



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2021**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 112,952,633	<b>Average Borrower Indebtedness</b>	\$ 17,255	
<b>Number of Borrowers</b>	6,546	<b>Wtd Avg Remaining Term (months)</b>	158.40	
<b>Number of Loans</b>	17,365	<b>Wtd Avg Statutory Interest Rate</b>	5.35%	
<b>Consolidation Rebate Fees</b>	\$ 73,367	<b>Wtd Avg Borrower Interest Rate</b>	4.71%	
<b>Claims Paid</b>	\$ 80,233			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	91	243	\$ 1,368,638	1.21%
Qualified	2,362	4,687	\$ 37,758,783	33.43%
Disqualified/Not Eligible	4,477	12,435	\$ 73,825,212	65.36%
<b>Automatic Payment Benefit</b>				
Participating	1,650	3,254	25,783,959	22.83%
Nonparticipating	4,897	14,111	87,168,674	77.17%
<b>School Type</b>				
2 Year Schools	1,094	3,324	13,469,972	11.93%
4 Year Schools	4,617	11,996	83,629,396	74.04%
Proprietary Schools	469	1,208	5,107,632	4.52%
Graduate Schools	126	365	2,743,778	2.43%
Other	269	472	8,001,855	7.08%
<b>Loan Type</b>				
Stafford - Subsidized	2,445	5,992	13,670,118	12.10%
Stafford - Unsubsidized	2,065	4,580	15,891,543	14.07%
PLUS	58	96	547,841	0.49%
Consolidation - Subsidized	3,380	3,415	37,603,529	33.29%
Consolidation - Unsubsidized	3,238	3,282	45,239,602	40.05%
<b>Status</b>				
In-School	4	54	173,015	0.15%
Grace	0	0	-	0.00%
Repayment	5,525	14,126	89,370,450	79.12%
Forbearance	677	2,206	18,478,562	16.36%
Deferment	339	961	4,765,470	4.22%
Claims Processing	6	18	165,136	0.15%
<b>Special Allowance Index</b>				
30 Day LIBOR	6,117	16,273	101,204,970	89.60%
T-Bill	540	1,092	11,747,663	10.40%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,616	6,612	81,985,540	72.58%
Consolidation - Variable Rate	48	85	857,590	0.76%
Stafford & PLUS - Fixed Rate	1,971	5,925	20,163,263	17.85%
Stafford & PLUS - Variable Rate	1,600	4,743	9,946,240	8.81%

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