



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 170,019,864	Average Borrower Indebtedness	\$ 10,963	
Number of Borrowers	15,508	Wtd Avg Remaining Term (months)	137.48	
Number of Loans	40,100	Wtd Avg Statutory Interest Rate	6.27%	
Consolidation Rebate Fees	\$ 28,425	Wtd Avg Borrower Interest Rate	6.03%	
Claims Paid	\$ 336,445			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	114	324	\$ 2,281,363	1.34%
Qualified	2,930	5,914	28,221,020	16.60%
Disqualified/Not Eligible	13,328	33,862	139,517,481	82.06%
Automatic Payment Benefit				
Participating	2,784	6,921	30,847,990	18.14%
Nonparticipating	13,416	33,179	139,171,874	81.86%
School Type				
2 Year Schools	2,229	5,219	16,764,695	9.86%
4 Year Schools	9,277	23,729	82,841,658	48.73%
Proprietary Schools	1,781	4,108	15,287,285	8.99%
Graduate Schools	1,910	6,049	41,881,335	24.63%
Other	544	995	13,244,891	7.79%
Loan Type				
Stafford - Subsidized	12,053	20,814	55,869,898	32.86%
Stafford - Unsubsidized	10,172	16,666	75,660,948	44.50%
PLUS	381	457	6,263,303	3.68%
Consolidation - Subsidized	1,104	1,112	13,102,117	7.71%
Consolidation - Unsubsidized	1,044	1,051	19,123,598	11.25%
Status				
In-School	44	122	622,347	0.36%
Grace	20	42	180,550	0.11%
Repayment	12,936	33,104	135,593,744	79.75%
Forbearance	1,198	3,577	20,182,371	11.87%
Deferment	1,254	3,104	12,762,940	7.51%
Claims Processing	65	151	677,912	0.40%
Special Allowance Index				
30 Day LIBOR	15,426	39,781	168,438,689	99.07%
T-Bill	125	319	1,581,175	0.93%
Interest Rate				
Consolidation - Fixed Rate	1,234	2,157	32,180,285	18.93%
Consolidation - Variable Rate	4	6	45,430	0.03%
Stafford & PLUS - Fixed Rate	13,567	31,198	119,253,903	70.14%
Stafford & PLUS - Variable Rate	2,558	6,739	18,540,246	10.90%

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