



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
December 31, 2018

2015 Trust Estate				
Portfolio Principal Balance	\$ 192,721,612	Average Borrower Indebtedness	\$ 10,528	
Number of Borrowers	18,305	Wtd Avg Remaining Term (months)	132.66	
Number of Loans	46,960	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 30,503	Wtd Avg Borrower Interest Rate	6.01%	
Claims Paid	\$ 520,554			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	141	425	\$ 2,900,150	1.51%
Qualified	3,444	6,845	31,788,642	16.49%
Disqualified/Not Eligible	15,749	39,690	158,032,820	82.00%
Automatic Payment Benefit				
Participating	2,725	6,808	29,683,227	15.40%
Nonparticipating	16,234	40,152	163,038,385	84.60%
School Type				
2 Year Schools	2,600	6,041	18,900,670	9.81%
4 Year Schools	10,928	27,812	93,968,941	48.76%
Proprietary Schools	2,164	4,856	17,289,522	8.97%
Graduate Schools	2,288	7,142	48,138,179	24.98%
Other	604	1,109	14,424,300	7.48%
Loan Type				
Stafford - Subsidized	14,246	24,508	64,719,069	33.58%
Stafford - Unsubsidized	12,004	19,545	86,364,338	44.81%
PLUS	501	591	7,023,923	3.65%
Consolidation - Subsidized	1,181	1,190	14,197,461	7.37%
Consolidation - Unsubsidized	1,118	1,126	20,416,821	10.59%
Status				
In-School	74	188	850,150	0.44%
Grace	23	53	299,524	0.15%
Repayment	15,104	38,576	152,430,821	79.09%
Forbearance	1,272	3,541	20,034,975	10.40%
Deferment	1,686	4,228	17,551,703	9.11%
Claims Processing	155	374	1,554,439	0.81%
Special Allowance Index				
30 Day LIBOR	18,215	46,616	191,079,276	99.15%
T-Bill	135	344	1,642,336	0.85%
Interest Rate				
Consolidation - Fixed Rate	1,325	2,309	34,563,119	17.93%
Consolidation - Variable Rate	5	7	51,163	0.03%
Stafford & PLUS - Fixed Rate	16,153	36,791	136,820,974	70.99%
Stafford & PLUS - Variable Rate	3,035	7,853	21,286,356	11.05%

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