



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

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 108,801,473	<b>Average Borrower Indebtedness</b>	\$ 17,700	
<b>Number of Borrowers</b>	6,147	<b>Wtd Avg Remaining Term (months)</b>	159.91	
<b>Number of Loans</b>	16,334	<b>Wtd Avg Statutory Interest Rate</b>	5.35%	
<b>Consolidation Rebate Fees</b>	\$ 70,579	<b>Wtd Avg Borrower Interest Rate</b>	4.71%	
<b>Claims Paid</b>	\$ 1,221			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	82	220	\$ 1,347,526	1.24%
Qualified	2,208	4,396	35,707,404	32.82%
Disqualified/Not Eligible	4,228	11,718	71,746,543	65.94%
<b>Automatic Payment Benefit</b>				
Participating	1,538	3,036	24,254,303	22.29%
Nonparticipating	4,610	13,298	84,547,170	77.71%
<b>School Type</b>				
2 Year Schools	1,022	3,129	13,054,115	12.00%
4 Year Schools	4,339	11,271	80,516,716	74.00%
Proprietary Schools	444	1,147	5,007,050	4.60%
Graduate Schools	117	340	2,551,249	2.35%
Other	254	447	7,672,343	7.05%
<b>Loan Type</b>				
Stafford - Subsidized	2,289	5,627	13,196,518	12.13%
Stafford - Unsubsidized	1,936	4,282	15,416,688	14.17%
PLUS	56	92	479,197	0.44%
Consolidation - Subsidized	3,191	3,223	36,165,590	33.24%
Consolidation - Unsubsidized	3,069	3,110	43,543,480	40.02%
<b>Status</b>				
In-School	4	54	173,016	0.16%
Grace	0	0	-	0.00%
Repayment	4,756	12,155	76,968,561	70.74%
Forbearance	1,098	3,241	27,093,198	24.90%
Deferment	287	861	4,322,375	3.97%
Claims Processing	8	23	244,323	0.23%
<b>Special Allowance Index</b>				
30 Day LIBOR	5,737	15,290	97,505,490	89.62%
T-Bill	518	1,044	11,295,983	10.38%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,408	6,250	78,872,013	72.49%
Consolidation - Variable Rate	46	83	837,056	0.77%
Stafford & PLUS - Fixed Rate	1,836	5,531	19,507,754	17.93%
Stafford & PLUS - Variable Rate	1,507	4,470	9,584,650	8.81%

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