



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

2015 Trust Estate					
Portfolio Principal Balance	\$	177,754,646	Average Borrower Indebtedness	\$	10,833
Number of Borrowers		16,408	Wtd Avg Remaining Term (months)		135.15
Number of Loans		42,392	Wtd Avg Statutory Interest Rate		6.22%
Consolidation Rebate Fees	\$	29,218	Wtd Avg Borrower Interest Rate		5.99%
Claims Paid	\$	701,602			

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

Eligible	123	388	\$ 2,501,975	1.41%
Qualified	3,093	6,201	29,421,572	16.55%
Disqualified/Not Eligible	14,111	35,803	145,831,099	82.04%

Automatic Payment Benefit

Participating	2,841	7,092	31,468,610	17.70%
Nonparticipating	14,266	35,300	146,286,036	82.30%

School Type

2 Year Schools	2,348	5,483	17,489,801	9.84%
4 Year Schools	9,805	25,090	86,482,645	48.65%
Proprietary Schools	1,889	4,348	15,873,541	8.93%
Graduate Schools	2,038	6,425	44,230,409	24.88%
Other	574	1,046	13,678,250	7.70%

Loan Type

Stafford - Subsidized	12,768	22,061	58,872,960	33.12%
Stafford - Unsubsidized	10,783	17,614	79,197,635	44.55%
PLUS	417	498	6,569,709	3.70%
Consolidation - Subsidized	1,131	1,139	13,482,799	7.59%
Consolidation - Unsubsidized	1,073	1,080	19,631,543	11.04%

Status

In-School	59	147	744,557	0.42%
Grace	25	68	261,558	0.15%
Repayment	13,669	35,028	140,694,995	79.15%
Forbearance	1,121	3,348	19,927,679	11.21%
Deferment	1,444	3,564	14,878,599	8.37%
Claims Processing	97	237	1,247,258	0.70%

Special Allowance Index

30 Day LIBOR	16,325	42,072	176,171,788	99.11%
T-Bill	126	320	1,582,858	0.89%

Interest Rate

Consolidation - Fixed Rate	1,268	2,213	33,068,133	18.60%
Consolidation - Variable Rate	4	6	46,209	0.03%
Stafford & PLUS - Fixed Rate	14,401	33,078	125,171,711	70.42%
Stafford & PLUS - Variable Rate	2,711	7,095	19,468,593	10.95%

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