



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
February 29, 2020

2015 Trust Estate				
Portfolio Principal Balance	\$ 156,433,808	Average Borrower Indebtedness	\$ 11,472	
Number of Borrowers	13,636	Wtd Avg Remaining Term (months)	141.47	
Number of Loans	35,335	Wtd Avg Statutory Interest Rate	6.26%	
Consolidation Rebate Fees	\$ 27,294	Wtd Avg Borrower Interest Rate	6.02%	
Claims Paid	\$ 342,544			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	94	258	\$ 1,814,998	1.16%
Qualified	2,555	5,213	25,798,540	16.49%
Disqualified/Not Eligible	11,726	29,864	128,820,270	82.35%
Automatic Payment Benefit				
Participating	2,546	6,293	28,968,144	18.52%
Nonparticipating	11,718	29,042	127,465,664	81.48%
School Type				
2 Year Schools	1,985	4,681	15,727,669	10.05%
4 Year Schools	8,145	20,794	75,505,281	48.27%
Proprietary Schools	1,556	3,668	15,121,945	9.67%
Graduate Schools	1,647	5,274	37,621,339	24.05%
Other	504	918	12,457,574	7.96%
Loan Type				
Stafford - Subsidized	10,577	18,273	50,623,799	32.36%
Stafford - Unsubsidized	8,922	14,636	69,263,229	44.28%
PLUS	321	381	5,609,517	3.59%
Consolidation - Subsidized	1,044	1,051	12,471,783	7.97%
Consolidation - Unsubsidized	987	994	18,465,480	11.80%
Status				
In-School	32	91	474,833	0.30%
Grace	12	25	102,798	0.07%
Repayment	11,217	28,898	123,127,248	78.71%
Forbearance	1,109	3,194	18,839,913	12.04%
Deferment	1,176	2,906	12,645,804	8.08%
Claims Processing	93	221	1,243,212	0.80%
Special Allowance Index				
30 Day LIBOR	13,559	35,038	154,787,468	98.95%
T-Bill	117	297	1,646,340	1.05%
Interest Rate				
Consolidation - Fixed Rate	1,169	2,040	30,922,355	19.77%
Consolidation - Variable Rate	3	5	14,908	0.01%
Stafford & PLUS - Fixed Rate	11,840	27,281	108,578,857	69.41%
Stafford & PLUS - Variable Rate	2,239	6,009	16,917,688	10.81%

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