



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2020

2015 Trust Estate				
Portfolio Principal Balance	\$ 152,229,990	Average Borrower Indebtedness	\$ 11,762	
Number of Borrowers	12,942	Wtd Avg Remaining Term (months)	143.99	
Number of Loans	33,788	Wtd Avg Statutory Interest Rate	6.24%	
Consolidation Rebate Fees	\$ 26,965	Wtd Avg Borrower Interest Rate	6.02%	
Claims Paid	\$ 247,795			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	95	275	\$ 2,188,992	1.44%
Qualified	2,419	4,975	25,175,284	16.54%
Disqualified/Not Eligible	11,135	28,538	124,865,714	82.02%
Automatic Payment Benefit				
Participating	2,424	6,015	28,234,365	18.55%
Nonparticipating	11,111	27,773	123,995,625	81.45%
School Type				
2 Year Schools	1,869	4,427	15,177,487	9.97%
4 Year Schools	7,754	19,941	73,910,057	48.55%
Proprietary Schools	1,452	3,468	14,466,573	9.50%
Graduate Schools	1,570	5,058	36,376,925	23.90%
Other	492	894	12,298,948	8.08%
Loan Type				
Stafford - Subsidized	10,054	17,448	49,075,580	32.24%
Stafford - Unsubsidized	8,509	13,989	67,194,850	44.14%
PLUS	289	345	5,452,713	3.58%
Consolidation - Subsidized	1,026	1,033	12,287,174	8.07%
Consolidation - Unsubsidized	966	973	18,219,673	11.97%
Status				
In-School	30	78	463,757	0.30%
Grace	13	36	93,174	0.06%
Repayment	9,624	24,648	103,523,034	68.01%
Forbearance	2,129	6,225	35,696,291	23.45%
Deferment	1,117	2,715	11,908,546	7.82%
Claims Processing	32	86	545,188	0.36%
Special Allowance Index				
30 Day LIBOR	12,868	33,497	150,611,647	98.94%
T-Bill	114	291	1,618,343	1.06%
Interest Rate				
Consolidation - Fixed Rate	1,143	2,001	30,492,464	20.03%
Consolidation - Variable Rate	3	5	14,383	0.01%
Stafford & PLUS - Fixed Rate	11,214	26,009	105,290,420	69.17%
Stafford & PLUS - Variable Rate	2,124	5,773	16,432,723	10.79%

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