



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

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 183,956,814	<b>Average Borrower Indebtedness</b>	\$ 10,779	
<b>Number of Borrowers</b>	17,067	<b>Wtd Avg Remaining Term (months)</b>	133.61	
<b>Number of Loans</b>	44,085	<b>Wtd Avg Statutory Interest Rate</b>	6.22%	
<b>Consolidation Rebate Fees</b>	\$ 29,725	<b>Wtd Avg Borrower Interest Rate</b>	5.99%	
<b>Claims Paid</b>	\$ 303,552			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	133	435	\$ 2,474,731	1.35%
Qualified	3,237	6,449	30,264,175	16.45%
Disqualified/Not Eligible	14,668	37,201	151,217,908	82.20%
<b>Automatic Payment Benefit</b>				
Participating	2,826	7,068	31,379,096	17.06%
Nonparticipating	14,938	37,017	152,577,718	82.94%
<b>School Type</b>				
2 Year Schools	2,464	5,756	18,183,293	9.89%
4 Year Schools	10,195	26,074	89,515,993	48.66%
Proprietary Schools	1,966	4,528	16,318,962	8.87%
Graduate Schools	2,112	6,657	45,913,850	24.96%
Other	586	1,070	14,024,716	7.62%
<b>Loan Type</b>				
Stafford - Subsidized	13,294	22,962	61,333,486	33.34%
Stafford - Unsubsidized	11,232	18,336	82,129,164	44.65%
PLUS	446	532	6,802,161	3.70%
Consolidation - Subsidized	1,150	1,159	13,768,713	7.48%
Consolidation - Unsubsidized	1,088	1,096	19,923,290	10.83%
<b>Status</b>				
In-School	71	188	875,423	0.48%
Grace	13	27	139,527	0.07%
Repayment	14,132	36,302	144,815,938	78.72%
Forbearance	1,068	3,082	19,459,641	10.58%
Deferment	1,682	4,226	17,347,398	9.43%
Claims Processing	111	260	1,318,887	0.72%
<b>Special Allowance Index</b>				
30 Day LIBOR	16,984	43,765	182,357,994	99.13%
T-Bill	126	320	1,598,820	0.87%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,288	2,249	33,645,154	18.29%
Consolidation - Variable Rate	4	6	46,849	0.02%
Stafford & PLUS - Fixed Rate	15,015	34,440	129,981,322	70.66%
Stafford & PLUS - Variable Rate	2,828	7,390	20,283,489	11.03%

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