



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 110,242,983	<b>Average Borrower Indebtedness</b>	\$ 17,455	
<b>Number of Borrowers</b>	6,316	<b>Wtd Avg Remaining Term (months)</b>	159.84	
<b>Number of Loans</b>	16,754	<b>Wtd Avg Statutory Interest Rate</b>	5.34%	
<b>Consolidation Rebate Fees</b>	\$ 71,598	<b>Wtd Avg Borrower Interest Rate</b>	4.70%	
<b>Claims Paid</b>	\$ 3,503			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	91	237	\$ 1,402,415	1.27%
Qualified	2,284	4,531	36,553,536	33.16%
Disqualified/Not Eligible	4,319	11,986	72,287,032	65.57%
<b>Automatic Payment Benefit</b>				
Participating	1,593	3,162	24,923,759	22.61%
Nonparticipating	4,724	13,592	85,319,224	77.39%
<b>School Type</b>				
2 Year Schools	1,049	3,192	13,194,460	11.97%
4 Year Schools	4,461	11,590	81,733,242	74.14%
Proprietary Schools	452	1,167	4,986,160	4.52%
Graduate Schools	118	344	2,566,529	2.33%
Other	264	461	7,762,592	7.04%
<b>Loan Type</b>				
Stafford - Subsidized	2,350	5,772	13,345,461	12.11%
Stafford - Unsubsidized	1,985	4,402	15,579,470	14.13%
PLUS	56	92	505,079	0.46%
Consolidation - Subsidized	3,273	3,305	36,602,955	33.20%
Consolidation - Unsubsidized	3,142	3,183	44,210,018	40.10%
<b>Status</b>				
In-School	3	42	149,752	0.13%
Grace	1	12	23,264	0.02%
Repayment	5,034	12,950	83,383,866	75.64%
Forbearance	990	2,928	22,552,412	20.46%
Deferment	287	801	3,895,463	3.53%
Claims Processing	7	21	238,226	0.22%
<b>Special Allowance Index</b>				
30 Day LIBOR	5,897	15,691	98,710,626	89.54%
T-Bill	529	1,063	11,532,357	10.46%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,503	6,405	79,967,062	72.54%
Consolidation - Variable Rate	46	83	845,911	0.77%
Stafford & PLUS - Fixed Rate	1,889	5,700	19,726,630	17.89%
Stafford & PLUS - Variable Rate	1,539	4,566	9,703,380	8.80%

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