



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

| 2014 Trust Estate | | | | |
|------------------------------------|--------------------------|--|----------------------|-------------------------|
| Portfolio Principal Balance | \$ 113,593,178 | Average Borrower Indebtedness | \$ 17,115 | |
| Number of Borrowers | 6,637 | Wtd Avg Remaining Term (months) | 158.26 | |
| Number of Loans | 17,581 | Wtd Avg Statutory Interest Rate | 5.34% | |
| Consolidation Rebate Fees | \$ 73,871 | Wtd Avg Borrower Interest Rate | 4.70% | |
| Claims Paid | \$ 9,595 | | | |
| | Number of Borrowers * | Number of Loans | Current Principal | Percent of Principal |
| Timely Payment Benefit | | | | |
| Eligible | 92 | 245 | \$ 1,395,278 | 1.23% |
| Qualified | 2,393 | 4,733 | 38,059,677 | 33.50% |
| Disqualified/Not Eligible | 4,540 | 12,603 | 74,138,223 | 65.27% |
| Automatic Payment Benefit | | | | |
| Participating | 1,675 | 3,302 | 26,033,563 | 22.92% |
| Nonparticipating | 4,963 | 14,279 | 87,559,615 | 77.08% |
| School Type | | | | |
| 2 Year Schools | 1,112 | 3,369 | 13,685,919 | 12.05% |
| 4 Year Schools | 4,684 | 12,157 | 84,191,337 | 74.12% |
| Proprietary Schools | 477 | 1,220 | 5,115,199 | 4.50% |
| Graduate Schools | 125 | 364 | 2,776,840 | 2.44% |
| Other | 270 | 471 | 7,823,883 | 6.89% |
| Loan Type | | | | |
| Stafford - Subsidized | 2,472 | 6,072 | 13,787,078 | 12.14% |
| Stafford - Unsubsidized | 2,094 | 4,642 | 15,956,804 | 14.05% |
| PLUS | 59 | 98 | 550,081 | 0.48% |
| Consolidation - Subsidized | 3,421 | 3,455 | 37,874,894 | 33.34% |
| Consolidation - Unsubsidized | 3,271 | 3,314 | 45,424,321 | 39.99% |
| Status | | | | |
| In-School | 4 | 54 | 173,015 | 0.15% |
| Grace | 1 | 22 | 118,976 | 0.11% |
| Repayment | 5,634 | 14,445 | 89,885,224 | 79.13% |
| Forbearance | 647 | 2,040 | 18,552,621 | 16.33% |
| Deferment | 339 | 972 | 4,501,133 | 3.96% |
| Claims Processing | 16 | 48 | 362,209 | 0.32% |
| Special Allowance Index | | | | |
| 30 Day LIBOR | 6,203 | 16,472 | 101,770,570 | 89.59% |
| T-Bill | 547 | 1,109 | 11,822,608 | 10.41% |
| Interest Rate | | | | |
| Consolidation - Fixed Rate | 3,665 | 6,684 | 82,438,197 | 72.57% |
| Consolidation - Variable Rate | 48 | 85 | 861,018 | 0.76% |
| Stafford & PLUS - Fixed Rate | 2,000 | 6,008 | 20,267,298 | 17.84% |
| Stafford & PLUS - Variable Rate | 1,621 | 4,804 | 10,026,665 | 8.83% |

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