



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 118,062,511	Average Borrower Indebtedness	\$ 16,692	
Number of Borrowers	7,073	Wtd Avg Remaining Term (months)	156.00	
Number of Loans	18,703	Wtd Avg Statutory Interest Rate	5.33%	
Consolidation Rebate Fees	\$ 77,057	Wtd Avg Borrower Interest Rate	4.68%	
Claims Paid	\$ 195,658			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal

Timely Payment Benefit

Eligible	114	295	\$ 1,718,514	1.46%
Qualified	2,531	4,990	39,848,871	33.75%
Disqualified/Not Eligible	4,842	13,418	76,495,126	64.79%

Automatic Payment Benefit

Participating	1,772	3,487	28,175,704	23.87%
Nonparticipating	5,302	15,216	89,886,807	76.13%

School Type

2 Year Schools	1,198	3,611	14,015,563	11.87%
4 Year Schools	4,977	12,921	88,150,381	74.66%
Proprietary Schools	508	1,282	5,318,861	4.51%
Graduate Schools	130	382	2,874,804	2.44%
Other	288	507	7,702,902	6.52%

Loan Type

Stafford - Subsidized	2,643	6,487	14,356,010	12.16%
Stafford - Unsubsidized	2,219	4,932	16,612,489	14.07%
PLUS	67	111	559,713	0.47%
Consolidation - Subsidized	3,628	3,664	39,410,376	33.38%
Consolidation - Unsubsidized	3,465	3,509	47,123,923	39.92%

Status

In-School	4	54	173,015	0.15%
Grace	2	24	124,342	0.10%
Repayment	6,169	15,777	99,887,146	84.61%
Forbearance	509	1,684	12,813,652	10.85%
Deferment	373	1,076	4,446,586	3.77%
Claims Processing	20	88	617,770	0.52%

Special Allowance Index

30 Day LIBOR	6,616	17,553	106,281,988	90.02%
T-Bill	574	1,150	11,780,523	9.98%

Interest Rate

Consolidation - Fixed Rate	3,896	7,082	85,649,317	72.54%
Consolidation - Variable Rate	51	91	884,982	0.75%
Stafford & PLUS - Fixed Rate	2,169	6,493	21,214,733	17.97%
Stafford & PLUS - Variable Rate	1,712	5,037	10,313,479	8.74%

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