



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**January 31, 2022**

2014 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 103,991,666	<b>Average Borrower Indebtedness</b>	\$ 17,954	
<b>Number of Borrowers</b>	5,792	<b>Wtd Avg Remaining Term (months)</b>	162.71	
<b>Number of Loans</b>	15,383	<b>Wtd Avg Statutory Interest Rate</b>	5.37%	
<b>Consolidation Rebate Fees</b>	\$ 67,586	<b>Wtd Avg Borrower Interest Rate</b>	4.74%	
<b>Claims Paid</b>	\$ 37,321			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	61	172	\$ 1,024,080	0.98%
Qualified	2,076	4,147	\$ 33,746,135	32.45%
Disqualified/Not Eligible	4,000	11,064	\$ 69,221,451	66.57%
<b>Automatic Payment Benefit</b>				
Participating	1,458	2,898	22,874,760	22.00%
Nonparticipating	4,335	12,485	81,116,906	78.00%
<b>School Type</b>				
2 Year Schools	960	2,933	12,627,661	12.14%
4 Year Schools	4,100	10,638	76,753,363	73.81%
Proprietary Schools	422	1,086	4,820,246	4.63%
Graduate Schools	112	327	2,430,793	2.34%
Other	227	399	7,359,603	7.08%
<b>Loan Type</b>				
Stafford - Subsidized	2,161	5,308	12,660,031	12.17%
Stafford - Unsubsidized	1,821	4,025	14,723,060	14.16%
PLUS	46	71	442,280	0.43%
Consolidation - Subsidized	3,004	3,034	34,350,356	33.03%
Consolidation - Unsubsidized	2,905	2,945	41,815,939	40.21%
<b>Status</b>				
In-School	3	21	67,103	0.07%
Grace	1	33	105,913	0.10%
Repayment	4,967	12,774	83,583,787	80.38%
Forbearance	552	1,803	16,309,868	15.68%
Deferment	254	704	3,580,628	3.44%
Claims Processing	19	48	344,367	0.33%
<b>Special Allowance Index</b>				
30 Day LIBOR	5,401	14,379	92,949,847	89.38%
T-Bill	498	1,004	11,041,819	10.62%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	3,209	5,898	75,359,205	72.47%
Consolidation - Variable Rate	45	81	807,090	0.78%
Stafford & PLUS - Fixed Rate	1,722	5,168	18,742,535	18.02%
Stafford & PLUS - Variable Rate	1,429	4,236	9,082,836	8.73%

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