



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
August 31, 2021

2014 Trust Estate				
Portfolio Principal Balance	\$ 109,275,941	Average Borrower Indebtedness	\$ 17,537	
Number of Borrowers	6,231	Wtd Avg Remaining Term (months)	159.46	
Number of Loans	16,530	Wtd Avg Statutory Interest Rate	5.34%	
Consolidation Rebate Fees	\$ 70,956	Wtd Avg Borrower Interest Rate	4.71%	
Claims Paid	\$ 15,990			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	87	223	\$ 1,370,114	1.25%
Qualified	2,241	4,450	\$ 36,030,812	32.97%
Disqualified/Not Eligible	4,276	11,857	\$ 71,875,015	65.78%
Automatic Payment Benefit				
Participating	1,558	3,087	24,525,828	22.44%
Nonparticipating	4,674	13,443	84,750,113	77.56%
School Type				
2 Year Schools	1,037	3,161	13,108,289	12.00%
4 Year Schools	4,399	11,420	80,961,522	74.09%
Proprietary Schools	447	1,152	4,977,234	4.55%
Graduate Schools	118	342	2,555,100	2.34%
Other	259	455	7,673,796	7.02%
Loan Type				
Stafford - Subsidized	2,321	5,692	13,202,167	12.08%
Stafford - Unsubsidized	1,960	4,338	15,417,297	14.11%
PLUS	56	92	498,273	0.46%
Consolidation - Subsidized	3,232	3,264	36,415,406	33.32%
Consolidation - Unsubsidized	3,103	3,144	43,742,798	40.03%
Status				
In-School	3	42	149,752	0.14%
Grace	1	12	23,264	0.02%
Repayment	4,912	12,575	80,971,905	74.10%
Forbearance	1,048	3,115	24,281,241	22.22%
Deferment	268	763	3,651,538	3.34%
Claims Processing	7	23	198,241	0.18%
Special Allowance Index				
30 Day LIBOR	5,816	15,477	97,928,437	89.62%
T-Bill	523	1,053	11,347,504	10.38%
Interest Rate				
Consolidation - Fixed Rate	3,452	6,325	79,316,894	72.58%
Consolidation - Variable Rate	46	83	841,311	0.77%
Stafford & PLUS - Fixed Rate	1,865	5,617	19,494,262	17.84%
Stafford & PLUS - Variable Rate	1,523	4,505	9,623,474	8.81%

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