



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2019

2015 Trust Estate				
Portfolio Principal Balance	\$ 180,938,421	Average Borrower Indebtedness	\$ 10,800	
Number of Borrowers	16,754	Wtd Avg Remaining Term (months)	134.05	
Number of Loans	43,310	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 29,486	Wtd Avg Borrower Interest Rate	5.99%	
Claims Paid	\$ 207,750			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	127	403	\$ 2,386,669	1.32%
Qualified	3,160	6,317	29,822,541	16.48%
Disqualified/Not Eligible	14,409	36,590	148,729,211	82.20%
Automatic Payment Benefit				
Participating	2,847	7,102	31,572,023	17.45%
Nonparticipating	14,609	36,208	149,366,398	82.55%
School Type				
2 Year Schools	2,404	5,599	17,819,356	9.85%
4 Year Schools	10,020	25,653	88,113,885	48.70%
Proprietary Schools	1,928	4,443	16,173,663	8.94%
Graduate Schools	2,076	6,555	44,926,616	24.83%
Other	579	1,060	13,904,901	7.68%
Loan Type				
Stafford - Subsidized	13,050	22,558	60,205,267	33.27%
Stafford - Unsubsidized	11,016	18,000	80,596,537	44.54%
PLUS	431	515	6,724,513	3.72%
Consolidation - Subsidized	1,141	1,149	13,640,374	7.54%
Consolidation - Unsubsidized	1,081	1,088	19,771,730	10.93%
Status				
In-School	69	183	870,614	0.48%
Grace	14	29	128,154	0.07%
Repayment	13,859	35,588	141,900,349	78.42%
Forbearance	1,054	3,163	19,695,031	10.89%
Deferment	1,653	4,074	16,876,014	9.33%
Claims Processing	111	273	1,468,259	0.81%
Special Allowance Index				
30 Day LIBOR	16,671	42,990	179,353,885	99.12%
T-Bill	126	320	1,584,536	0.88%
Interest Rate				
Consolidation - Fixed Rate	1,279	2,231	33,365,572	18.44%
Consolidation - Variable Rate	4	6	46,533	0.03%
Stafford & PLUS - Fixed Rate	14,721	33,785	127,643,771	70.54%
Stafford & PLUS - Variable Rate	2,782	7,288	19,882,545	10.99%

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