



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 130,599,675	Average Borrower Indebtedness	\$ 15,605	
Number of Borrowers	8,369	Wtd Avg Remaining Term (months)	153.02	
Number of Loans	22,023	Wtd Avg Statutory Interest Rate	5.54%	
Consolidation Rebate Fees	\$ 83,422	Wtd Avg Borrower Interest Rate	4.88%	
Claims Paid	\$ 304,368			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	124	340	\$ 1,859,926	1.42%
Qualified	2,994	5,835	44,662,566	34.20%
Disqualified/Not Eligible	5,765	15,848	84,077,183	64.38%
Automatic Payment Benefit				
Participating	1,995	3,914	30,660,532	23.48%
Nonparticipating	6,375	18,109	99,939,143	76.52%
School Type				
2 Year Schools	1,453	4,185	15,761,360	12.07%
4 Year Schools	5,865	15,270	96,985,342	74.26%
Proprietary Schools	591	1,510	6,382,821	4.89%
Graduate Schools	156	463	3,125,426	2.39%
Other	337	595	8,344,726	6.39%
Loan Type				
Stafford - Subsidized	3,248	7,867	16,487,698	12.63%
Stafford - Unsubsidized	2,707	5,914	18,755,798	14.36%
PLUS	85	137	624,902	0.48%
Consolidation - Subsidized	4,099	4,139	43,517,123	33.32%
Consolidation - Unsubsidized	3,915	3,966	51,214,154	39.21%
Status				
In-School	7	53	224,867	0.17%
Grace	2	34	109,413	0.08%
Repayment	7,268	18,604	110,086,637	84.29%
Forbearance	566	1,795	13,281,333	10.17%
Deferment	499	1,428	6,183,101	4.74%
Claims Processing	34	109	714,324	0.55%
Special Allowance Index				
30 Day LIBOR	7,835	20,691	117,854,325	90.24%
T-Bill	668	1,332	12,745,350	9.76%
Interest Rate				
Consolidation - Fixed Rate	4,433	7,992	93,707,061	71.75%
Consolidation - Variable Rate	65	113	1,024,216	0.78%
Stafford & PLUS - Fixed Rate	2,712	7,984	24,354,148	18.65%
Stafford & PLUS - Variable Rate	2,051	5,934	11,514,250	8.82%

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