



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

2015 Trust Estate			
Portfolio Principal Balance	\$ 158,935,101	Average Borrower Indebtedness	\$ 11,387
Number of Borrowers	13,958	Wtd Avg Remaining Term (months)	140.71
Number of Loans	36,145	Wtd Avg Statutory Interest Rate	6.26%
Consolidation Rebate Fees	\$ 27,476	Wtd Avg Borrower Interest Rate	6.02%
Claims Paid	\$ 378,417		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	101	282	\$ 2,275,042	1.43%
Qualified	2,610	5,337	\$ 26,295,076	16.55%
Disqualified/Not Eligible	12,003	30,526	\$ 130,364,983	82.02%

Automatic Payment Benefit				
Participating	2,594	6,406	29,356,192	18.47%
Nonparticipating	12,005	29,739	129,578,909	81.53%

School Type				
2 Year Schools	2,009	4,745	15,853,003	9.97%
4 Year Schools	8,349	21,253	76,407,231	48.07%
Proprietary Schools	1,606	3,822	15,599,644	9.82%
Graduate Schools	1,689	5,394	38,542,319	24.25%
Other	513	931	12,532,904	7.89%

Loan Type				
Stafford - Subsidized	10,823	18,724	51,586,883	32.46%
Stafford - Unsubsidized	9,112	14,969	70,446,939	44.32%
PLUS	334	396	5,784,181	3.64%
Consolidation - Subsidized	1,051	1,058	12,556,713	7.90%
Consolidation - Unsubsidized	991	998	18,560,385	11.68%

Status				
In-School	36	101	498,941	0.31%
Grace	13	30	153,832	0.10%
Repayment	11,523	29,641	125,517,643	78.97%
Forbearance	1,150	3,328	19,562,160	12.31%
Deferment	1,137	2,779	11,664,949	7.34%
Claims Processing	103	266	1,537,576	0.97%

Special Allowance Index				
30 Day LIBOR	13,880	35,842	157,302,820	98.97%
T-Bill	119	303	1,632,281	1.03%

Interest Rate				
Consolidation - Fixed Rate	1,176	2,051	31,101,907	19.57%
Consolidation - Variable Rate	3	5	15,191	0.01%
Stafford & PLUS - Fixed Rate	12,139	27,949	110,550,660	69.56%
Stafford & PLUS - Variable Rate	2,294	6,140	17,267,343	10.86%

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