



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

2014 Trust Estate				
Portfolio Principal Balance	\$	128,030,625	Average Borrower Indebtedness	\$ 15,773
Number of Borrowers		8,117	Wtd Avg Remaining Term (months)	153.89
Number of Loans		21,388	Wtd Avg Statutory Interest Rate	5.54%
Consolidation Rebate Fees	\$	82,112	Wtd Avg Borrower Interest Rate	4.87%
Claims Paid	\$	361,575		

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

Eligible	119	320	\$ 1,807,496	1.41%
Qualified	2,916	5,685	43,692,279	34.13%
Disqualified/Not Eligible	5,576	15,383	82,530,850	64.46%

Automatic Payment Benefit

Participating	1,959	3,832	30,708,097.82	23.98%
Nonparticipating	6,159	17,556	97,322,527.49	76.02%

School Type

2 Year Schools	1,394	4,048	15,329,648	11.97%
4 Year Schools	5,700	14,823	95,486,797	74.58%
Proprietary Schools	571	1,478	5,841,374	4.56%
Graduate Schools	150	449	3,068,649	2.40%
Other	335	590	8,304,157	6.49%

Loan Type

Stafford - Subsidized	3,122	7,604	16,020,038	12.51%
Stafford - Unsubsidized	2,604	5,714	18,227,116	14.24%
PLUS	82	132	614,494	0.48%
Consolidation - Subsidized	4,014	4,054	42,770,327	33.41%
Consolidation - Unsubsidized	3,834	3,884	50,398,650	39.36%

Status

In-School	8	86	330,779	0.26%
Grace	1	1	3,500	0.00%
Repayment	7,054	18,133	108,830,943	85.01%
Forbearance	588	1,830	12,536,228	9.79%
Deferment	444	1,256	5,749,596	4.49%
Claims Processing	26	82	579,579	0.45%

Special Allowance Index

30 Day LIBOR	7,597	20,085	115,354,547	90.10%
T-Bill	652	1,303	12,676,078	9.90%

Interest Rate

Consolidation - Fixed Rate	4,338	7,825	92,153,810	71.98%
Consolidation - Variable Rate	65	113	1,015,167	0.79%
Stafford & PLUS - Fixed Rate	2,598	7,689	23,617,510	18.45%
Stafford & PLUS - Variable Rate	1,983	5,761	11,244,138	8.78%

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