



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
January 31, 2019

2015 Trust Estate			
Portfolio Principal Balance	\$ 189,496,466	Average Borrower Indebtedness	\$ 10,556
Number of Borrowers	17,952	Wtd Avg Remaining Term (months)	133.06
Number of Loans	46,137	Wtd Avg Statutory Interest Rate	6.22%
Consolidation Rebate Fees	\$ 30,176	Wtd Avg Borrower Interest Rate	6.00%
Claims Paid	\$ 642,427		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	137	438	\$ 2,503,919	1.32%
Qualified	3,379	6,723	\$ 31,221,204	16.48%
Disqualified/Not Eligible	15,448	38,976	\$ 155,771,343	82.20%

Automatic Payment Benefit				
Participating	2,830	7,042	30,822,116	16.27%
Nonparticipating	15,819	39,095	158,674,350	83.73%

School Type				
2 Year Schools	2,561	5,957	18,538,667	9.78%
4 Year Schools	10,735	27,354	92,209,734	48.66%
Proprietary Schools	2,097	4,747	17,024,760	8.98%
Graduate Schools	2,232	6,981	47,445,968	25.04%
Other	599	1,098	14,277,337	7.54%

Loan Type				
Stafford - Subsidized	13,968	24,071	63,510,256	33.51%
Stafford - Unsubsidized	11,787	19,200	84,830,906	44.77%
PLUS	478	566	6,931,400	3.66%
Consolidation - Subsidized	1,173	1,182	14,012,474	7.39%
Consolidation - Unsubsidized	1,110	1,118	20,211,430	10.67%

Status				
In-School	72	182	833,210	0.44%
Grace	26	61	323,588	0.17%
Repayment	14,596	37,144	145,304,104	76.68%
Forbearance	1,484	4,249	23,909,499	12.62%
Deferment	1,653	4,150	17,517,062	9.24%
Claims Processing	134	351	1,609,003	0.85%

Special Allowance Index				
30 Day LIBOR	17,863	45,795	187,857,631	99.14%
T-Bill	133	342	1,638,835	0.86%

Interest Rate				
Consolidation - Fixed Rate	1,317	2,294	34,174,299	18.03%
Consolidation - Variable Rate	4	6	49,606	0.03%
Stafford & PLUS - Fixed Rate	15,824	36,094	134,284,371	70.86%
Stafford & PLUS - Variable Rate	2,984	7,743	20,988,190	11.08%

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