



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

2014 Trust Estate					
Portfolio Principal Balance	\$	121,225,463	Average Borrower Indebtedness	\$	16,513
Number of Borrowers		7,341	Wtd Avg Remaining Term (months)		156.01
Number of Loans		19,429	Wtd Avg Statutory Interest Rate		5.33%
Consolidation Rebate Fees	\$	78,763	Wtd Avg Borrower Interest Rate		4.68%
Claims Paid	\$	66,465			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	121	325	\$ 1,895,034	1.56%
Qualified	2,647	5,213	\$ 41,308,515	34.08%
Disqualified/Not Eligible	5,012	13,891	\$ 78,021,914	64.36%

Automatic Payment Benefit				
Participating	1,828	3,580	28,967,214	23.90%
Nonparticipating	5,514	15,849	92,258,249	76.10%

School Type				
2 Year Schools	1,244	3,736	14,264,410	11.77%
4 Year Schools	5,169	13,429	90,793,005	74.90%
Proprietary Schools	522	1,330	5,436,272	4.48%
Graduate Schools	134	398	2,908,606	2.40%
Other	302	536	7,823,170	6.45%

Loan Type				
Stafford - Subsidized	2,760	6,766	14,854,278	12.25%
Stafford - Unsubsidized	2,326	5,154	17,030,932	14.05%
PLUS	73	121	587,426	0.49%
Consolidation - Subsidized	3,741	3,779	40,525,614	33.43%
Consolidation - Unsubsidized	3,562	3,609	48,227,213	39.78%

Status				
In-School	6	78	297,358	0.24%
Grace	0	0	-	0.00%
Repayment	6,253	16,056	99,338,855	81.95%
Forbearance	691	2,130	16,588,915	13.68%
Deferment	378	1,121	4,494,743	3.71%
Claims Processing	16	44	505,592	0.42%

Special Allowance Index				
30 Day LIBOR	6,860	18,230	109,090,195	89.99%
T-Bill	603	1,199	12,135,268	10.01%

Interest Rate				
Consolidation - Fixed Rate	4,014	7,287	87,847,973	72.47%
Consolidation - Variable Rate	56	101	904,854	0.74%
Stafford & PLUS - Fixed Rate	2,284	6,822	21,853,429	18.03%
Stafford & PLUS - Variable Rate	1,771	5,219	10,619,207	8.76%

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