



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

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 147,204,384	<b>Average Borrower Indebtedness</b>	\$ 12,015	
<b>Number of Borrowers</b>	12,252	<b>Wtd Avg Remaining Term (months)</b>	144.72	
<b>Number of Loans</b>	32,094	<b>Wtd Avg Statutory Interest Rate</b>	6.01%	
<b>Consolidation Rebate Fees</b>	\$ 26,516	<b>Wtd Avg Borrower Interest Rate</b>	5.78%	
<b>Claims Paid</b>	\$ 179,778			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	105	309	\$ 2,456,670	1.67%
Qualified	2,288	4,721	\$ 24,209,304	16.45%
Disqualified/Not Eligible	10,524	27,064	\$ 120,538,410	81.88%
<b>Automatic Payment Benefit</b>				
Participating	2,306	5,728	27,527,900	18.70%
Nonparticipating	10,512	26,366	119,676,484	81.30%
<b>School Type</b>				
2 Year Schools	1,778	4,213	14,690,802	9.98%
4 Year Schools	7,482	19,312	72,851,857	49.49%
Proprietary Schools	1,229	2,923	12,531,695	8.51%
Graduate Schools	1,480	4,814	35,231,424	23.94%
Other	469	832	11,898,606	8.08%
<b>Loan Type</b>				
Stafford - Subsidized	9,498	16,543	47,198,838	32.06%
Stafford - Unsubsidized	8,049	13,283	65,035,455	44.18%
PLUS	276	326	5,104,913	3.47%
Consolidation - Subsidized	992	999	11,988,765	8.15%
Consolidation - Unsubsidized	936	943	17,876,413	12.14%
<b>Status</b>				
In-School	27	73	479,447	0.33%
Grace	10	32	91,137	0.06%
Repayment	10,228	26,554	117,712,060	79.96%
Forbearance	1,016	3,061	18,449,530	12.53%
Deferment	958	2,340	10,317,584	7.01%
Claims Processing	17	34	154,626	0.11%
<b>Special Allowance Index</b>				
30 Day LIBOR	12,181	31,814	145,602,167	98.91%
T-Bill	111	280	1,602,217	1.09%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,102	1,937	29,851,703	20.28%
Consolidation - Variable Rate	3	5	13,476	0.01%
Stafford & PLUS - Fixed Rate	10,599	24,654	101,461,226	68.92%
Stafford & PLUS - Variable Rate	2,008	5,498	15,877,979	10.79%

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