



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

2015 Trust Estate			
Portfolio Principal Balance	\$ 148,932,903	Average Borrower Indebtedness	\$ 11,921
Number of Borrowers	12,493	Wtd Avg Remaining Term (months)	144.44
Number of Loans	32,647	Wtd Avg Statutory Interest Rate	6.01%
Consolidation Rebate Fees	\$ 26,703	Wtd Avg Borrower Interest Rate	5.78%
Claims Paid	\$ 145,724		

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	108	318	\$ 2,493,044	1.67%
Qualified	2,331	4,806	24,569,892	16.50%
Disqualified/Not Eligible	10,733	27,523	121,869,967	81.83%

Automatic Payment Benefit				
Participating	2,347	5,821	27,398,552	18.40%
Nonparticipating	10,717	26,826	121,534,351	81.60%

School Type				
2 Year Schools	1,804	4,262	14,858,952	9.98%
4 Year Schools	7,637	19,663	73,739,899	49.51%
Proprietary Schools	1,252	2,966	12,666,276	8.50%
Graduate Schools	1,515	4,900	35,610,628	23.91%
Other	475	856	12,057,148	8.10%

Loan Type				
Stafford - Subsidized	9,691	16,838	47,816,578	32.11%
Stafford - Unsubsidized	8,200	13,509	65,786,796	44.17%
PLUS	281	333	5,208,896	3.50%
Consolidation - Subsidized	1,006	1,013	12,096,049	8.12%
Consolidation - Unsubsidized	947	954	18,024,584	12.10%

Status				
In-School	25	68	453,451	0.30%
Grace	12	37	117,133	0.08%
Repayment	9,762	25,221	109,170,142	73.30%
Forbearance	1,696	4,917	28,677,424	19.26%
Deferment	980	2,371	10,292,613	6.91%
Claims Processing	21	33	222,140	0.15%

Special Allowance Index				
30 Day LIBOR	12,421	32,363	147,324,869	98.92%
T-Bill	112	284	1,608,034	1.08%

Interest Rate				
Consolidation - Fixed Rate	1,116	1,962	30,106,819	20.21%
Consolidation - Variable Rate	3	5	13,813	0.01%
Stafford & PLUS - Fixed Rate	10,817	25,107	102,791,639	69.02%
Stafford & PLUS - Variable Rate	2,041	5,573	16,020,632	10.76%

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