



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

2014 Trust Estate				
Portfolio Principal Balance	\$ 107,926,239	Average Borrower Indebtedness	\$ 17,742	
Number of Borrowers	6,083	Wtd Avg Remaining Term (months)	160.30	
Number of Loans	16,131	Wtd Avg Statutory Interest Rate	5.35%	
Consolidation Rebate Fees	\$ 70,123	Wtd Avg Borrower Interest Rate	4.72%	
Claims Paid	\$ 108,429			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	80	223	\$ 1,322,239	1.23%
Qualified	2,184	4,344	\$ 35,426,396	32.82%
Disqualified/Not Eligible	4,182	11,564	\$ 71,177,604	65.95%
Automatic Payment Benefit				
Participating	1,537	3,034	23,971,143	22.21%
Nonparticipating	4,547	13,097	83,955,096	77.79%
School Type				
2 Year Schools	1,017	3,098	12,979,149	12.03%
4 Year Schools	4,290	11,122	79,847,054	73.98%
Proprietary Schools	439	1,137	4,973,666	4.61%
Graduate Schools	117	340	2,519,605	2.33%
Other	248	434	7,606,765	7.05%
Loan Type				
Stafford - Subsidized	2,264	5,551	13,089,840	12.13%
Stafford - Unsubsidized	1,911	4,227	15,182,942	14.07%
PLUS	53	89	468,514	0.43%
Consolidation - Subsidized	3,155	3,185	35,931,076	33.29%
Consolidation - Unsubsidized	3,039	3,079	43,253,867	40.08%
Status				
In-School	3	21	67,103	0.06%
Grace	1	33	105,913	0.10%
Repayment	5,353	13,860	89,388,095	82.82%
Forbearance	443	1,353	14,013,285	12.98%
Deferment	280	842	4,120,233	3.82%
Claims Processing	8	22	231,610	0.22%
Special Allowance Index				
30 Day LIBOR	5,676	15,098	96,719,554	89.62%
T-Bill	515	1,033	11,206,685	10.38%
Interest Rate				
Consolidation - Fixed Rate	3,372	6,181	78,350,505	72.60%
Consolidation - Variable Rate	46	83	834,438	0.77%
Stafford & PLUS - Fixed Rate	1,813	5,457	19,329,866	17.91%
Stafford & PLUS - Variable Rate	1,490	4,410	9,411,430	8.72%

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