



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 117,110,636	Average Borrower Indebtedness	\$ 16,785	
Number of Borrowers	6,977	Wtd Avg Remaining Term (months)	155.86	
Number of Loans	18,461	Wtd Avg Statutory Interest Rate	5.33%	
Consolidation Rebate Fees	\$ 76,328	Wtd Avg Borrower Interest Rate	4.68%	
Claims Paid	\$ 355,418			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	106	281	\$ 1,666,547	1.42%
Qualified	2,501	4,928	39,438,824	33.68%
Disqualified/Not Eligible	4,780	13,252	76,005,265	64.90%
Automatic Payment Benefit				
Participating	1,753	3,449	27,936,357	23.85%
Nonparticipating	5,225	15,012	89,174,279	76.15%
School Type				
2 Year Schools	1,174	3,547	13,879,245	11.85%
4 Year Schools	4,917	12,757	87,321,219	74.56%
Proprietary Schools	502	1,277	5,314,874	4.54%
Graduate Schools	129	380	2,879,401	2.46%
Other	284	500	7,715,897	6.59%
Loan Type				
Stafford - Subsidized	2,608	6,400	14,232,210	12.15%
Stafford - Unsubsidized	2,188	4,859	16,504,964	14.09%
PLUS	65	108	558,547	0.48%
Consolidation - Subsidized	3,589	3,625	39,179,390	33.46%
Consolidation - Unsubsidized	3,424	3,469	46,635,525	39.82%
Status				
In-School	4	54	173,016	0.15%
Grace	2	24	124,342	0.10%
Repayment	6,097	15,677	98,908,440	84.46%
Forbearance	505	1,609	13,054,344	11.15%
Deferment	366	1,064	4,561,400	3.89%
Claims Processing	9	33	289,094	0.25%
Special Allowance Index				
30 Day LIBOR	6,524	17,316	105,304,318	89.92%
T-Bill	570	1,145	11,806,318	10.08%
Interest Rate				
Consolidation - Fixed Rate	3,849	7,003	84,936,585	72.53%
Consolidation - Variable Rate	51	91	878,330	0.75%
Stafford & PLUS - Fixed Rate	2,131	6,394	21,037,682	17.96%
Stafford & PLUS - Variable Rate	1,690	4,973	10,258,039	8.76%

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