBOR	7,726	20,383	116,554,884	90.19%
T-Bill	656	1,309	12,678,916	9.81%
Interest Rate				
Consolidation - Fixed Rate	4,394	7,922	92,898,432	71.88%
Consolidation - Variable Rate	65	113	1,018,295	0.79%
Stafford & PLUS - Fixed Rate	2,653	7,812	23,907,983	18.50%
Stafford & PLUS - Variable Rate	2,018	5,845	11,409,090	8.83%

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