



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 112,101,799	<b>Average Borrower Indebtedness</b>	\$ 17,377	
<b>Number of Borrowers</b>	6,451	<b>Wtd Avg Remaining Term (months)</b>	158.95	
<b>Number of Loans</b>	17,125	<b>Wtd Avg Statutory Interest Rate</b>	5.35%	
<b>Consolidation Rebate Fees</b>	\$ 72,881	<b>Wtd Avg Borrower Interest Rate</b>	4.71%	
<b>Claims Paid</b>	\$ 68,357			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	103	278	\$ 1,592,880	1.42%
Qualified	2,326	4,626	37,410,531	33.37%
Disqualified/Not Eligible	4,406	12,221	73,098,388	65.21%
<b>Automatic Payment Benefit</b>				
Participating	1,631	3,242	25,631,827	22.86%
Nonparticipating	4,821	13,883	86,469,972	77.14%
<b>School Type</b>				
2 Year Schools	1,072	3,266	13,337,933	11.90%
4 Year Schools	4,556	11,837	82,946,221	73.99%
Proprietary Schools	462	1,194	5,091,733	4.54%
Graduate Schools	124	361	2,714,938	2.42%
Other	265	467	8,010,974	7.15%
<b>Loan Type</b>				
Stafford - Subsidized	2,407	5,909	13,563,953	12.10%
Stafford - Unsubsidized	2,035	4,513	15,772,436	14.07%
PLUS	57	95	509,552	0.45%
Consolidation - Subsidized	3,334	3,367	37,327,068	33.30%
Consolidation - Unsubsidized	3,199	3,241	44,928,790	40.08%
<b>Status</b>				
In-School	4	54	173,016	0.15%
Grace	0	0	-	0.00%
Repayment	5,092	13,029	82,761,678	73.83%
Forbearance	1,059	3,207	24,943,300	22.25%
Deferment	293	814	4,045,392	3.61%
Claims Processing	8	21	178,413	0.16%
<b>Special Allowance Index</b>				
30 Day LIBOR	6,030	16,047	100,430,511	89.59%
T-Bill	532	1,078	11,671,288	10.41%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,566	6,524	81,402,635	72.6151%
Consolidation - Variable Rate	47	84	853,223	0.7611%
Stafford & PLUS - Fixed Rate	1,942	5,829	19,981,219	17.8242%
Stafford & PLUS - Variable Rate	1,576	4,688	9,864,722	8.7998%

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