



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2020**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 124,453,399	<b>Average Borrower Indebtedness</b>	\$ 16,268	
<b>Number of Borrowers</b>	7,650	<b>Wtd Avg Remaining Term (months)</b>	156.18	
<b>Number of Loans</b>	20,216	<b>Wtd Avg Statutory Interest Rate</b>	5.54%	
<b>Consolidation Rebate Fees</b>	\$ 80,304	<b>Wtd Avg Borrower Interest Rate</b>	4.90%	
<b>Claims Paid</b>	\$ 213,618			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	111	298	\$ 1,728,777	1.39%
Qualified	2,761	5,408	42,448,445	34.11%
Disqualified/Not Eligible	5,241	14,510	80,276,177	64.50%
<b>Automatic Payment Benefit</b>				
Participating	1,884	3,702	29,506,753	23.71%
Nonparticipating	5,768	16,514	94,946,646	76.29%
<b>School Type</b>				
2 Year Schools	1,308	3,863	14,790,386	11.88%
4 Year Schools	5,368	13,973	92,974,319	74.71%
Proprietary Schools	549	1,396	5,654,723	4.54%
Graduate Schools	141	426	2,998,965	2.41%
Other	315	558	8,035,006	6.46%
<b>Loan Type</b>				
Stafford - Subsidized	2,897	7,087	15,343,711	12.33%
Stafford - Unsubsidized	2,431	5,374	17,511,537	14.07%
PLUS	75	122	602,210	0.49%
Consolidation - Subsidized	3,862	3,902	41,659,009	33.47%
Consolidation - Unsubsidized	3,681	3,731	49,336,932	39.64%
<b>Status</b>				
In-School	5	76	291,991	0.23%
Grace	2	5	22,905	0.02%
Repayment	6,276	16,238	97,457,682	78.31%
Forbearance	890	2,521	20,085,257	16.14%
Deferment	459	1,319	6,297,191	5.06%
Claims Processing	23	57	298,373	0.24%
<b>Special Allowance Index</b>				
30 Day LIBOR	7,156	18,985	112,052,052	90.04%
T-Bill	618	1,231	12,401,347	9.96%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,152	7,528	90,020,491	72.33%
Consolidation - Variable Rate	60	105	975,450	0.79%
Stafford & PLUS - Fixed Rate	2,406	7,180	22,614,710	18.17%
Stafford & PLUS - Variable Rate	1,852	5,403	10,842,748	8.71%

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