



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

2014 Trust Estate			
Portfolio Principal Balance	\$ 123,463,207	Average Borrower Indebtedness	\$ 16,346
Number of Borrowers	7,553	Wtd Avg Remaining Term (months)	156.84
Number of Loans	19,971	Wtd Avg Statutory Interest Rate	5.54%
Consolidation Rebate Fees	\$ 79,902	Wtd Avg Borrower Interest Rate	4.90%
Claims Paid	\$ 126,701		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	122	325	\$ 1,889,065	1.53%
Qualified	2,726	5,350	42,144,821	34.14%
Disqualified/Not Eligible	5,162	14,296	79,429,321	64.33%

Automatic Payment Benefit				
Participating	1,859	3,651	29,303,018	23.73%
Nonparticipating	5,696	16,320	94,160,189	76.27%

School Type				
2 Year Schools	1,290	3,830	14,633,125	11.85%
4 Year Schools	5,308	13,815	92,339,833	74.79%
Proprietary Schools	534	1,354	5,510,260	4.47%
Graduate Schools	139	417	2,964,005	2.40%
Other	313	555	8,015,984	6.49%

Loan Type				
Stafford - Subsidized	2,852	6,984	15,170,099	12.29%
Stafford - Unsubsidized	2,402	5,303	17,373,352	14.07%
PLUS	73	121	597,469	0.48%
Consolidation - Subsidized	3,828	3,867	41,316,859	33.47%
Consolidation - Unsubsidized	3,647	3,696	49,005,428	39.69%

Status				
In-School	6	78	297,358	0.24%
Grace	1	1	1	0.00%
Repayment	5,675	14,709	86,693,767	70.22%
Forbearance	1,454	3,979	30,886,436	25.02%
Deferment	397	1,134	5,076,036	4.11%
Claims Processing	24	70	509,609	0.41%

Special Allowance Index				
30 Day LIBOR	7,063	18,752	111,146,099	90.02%
T-Bill	611	1,219	12,317,108	9.98%

Interest Rate				
Consolidation - Fixed Rate	4,113	7,460	89,352,993	72.37%
Consolidation - Variable Rate	58	103	969,295	0.79%
Stafford & PLUS - Fixed Rate	2,363	7,076	22,401,552	18.14%
Stafford & PLUS - Variable Rate	1,823	5,332	10,739,367	8.70%

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