



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2020

2014 Trust Estate					
Portfolio Principal Balance	\$	122,225,305	Average Borrower Indebtedness	\$	16,435
Number of Borrowers		7,437	Wtd Avg Remaining Term (months)		156.40
Number of Loans		19,669	Wtd Avg Statutory Interest Rate		5.54%
Consolidation Rebate Fees	\$	79,317	Wtd Avg Borrower Interest Rate		4.90%
Claims Paid	\$	287,224			

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

Eligible	122	328	\$ 1,905,820	1.56%
Qualified	2,677	5,266	41,691,059	34.11%
Disqualified/Not Eligible	5,084	14,075	78,628,426	64.33%

Automatic Payment Benefit

Participating	1,835	3,600	29,125,350	23.83%
Nonparticipating	5,603	16,069	93,099,955	76.17%

School Type

2 Year Schools	1,265	3,777	14,494,652	11.86%
4 Year Schools	5,233	13,606	91,385,173	74.77%
Proprietary Schools	527	1,344	5,462,629	4.47%
Graduate Schools	135	398	2,919,501	2.39%
Other	307	544	7,963,350	6.51%

Loan Type

Stafford - Subsidized	2,801	6,842	14,955,257	12.23%
Stafford - Unsubsidized	2,366	5,236	17,157,111	14.04%
PLUS	73	121	592,848	0.49%
Consolidation - Subsidized	3,783	3,822	40,897,456	33.46%
Consolidation - Unsubsidized	3,600	3,648	48,622,633	39.78%

Status

In-School	4	55	176,131	0.14%
Grace	2	23	121,226	0.10%
Repayment	5,649	14,512	87,767,076	71.81%
Forbearance	1,378	3,896	29,085,174	23.80%
Deferment	394	1,148	4,622,537	3.78%
Claims Processing	14	35	453,161	0.37%

Special Allowance Index

30 Day LIBOR	6,952	18,458	109,987,550	89.99%
T-Bill	607	1,211	12,237,755	10.01%

Interest Rate

Consolidation - Fixed Rate	4,059	7,368	88,577,841	72.47%
Consolidation - Variable Rate	57	102	942,248	0.77%
Stafford & PLUS - Fixed Rate	2,323	6,950	22,059,757	18.05%
Stafford & PLUS - Variable Rate	1,789	5,249	10,645,459	8.71%

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