



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 28, 2019

2015 Trust Estate				
Portfolio Principal Balance	\$ 186,548,430	Average Borrower Indebtedness	\$ 10,621	
Number of Borrowers	17,564	Wtd Avg Remaining Term (months)	133.77	
Number of Loans	45,227	Wtd Avg Statutory Interest Rate	6.22%	
Consolidation Rebate Fees	\$ 30,029	Wtd Avg Borrower Interest Rate	6.00%	
Claims Paid	\$ 785,782			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	135	451	\$ 2,620,136	1.41%
Qualified	3,332	6,640	30,770,264	16.49%
Disqualified/Not Eligible	15,092	38,136	153,158,030	82.10%
Automatic Payment Benefit				
Participating	2,837	7,076	31,173,248	16.71%
Nonparticipating	15,429	38,151	155,375,182	83.29%
School Type				
2 Year Schools	2,525	5,903	18,394,199	9.86%
4 Year Schools	10,493	26,758	90,670,536	48.60%
Proprietary Schools	2,034	4,639	16,666,472	8.93%
Graduate Schools	2,180	6,843	46,664,300	25.02%
Other	594	1,084	14,152,923	7.59%
Loan Type				
Stafford - Subsidized	13,664	23,561	62,340,861	33.42%
Stafford - Unsubsidized	11,558	18,832	83,287,584	44.64%
PLUS	463	551	6,859,888	3.68%
Consolidation - Subsidized	1,164	1,173	13,931,404	7.47%
Consolidation - Unsubsidized	1,102	1,110	20,128,693	10.79%
Status				
In-School	74	191	887,948	0.48%
Grace	17	42	228,718	0.12%
Repayment	14,354	36,658	144,212,055	77.31%
Forbearance	1,353	3,892	23,058,773	12.36%
Deferment	1,672	4,192	17,071,820	9.15%
Claims Processing	107	252	1,089,116	0.58%
Special Allowance Index				
30 Day LIBOR	17,475	44,885	184,916,991	99.13%
T-Bill	133	342	1,631,439	0.87%
Interest Rate				
Consolidation - Fixed Rate	1,305	2,277	34,013,678	18.23%
Consolidation - Variable Rate	4	6	46,419	0.02%
Stafford & PLUS - Fixed Rate	15,474	35,361	131,806,965	70.66%
Stafford & PLUS - Variable Rate	2,908	7,583	20,681,368	11.09%

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