



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2020**

2015 Trust Estate					
Portfolio Principal Balance	\$	145,730,395	Average Borrower Indebtedness	\$	12,109
Number of Borrowers		12,035	Wtd Avg Remaining Term (months)		144.82
Number of Loans		31,567	Wtd Avg Statutory Interest Rate		6.01%
Consolidation Rebate Fees	\$	26,282	Wtd Avg Borrower Interest Rate		5.78%
Claims Paid	\$	60,332			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	96	265	\$ 2,313,870	1.59%
Qualified	2,243	4,631	23,897,698	16.40%
Disqualified/Not Eligible	10,346	26,671	119,518,827	82.01%

Automatic Payment Benefit				
Participating	2,263	5,634	27,441,065	18.83%
Nonparticipating	10,332	25,933	118,289,330	81.17%

School Type				
2 Year Schools	1,753	4,154	14,559,350	9.99%
4 Year Schools	7,332	18,942	72,023,793	49.42%
Proprietary Schools	1,221	2,898	12,474,881	8.56%
Graduate Schools	1,449	4,748	34,833,436	23.90%
Other	464	825	11,838,935	8.13%

Loan Type				
Stafford - Subsidized	9,327	16,249	46,655,550	32.01%
Stafford - Unsubsidized	7,913	13,074	64,440,605	44.22%
PLUS	269	319	5,074,282	3.48%
Consolidation - Subsidized	983	990	11,855,150	8.14%
Consolidation - Unsubsidized	928	935	17,704,808	12.15%

Status				
In-School	28	74	481,988	0.33%
Grace	9	29	87,137	0.06%
Repayment	9,883	25,654	113,129,881	77.63%
Forbearance	1,198	3,539	21,884,263	15.02%
Deferment	906	2,237	9,993,804	6.86%
Claims Processing	15	34	153,322	0.10%

Special Allowance Index				
30 Day LIBOR	11,965	31,290	144,147,375	98.91%
T-Bill	110	277	1,583,020	1.09%

Interest Rate				
Consolidation - Fixed Rate	1,091	1,920	29,546,797	20.27%
Consolidation - Variable Rate	3	5	13,161	0.01%
Stafford & PLUS - Fixed Rate	10,398	24,209	100,509,751	68.97%
Stafford & PLUS - Variable Rate	1,981	5,433	15,660,686	10.75%

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