



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2022

2014 Trust Estate				
Portfolio Principal Balance	\$ 103,037,417	Average Borrower Indebtedness	\$ 17,948	
Number of Borrowers	5,741	Wtd Avg Remaining Term (months)	163.37	
Number of Loans	15,251	Wtd Avg Statutory Interest Rate	5.37%	
Consolidation Rebate Fees	\$ 66,938	Wtd Avg Borrower Interest Rate	4.75%	
Claims Paid	\$ 26,909			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	63	178	\$ 1,041,268	1.01%
Qualified	2,058	4,111	\$ 33,331,013	32.35%
Disqualified/Not Eligible	3,963	10,962	\$ 68,665,136	66.64%
Automatic Payment Benefit				
Participating	1,448	2,877	22,543,801	21.88%
Nonparticipating	4,294	12,374	80,493,616	78.12%
School Type				
2 Year Schools	947	2,894	12,543,849	12.17%
4 Year Schools	4,068	10,552	75,842,302	73.61%
Proprietary Schools	421	1,090	4,847,158	4.71%
Graduate Schools	110	323	2,413,352	2.34%
Other	223	392	7,390,756	7.17%
Loan Type				
Stafford - Subsidized	2,144	5,264	12,589,338	12.22%
Stafford - Unsubsidized	1,802	3,992	14,619,236	14.19%
PLUS	43	68	441,406	0.43%
Consolidation - Subsidized	2,974	3,004	33,895,511	32.89%
Consolidation - Unsubsidized	2,883	2,923	41,491,926	40.27%
Status				
In-School	4	54	173,015	0.17%
Grace	0	0	-	0.00%
Repayment	4,986	12,862	85,576,453	83.05%
Forbearance	492	1,584	13,577,629	13.18%
Deferment	246	708	3,424,515	3.32%
Claims Processing	17	43	285,805	0.28%
Special Allowance Index				
30 Day LIBOR	5,354	14,258	92,069,117	89.36%
T-Bill	492	993	10,968,300	10.64%
Interest Rate				
Consolidation - Fixed Rate	3,181	5,847	74,588,591	72.39%
Consolidation - Variable Rate	44	80	798,846	0.77%
Stafford & PLUS - Fixed Rate	1,706	5,113	18,646,923	18.10%
Stafford & PLUS - Variable Rate	1,419	4,211	9,003,057	8.74%

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