



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

2015 Trust Estate			
Portfolio Principal Balance	\$ 175,109,737	Average Borrower Indebtedness	\$ 10,888
Number of Borrowers	16,083	Wtd Avg Remaining Term (months)	135.69
Number of Loans	41,590	Wtd Avg Statutory Interest Rate	6.26%
Consolidation Rebate Fees	\$ 28,871	Wtd Avg Borrower Interest Rate	6.03%
Claims Paid	\$ 528,489		

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

Eligible	123	387	\$ 2,503,247	1.43%
Qualified	3,030	6,085	\$ 28,890,982	16.50%
Disqualified/Not Eligible	13,832	35,118	\$ 143,715,508	82.07%

Automatic Payment Benefit

Participating	2,812	7,014	31,419,188	17.94%
Nonparticipating	13,961	34,576	143,690,549	82.06%

School Type

2 Year Schools	2,301	5,391	17,247,311	9.85%
4 Year Schools	9,620	24,642	85,170,843	48.64%
Proprietary Schools	1,849	4,246	15,689,715	8.96%
Graduate Schools	1,982	6,273	43,454,485	24.81%
Other	569	1,038	13,547,383	7.74%

Loan Type

Stafford - Subsidized	12,502	21,614	57,914,295	33.07%
Stafford - Unsubsidized	10,571	17,287	77,984,433	44.54%
PLUS	406	484	6,496,777	3.71%
Consolidation - Subsidized	1,124	1,132	13,347,036	7.62%
Consolidation - Unsubsidized	1,066	1,073	19,367,196	11.06%

Status

In-School	52	137	714,866	0.41%
Grace	27	65	249,815	0.14%
Repayment	13,613	34,921	141,762,690	80.96%
Forbearance	963	2,891	17,380,785	9.92%
Deferment	1,362	3,399	14,129,391	8.07%
Claims Processing	71	177	872,190	0.50%

Special Allowance Index

30 Day LIBOR	16,000	41,270	173,528,231	99.10%
T-Bill	126	320	1,581,506	0.90%

Interest Rate

Consolidation - Fixed Rate	1,259	2,199	32,668,253	18.65%
Consolidation - Variable Rate	4	6	45,979	0.03%
Stafford & PLUS - Fixed Rate	14,097	32,412	123,204,746	70.36%
Stafford & PLUS - Variable Rate	2,656	6,973	19,190,759	10.96%

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