



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 111,195,386	Average Borrower Indebtedness	\$ 17,410	
Number of Borrowers	6,387	Wtd Avg Remaining Term (months)	159.25	
Number of Loans	16,924	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 72,308	Wtd Avg Borrower Interest Rate	4.71%	
Claims Paid	\$ 102,812			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	97	260	\$ 1,481,994	1.33%
Qualified	2,307	4,579	36,946,850	33.23%
Disqualified/Not Eligible	4,364	12,085	72,766,542	65.44%
Automatic Payment Benefit				
Participating	1,604	3,184	25,274,787	22.73%
Nonparticipating	4,784	13,740	85,920,599	77.27%
School Type				
2 Year Schools	1,063	3,223	13,269,776	11.93%
4 Year Schools	4,506	11,701	82,229,420	73.95%
Proprietary Schools	457	1,174	5,039,020	4.53%
Graduate Schools	123	358	2,708,570	2.44%
Other	266	468	7,948,600	7.15%
Loan Type				
Stafford - Subsidized	2,378	5,837	13,447,804	12.09%
Stafford - Unsubsidized	2,009	4,440	15,658,814	14.08%
PLUS	57	93	507,355	0.46%
Consolidation - Subsidized	3,309	3,342	37,024,719	33.30%
Consolidation - Unsubsidized	3,170	3,212	44,556,694	40.07%
Status				
In-School	4	54	173,016	0.15%
Grace	0	0	-	0.00%
Repayment	5,061	13,032	83,092,833	74.73%
Forbearance	1,025	2,985	23,330,413	20.98%
Deferment	297	834	4,358,627	3.92%
Claims Processing	7	19	240,497	0.22%
Special Allowance Index				
30 Day LIBOR	5,967	15,855	99,629,532	89.60%
T-Bill	530	1,069	11,565,854	10.40%
Interest Rate				
Consolidation - Fixed Rate	3,537	6,471	80,732,092	72.60%
Consolidation - Variable Rate	46	83	849,321	0.76%
Stafford & PLUS - Fixed Rate	1,916	5,761	19,842,984	17.85%
Stafford & PLUS - Variable Rate	1,558	4,609	9,770,989	8.79%

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