



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 29, 2020**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 126,807,837	<b>Average Borrower Indebtedness</b>	\$ 15,861	
<b>Number of Borrowers</b>	7,995	<b>Wtd Avg Remaining Term (months)</b>	154.18	
<b>Number of Loans</b>	21,076	<b>Wtd Avg Statutory Interest Rate</b>	5.54%	
<b>Consolidation Rebate Fees</b>	\$ 81,514	<b>Wtd Avg Borrower Interest Rate</b>	4.87%	
<b>Claims Paid</b>	\$ 238,074			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	120	327	\$ 1,830,708	1.44%
Qualified	2,880	5,605	43,241,458	34.10%
Disqualified/Not Eligible	5,477	15,144	81,735,671	64.46%
<b>Automatic Payment Benefit</b>				
Participating	1,944	3,805	30,422,334	23.99%
Nonparticipating	6,052	17,271	96,385,503	76.01%
<b>School Type</b>				
2 Year Schools	1,374	4,005	15,024,340	11.85%
4 Year Schools	5,611	14,591	94,788,581	74.75%
Proprietary Schools	565	1,452	5,733,407	4.52%
Graduate Schools	147	445	3,057,762	2.41%
Other	331	583	8,203,747	6.47%
<b>Loan Type</b>				
Stafford - Subsidized	3,066	7,467	15,783,635	12.45%
Stafford - Unsubsidized	2,550	5,621	17,970,365	14.17%
PLUS	81	131	612,010	0.48%
Consolidation - Subsidized	3,973	4,013	42,391,339	33.43%
Consolidation - Unsubsidized	3,794	3,844	50,050,488	39.47%
<b>Status</b>				
In-School	4	54	173,015	0.14%
Grace	5	33	161,264	0.13%
Repayment	6,953	17,712	107,181,358	84.52%
Forbearance	552	1,827	12,162,018	9.59%
Deferment	461	1,383	6,522,280	5.14%
Claims Processing	26	67	607,902	0.48%
<b>Special Allowance Index</b>				
30 Day LIBOR	7,480	19,786	114,175,920	90.04%
T-Bill	645	1,290	12,631,917	9.96%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	4,289	7,744	91,431,501	72.10%
Consolidation - Variable Rate	65	113	1,010,326	0.80%
Stafford & PLUS - Fixed Rate	2,549	7,571	23,328,382	18.40%
Stafford & PLUS - Variable Rate	1,949	5,648	11,037,628	8.70%

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