



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2018

2015 Trust Estate				
Portfolio Principal Balance	\$ 195,629,397	Average Borrower Indebtedness	\$ 10,549	
Number of Borrowers	18,545	Wtd Avg Remaining Term (months)	132.10	
Number of Loans	47,618	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 30,792	Wtd Avg Borrower Interest Rate	6.01%	
Claims Paid	\$ 377,149			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	148	460	\$ 3,025,015	1.54%
Qualified	3,493	6,942	32,232,426	16.48%
Disqualified/Not Eligible	15,947	40,216	160,371,956	81.98%
Automatic Payment Benefit				
Participating	2,709	6,794	29,444,212	15.05%
Nonparticipating	16,482	40,824	166,185,185	84.95%
School Type				
2 Year Schools	2,634	6,136	19,210,397	9.82%
4 Year Schools	11,063	28,173	95,226,320	48.68%
Proprietary Schools	2,205	4,961	17,692,360	9.04%
Graduate Schools	2,320	7,232	48,975,551	25.04%
Other	607	1,116	14,524,769	7.42%
Loan Type				
Stafford - Subsidized	14,437	24,851	65,779,421	33.62%
Stafford - Unsubsidized	12,172	19,829	87,754,058	44.86%
PLUS	516	608	7,136,149	3.65%
Consolidation - Subsidized	1,188	1,197	14,333,240	7.33%
Consolidation - Unsubsidized	1,125	1,133	20,626,529	10.54%
Status				
In-School	81	211	998,756	0.51%
Grace	24	42	224,305	0.12%
Repayment	14,923	38,123	149,455,704	76.40%
Forbearance	1,593	4,421	25,004,727	12.78%
Deferment	1,818	4,558	18,767,050	9.59%
Claims Processing	113	263	1,178,855	0.60%
Special Allowance Index				
30 Day LIBOR	18,453	47,264	193,979,577	99.16%
T-Bill	138	354	1,649,820	0.84%
Interest Rate				
Consolidation - Fixed Rate	1,333	2,323	34,908,826	17.84%
Consolidation - Variable Rate	5	7	50,943	0.03%
Stafford & PLUS - Fixed Rate	16,377	37,299	139,004,877	71.06%
Stafford & PLUS - Variable Rate	3,083	7,989	21,664,751	11.07%

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