



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 105,477,736	<b>Average Borrower Indebtedness</b>	\$ 17,817	
<b>Number of Borrowers</b>	5,920	<b>Wtd Avg Remaining Term (months)</b>	161.88	
<b>Number of Loans</b>	15,727	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 68,461	<b>Wtd Avg Borrower Interest Rate</b>	4.74%	
<b>Claims Paid</b>	\$ 5,703			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	60	164	\$ 980,050	0.93%
Qualified	2,129	4,241	34,170,047	32.40%
Disqualified/Not Eligible	4,085	11,322	70,327,639	66.67%
<b>Automatic Payment Benefit</b>				
Participating	1,494	2,964	23,307,160	22.10%
Nonparticipating	4,427	12,763	82,170,576	77.90%
<b>School Type</b>				
2 Year Schools	985	3,025	12,742,434	12.08%
4 Year Schools	4,178	10,828	77,905,877	73.86%
Proprietary Schools	431	1,120	4,853,845	4.60%
Graduate Schools	115	337	2,466,870	2.34%
Other	239	417	7,508,710	7.12%
<b>Loan Type</b>				
Stafford - Subsidized	2,206	5,425	12,846,283	12.18%
Stafford - Unsubsidized	1,859	4,121	14,907,161	14.13%
PLUS	48	82	458,922	0.44%
Consolidation - Subsidized	3,069	3,099	34,957,991	33.14%
Consolidation - Unsubsidized	2,960	3,000	42,307,379	40.11%
<b>Status</b>				
In-School	3	21	67,103	0.06%
Grace	1	33	105,913	0.10%
Repayment	5,159	13,348	85,731,015	81.28%
Forbearance	491	1,574	15,636,141	14.82%
Deferment	257	715	3,625,314	3.44%
Claims Processing	13	36	312,250	0.30%
<b>Special Allowance Index</b>				
30 Day LIBOR	5,526	14,716	94,252,103	89.36%
T-Bill	502	1,011	11,225,633	10.64%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,280	6,018	76,457,619	72.49%
Consolidation - Variable Rate	45	81	807,752	0.76%
Stafford & PLUS - Fixed Rate	1,760	5,287	18,972,160	17.99%
Stafford & PLUS - Variable Rate	1,459	4,341	9,240,205	8.76%

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