



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 116,012,210	<b>Average Borrower Indebtedness</b>	\$ 16,821	
<b>Number of Borrowers</b>	6,897	<b>Wtd Avg Remaining Term (months)</b>	155.98	
<b>Number of Loans</b>	18,234	<b>Wtd Avg Statutory Interest Rate</b>	5.33%	
<b>Consolidation Rebate Fees</b>	\$ 75,624	<b>Wtd Avg Borrower Interest Rate</b>	4.69%	
<b>Claims Paid</b>	\$ 223,754			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	96	249	\$ 1,422,136	1.23%
Qualified	2,468	4,867	\$ 39,072,828	33.68%
Disqualified/Not Eligible	4,738	13,118	\$ 75,517,246	65.09%
<b>Automatic Payment Benefit</b>				
Participating	1,726	3,398	27,247,287	23.49%
Nonparticipating	5,172	14,836	88,764,923	76.51%
<b>School Type</b>				
2 Year Schools	1,157	3,488	13,826,736	11.92%
4 Year Schools	4,862	12,613	86,309,000	74.40%
Proprietary Schools	497	1,260	5,293,380	4.56%
Graduate Schools	128	377	2,820,359	2.43%
Other	284	496	7,762,735	6.69%
<b>Loan Type</b>				
Stafford - Subsidized	2,580	6,326	14,093,959	12.15%
Stafford - Unsubsidized	2,168	4,804	16,322,297	14.07%
PLUS	64	106	557,746	0.48%
Consolidation - Subsidized	3,539	3,574	38,758,094	33.41%
Consolidation - Unsubsidized	3,379	3,424	46,280,114	39.89%
<b>Status</b>				
In-School	4	54	173,016	0.15%
Grace	1	22	118,976	0.10%
Repayment	5,985	15,406	96,654,051	83.31%
Forbearance	554	1,711	14,368,734	12.39%
Deferment	343	996	4,341,852	3.74%
Claims Processing	15	45	355,581	0.31%
<b>Special Allowance Index</b>				
30 Day LIBOR	6,450	17,100	104,259,708	89.87%
T-Bill	564	1,134	11,752,502	10.13%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,801	6,911	84,150,343	72.54%
Consolidation - Variable Rate	49	87	887,865	0.76%
Stafford & PLUS - Fixed Rate	2,112	6,318	20,803,363	17.93%
Stafford & PLUS - Variable Rate	1,673	4,918	10,170,639	8.77%

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