



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 165,162,367	Average Borrower Indebtedness	\$ 11,118	
Number of Borrowers	14,855	Wtd Avg Remaining Term (months)	138.24	
Number of Loans	38,367	Wtd Avg Statutory Interest Rate	6.26%	
Consolidation Rebate Fees	\$ 27,978	Wtd Avg Borrower Interest Rate	6.03%	
Claims Paid	\$ 643,760			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	98	289	\$ 2,277,984	1.38%
Qualified	2,801	5,681	27,491,997	16.64%
Disqualified/Not Eligible	12,772	32,397	135,392,386	81.98%
Automatic Payment Benefit				
Participating	2,695	6,685	30,186,909	18.28%
Nonparticipating	12,832	31,682	134,975,458	81.72%
School Type				
2 Year Schools	2,122	4,978	16,458,503	9.97%
4 Year Schools	8,908	22,746	80,804,246	48.92%
Proprietary Schools	1,688	3,904	14,729,883	8.92%
Graduate Schools	1,826	5,772	40,298,135	24.40%
Other	533	967	12,871,600	7.79%
Loan Type				
Stafford - Subsidized	11,531	19,916	54,051,400	32.73%
Stafford - Unsubsidized	9,712	15,897	73,416,544	44.45%
PLUS	362	435	5,982,992	3.62%
Consolidation - Subsidized	1,081	1,089	12,830,047	7.77%
Consolidation - Unsubsidized	1,023	1,030	18,881,384	11.43%
Status				
In-School	41	109	555,418	0.34%
Grace	18	42	191,652	0.12%
Repayment	12,372	31,684	131,515,913	79.63%
Forbearance	1,103	3,259	19,100,343	11.56%
Deferment	1,247	3,084	12,940,210	7.83%
Claims Processing	81	189	858,831	0.52%
Special Allowance Index				
30 Day LIBOR	14,776	38,056	163,617,695	99.06%
T-Bill	120	311	1,544,672	0.94%
Interest Rate				
Consolidation - Fixed Rate	1,210	2,114	31,695,400	19.19%
Consolidation - Variable Rate	3	5	16,031	0.01%
Stafford & PLUS - Fixed Rate	12,972	29,775	115,531,751	69.95%
Stafford & PLUS - Variable Rate	2,441	6,473	17,919,185	10.85%

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