



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 125,606,141	Average Borrower Indebtedness	\$ 16,101	
Number of Borrowers	7,801	Wtd Avg Remaining Term (months)	154.44	
Number of Loans	20,590	Wtd Avg Statutory Interest Rate	5.54%	
Consolidation Rebate Fees	\$ 80,873	Wtd Avg Borrower Interest Rate	4.88%	
Claims Paid	\$ 332,074			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	113	302	\$ 1,714,943	1.36%
Qualified	2,812	5,485	42,792,465	34.07%
Disqualified/Not Eligible	5,346	14,803	81,098,733	64.57%
Automatic Payment Benefit				
Participating	1,911	3,756	29,939,530	23.84%
Nonparticipating	5,891	16,834	95,666,611	76.16%
School Type				
2 Year Schools	1,336	3,927	14,917,974	11.88%
4 Year Schools	5,478	14,254	93,894,445	74.75%
Proprietary Schools	554	1,406	5,668,819	4.51%
Graduate Schools	144	436	3,048,273	2.43%
Other	321	567	8,076,630	6.43%
Loan Type				
Stafford - Subsidized	2,967	7,245	15,558,496	12.39%
Stafford - Unsubsidized	2,480	5,484	17,795,121	14.17%
PLUS	77	124	606,911	0.48%
Consolidation - Subsidized	3,913	3,953	42,055,204	33.48%
Consolidation - Unsubsidized	3,734	3,784	49,590,409	39.48%
Status				
In-School	5	76	291,991	0.23%
Grace	3	10	38,788	0.03%
Repayment	6,599	16,967	103,488,863	82.39%
Forbearance	704	2,103	14,691,243	11.70%
Deferment	467	1,361	6,472,935	5.15%
Claims Processing	28	73	622,321	0.50%
Special Allowance Index				
30 Day LIBOR	7,300	19,341	113,171,461	90.10%
T-Bill	627	1,249	12,434,680	9.90%
Interest Rate				
Consolidation - Fixed Rate	4,214	7,628	90,635,973	72.16%
Consolidation - Variable Rate	62	109	1,009,640	0.80%
Stafford & PLUS - Fixed Rate	2,471	7,370	23,029,349	18.34%
Stafford & PLUS - Variable Rate	1,889	5,483	10,931,179	8.70%

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