



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 106,660,681	Average Borrower Indebtedness	\$ 17,795	
Number of Borrowers	5,994	Wtd Avg Remaining Term (months)	160.63	
Number of Loans	15,905	Wtd Avg Statutory Interest Rate	5.36%	
Consolidation Rebate Fees	\$ 69,177	Wtd Avg Borrower Interest Rate	4.73%	
Claims Paid	\$ 16,472			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	71	204	\$ 1,220,436	1.14%
Qualified	2,155	4,289	34,712,792	32.55%
Disqualified/Not Eligible	4,126	11,412	70,727,453	66.31%
Automatic Payment Benefit				
Participating	1,511	2,991	23,406,476	21.94%
Nonparticipating	4,484	12,914	83,254,205	78.06%
School Type				
2 Year Schools	996	3,045	12,849,441	12.05%
4 Year Schools	4,232	10,968	78,845,836	73.92%
Proprietary Schools	436	1,129	4,962,624	4.65%
Graduate Schools	115	337	2,480,763	2.33%
Other	243	426	7,522,017	7.05%
Loan Type				
Stafford - Subsidized	2,231	5,477	12,995,423	12.19%
Stafford - Unsubsidized	1,885	4,174	15,095,709	14.15%
PLUS	49	83	457,753	0.43%
Consolidation - Subsidized	3,105	3,135	35,379,872	33.17%
Consolidation - Unsubsidized	2,996	3,036	42,731,924	40.06%
Status				
In-School	3	21	67,103	0.06%
Grace	1	33	105,913	0.10%
Repayment	5,215	13,559	86,890,359	81.46%
Forbearance	485	1,441	15,189,854	14.24%
Deferment	284	826	4,155,417	3.90%
Claims Processing	10	25	252,035	0.24%
Special Allowance Index				
30 Day LIBOR	5,591	14,879	95,423,349	89.46%
T-Bill	511	1,026	11,237,332	10.54%
Interest Rate				
Consolidation - Fixed Rate	3,320	6,088	77,281,132	72.45%
Consolidation - Variable Rate	46	83	830,664	0.78%
Stafford & PLUS - Fixed Rate	1,787	5,369	19,197,499	18.00%
Stafford & PLUS - Variable Rate	1,470	4,365	9,351,386	8.77%

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