



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

2015 Trust Estate					
Portfolio Principal Balance	\$	160,861,618	Average Borrower Indebtedness	\$	11,270
Number of Borrowers		14,274	Wtd Avg Remaining Term (months)		139.96
Number of Loans		36,904	Wtd Avg Statutory Interest Rate		6.26%
Consolidation Rebate Fees	\$	27,627	Wtd Avg Borrower Interest Rate		6.02%
Claims Paid	\$	580,448			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	100	275	\$ 2,257,872	1.40%
Qualified	2,680	5,466	26,767,488	16.64%
Disqualified/Not Eligible	12,263	31,163	131,836,258	81.96%

Automatic Payment Benefit

Participating	2,636	6,512	29,633,527	18.42%
Nonparticipating	12,294	30,392	131,228,091	81.58%

School Type

2 Year Schools	2,051	4,830	16,065,850	9.99%
4 Year Schools	8,551	21,821	78,766,598	48.96%
Proprietary Schools	1,617	3,761	14,393,566	8.95%
Graduate Schools	1,744	5,541	39,025,286	24.26%
Other	522	951	12,610,318	7.84%

Loan Type

Stafford - Subsidized	11,076	19,134	52,402,057	32.58%
Stafford - Unsubsidized	9,311	15,278	71,341,084	44.35%
PLUS	342	406	5,828,814	3.62%
Consolidation - Subsidized	1,066	1,073	12,635,584	7.85%
Consolidation - Unsubsidized	1,006	1,013	18,654,079	11.60%

Status

In-School	35	84	482,043	0.30%
Grace	12	40	151,359	0.09%
Repayment	11,873	30,456	127,680,541	79.37%
Forbearance	1,122	3,281	19,667,352	12.23%
Deferment	1,149	2,813	11,817,810	7.35%
Claims Processing	89	230	1,062,513	0.66%

Special Allowance Index

30 Day LIBOR	14,195	36,598	159,220,802	98.98%
T-Bill	120	306	1,640,816	1.02%

Interest Rate

Consolidation - Fixed Rate	1,192	2,081	31,274,191	19.44%
Consolidation - Variable Rate	3	5	15,472	0.01%
Stafford & PLUS - Fixed Rate	12,428	28,564	112,097,017	69.69%
Stafford & PLUS - Variable Rate	2,345	6,254	17,474,938	10.86%

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