



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2020

2014 Trust Estate					
Portfolio Principal Balance	\$	120,016,941	Average Borrower Indebtedness	\$	16,565
Number of Borrowers		7,245	Wtd Avg Remaining Term (months)		156.08
Number of Loans		19,179	Wtd Avg Statutory Interest Rate		5.33%
Consolidation Rebate Fees	\$	78,111	Wtd Avg Borrower Interest Rate		4.68%
Claims Paid	\$	398,201			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	106	292	\$ 1,732,913	1.44%
Qualified	2,612	5,155	\$ 40,832,333	34.02%
Disqualified/Not Eligible	4,954	13,732	\$ 77,451,695	64.54%

Automatic Payment Benefit

Participating	1,808	3,548	28,758,362	23.96%
Nonparticipating	5,438	15,631	91,258,579	76.04%

School Type

2 Year Schools	1,217	3,672	14,146,872	11.79%
4 Year Schools	5,110	13,275	89,735,854	74.77%
Proprietary Schools	516	1,311	5,393,487	4.49%
Graduate Schools	133	392	2,895,818	2.41%
Other	298	529	7,844,910	6.54%

Loan Type

Stafford - Subsidized	2,717	6,677	14,683,960	12.23%
Stafford - Unsubsidized	2,286	5,070	16,857,367	14.05%
PLUS	70	117	579,960	0.48%
Consolidation - Subsidized	3,701	3,739	40,144,544	33.45%
Consolidation - Unsubsidized	3,530	3,576	47,751,110	39.79%

Status

In-School	5	76	291,991	0.24%
Grace	1	2	5,366	0.01%
Repayment	6,067	15,645	97,205,028	80.99%
Forbearance	793	2,357	17,591,437	14.66%
Deferment	365	1,056	4,379,165	3.65%
Claims Processing	18	43	543,954	0.45%

Special Allowance Index

30 Day LIBOR	6,773	17,997	108,138,467	90.10%
T-Bill	593	1,182	11,878,474	9.90%

Interest Rate

Consolidation - Fixed Rate	3,972	7,218	86,995,944	72.49%
Consolidation - Variable Rate	54	97	899,710	0.75%
Stafford & PLUS - Fixed Rate	2,250	6,718	21,593,193	17.99%
Stafford & PLUS - Variable Rate	1,746	5,146	10,528,094	8.77%

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