



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 172,431,879	Average Borrower Indebtedness	\$ 10,922	
Number of Borrowers	15,787	Wtd Avg Remaining Term (months)	136.38	
Number of Loans	40,806	Wtd Avg Statutory Interest Rate	6.27%	
Consolidation Rebate Fees	\$ 28,647	Wtd Avg Borrower Interest Rate	6.03%	
Claims Paid	\$ 320,175			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	115	324	\$ 2,325,176	1.35%
Qualified	2,988	6,020	28,585,069	16.58%
Disqualified/Not Eligible	13,567	34,462	141,521,634	82.07%
Automatic Payment Benefit				
Participating	2,805	7,002	31,055,323	18.01%
Nonparticipating	13,677	33,804	141,376,556	81.99%
School Type				
2 Year Schools	2,260	5,298	16,948,388	9.83%
4 Year Schools	9,441	24,148	83,959,994	48.69%
Proprietary Schools	1,818	4,186	15,504,457	8.99%
Graduate Schools	1,948	6,156	42,659,182	24.74%
Other	556	1,018	13,359,858	7.75%
Loan Type				
Stafford - Subsidized	12,269	21,205	56,861,378	32.98%
Stafford - Unsubsidized	10,367	16,946	76,737,844	44.50%
PLUS	393	470	6,363,867	3.69%
Consolidation - Subsidized	1,116	1,124	13,227,447	7.67%
Consolidation - Unsubsidized	1,054	1,061	19,241,343	11.16%
Status				
In-School	49	132	652,233	0.38%
Grace	16	34	171,258	0.10%
Repayment	13,291	33,987	138,113,866	80.10%
Forbearance	1,049	3,214	19,272,199	11.18%
Deferment	1,327	3,288	13,470,081	7.81%
Claims Processing	61	151	752,242	0.43%
Special Allowance Index				
30 Day LIBOR	15,704	40,486	170,844,526	99.08%
T-Bill	126	320	1,587,353	0.92%
Interest Rate				
Consolidation - Fixed Rate	1,246	2,179	32,423,083	18.80%
Consolidation - Variable Rate	4	6	45,707	0.03%
Stafford & PLUS - Fixed Rate	13,823	31,782	121,119,013	70.24%
Stafford & PLUS - Variable Rate	2,601	6,839	18,844,076	10.93%

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