



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

| 2014 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 115,233,037 | Average Borrower Indebtedness | \$ 16,899 | |
| Number of Borrowers | 6,819 | Wtd Avg Remaining Term (months) | 156.46 | |
| Number of Loans | 18,025 | Wtd Avg Statutory Interest Rate | 5.34% | |
| Consolidation Rebate Fees | \$ 75,168 | Wtd Avg Borrower Interest Rate | 4.70% | |
| Claims Paid | \$ 130,786 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 90 | 235 | \$ 1,387,568 | 1.20% |
| Qualified | 2,443 | 4,826 | 38,693,058 | 33.58% |
| Disqualified/Not Eligible | 4,684 | 12,964 | 75,152,411 | 65.22% |
| Automatic Payment Benefit | | | | |
| Participating | 1,717 | 3,387 | 27,111,365 | 23.53% |
| Nonparticipating | 5,104 | 14,638 | 88,121,672 | 76.47% |
| School Type | | | | |
| 2 Year Schools | 1,135 | 3,442 | 13,748,335 | 11.93% |
| 4 Year Schools | 4,812 | 12,463 | 85,541,443 | 74.24% |
| Proprietary Schools | 494 | 1,249 | 5,235,492 | 4.54% |
| Graduate Schools | 129 | 380 | 2,849,267 | 2.47% |
| Other | 282 | 491 | 7,858,500 | 6.82% |
| Loan Type | | | | |
| Stafford - Subsidized | 2,545 | 6,233 | 13,977,783 | 12.13% |
| Stafford - Unsubsidized | 2,148 | 4,758 | 16,204,239 | 14.06% |
| PLUS | 64 | 105 | 555,017 | 0.48% |
| Consolidation - Subsidized | 3,502 | 3,537 | 38,468,755 | 33.39% |
| Consolidation - Unsubsidized | 3,347 | 3,392 | 46,027,243 | 39.94% |
| Status | | | | |
| In-School | 4 | 54 | 173,016 | 0.15% |
| Grace | 1 | 22 | 118,976 | 0.11% |
| Repayment | 5,956 | 15,294 | 95,829,447 | 83.16% |
| Forbearance | 525 | 1,672 | 14,797,298 | 12.84% |
| Deferment | 329 | 956 | 4,185,180 | 3.63% |
| Claims Processing | 8 | 27 | 129,120 | 0.11% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 6,375 | 16,899 | 103,485,102 | 89.81% |
| T-Bill | 561 | 1,126 | 11,747,935 | 10.19% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 3,762 | 6,842 | 83,611,320 | 72.56% |
| Consolidation - Variable Rate | 49 | 87 | 884,679 | 0.77% |
| Stafford & PLUS - Fixed Rate | 2,075 | 6,226 | 20,639,889 | 17.91% |
| Stafford & PLUS - Variable Rate | 1,653 | 4,870 | 10,097,149 | 8.76% |

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