



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

2014 Trust Estate			
Portfolio Principal Balance	\$ 119,057,854	Average Borrower Indebtedness	\$ 16,647
Number of Borrowers	7,152	Wtd Avg Remaining Term (months)	156.15
Number of Loans	18,943	Wtd Avg Statutory Interest Rate	5.33%
Consolidation Rebate Fees	\$ 77,638	Wtd Avg Borrower Interest Rate	4.68%
Claims Paid	\$ 98,894		

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

Eligible	113	294	\$ 1,669,543	1.40%
Qualified	2,558	5,040	\$ 40,287,723	33.84%
Disqualified/Not Eligible	4,897	13,609	\$ 77,100,588	64.76%

Automatic Payment Benefit

Participating	1,787	3,519	28,559,423	23.99%
Nonparticipating	5,366	15,424	90,498,431	76.01%

School Type

2 Year Schools	1,208	3,635	14,030,690	11.79%
4 Year Schools	5,037	13,109	89,063,642	74.81%
Proprietary Schools	514	1,301	5,350,380	4.49%
Graduate Schools	130	383	2,845,725	2.39%
Other	291	515	7,767,417	6.52%

Loan Type

Stafford - Subsidized	2,678	6,587	14,491,850	12.17%
Stafford - Unsubsidized	2,252	5,000	16,711,687	14.04%
PLUS	69	115	572,198	0.48%
Consolidation - Subsidized	3,664	3,700	39,824,911	33.45%
Consolidation - Unsubsidized	3,495	3,541	47,457,208	39.86%

Status

In-School	5	76	291,991	0.24%
Grace	1	2	5,366	0.00%
Repayment	5,969	15,399	96,943,970	81.43%
Forbearance	784	2,339	16,925,073	14.22%
Deferment	379	1,078	4,376,057	3.68%
Claims Processing	18	49	515,397	0.43%

Special Allowance Index

30 Day LIBOR	6,688	17,774	107,238,404	90.07%
T-Bill	585	1,169	11,819,450	9.93%

Interest Rate

Consolidation - Fixed Rate	3,929	7,146	86,392,099	72.56%
Consolidation - Variable Rate	53	95	890,020	0.75%
Stafford & PLUS - Fixed Rate	2,207	6,603	21,424,866	18.00%
Stafford & PLUS - Variable Rate	1,729	5,099	10,350,869	8.69%

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