



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

2015 Trust Estate				
Portfolio Principal Balance	\$	154,112,376	Average Borrower Indebtedness	\$ 11,668
Number of Borrowers	13,208		Wtd Avg Remaining Term (months)	142.49
Number of Loans	34,439		Wtd Avg Statutory Interest Rate	6.25%
Consolidation Rebate Fees	\$	27,119	Wtd Avg Borrower Interest Rate	6.02%
Claims Paid	\$	654,138		
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	98	282	\$ 1,948,795	1.27%
Qualified	2,470	5,069	\$ 25,445,555	16.51%
Disqualified/Not Eligible	11,365	29,088	\$ 126,718,026	82.22%
Automatic Payment Benefit				
Participating	2,493	6,197	28,774,080	18.67%
Nonparticipating	11,328	28,242	125,338,296	81.33%
School Type				
2 Year Schools	1,925	4,560	15,532,283	10.08%
4 Year Schools	7,897	20,260	74,325,978	48.23%
Proprietary Schools	1,486	3,545	14,916,020	9.68%
Graduate Schools	1,605	5,173	36,958,417	23.98%
Other	496	901	12,379,678	8.03%
Loan Type				
Stafford - Subsidized	10,265	17,791	49,783,101	32.30%
Stafford - Unsubsidized	8,681	14,269	68,131,539	44.21%
PLUS	297	357	5,492,461	3.56%
Consolidation - Subsidized	1,032	1,039	12,373,606	8.03%
Consolidation - Unsubsidized	976	983	18,331,669	11.90%
Status				
In-School	34	97	509,167	0.33%
Grace	10	19	68,364	0.05%
Repayment	9,808	25,320	109,308,038	70.93%
Forbearance	2,127	5,955	30,657,811	19.89%
Deferment	1,153	2,854	12,488,458	8.10%
Claims Processing	79	194	1,080,538	0.70%
Special Allowance Index				
30 Day LIBOR	13,134	34,148	152,485,535	98.94%
T-Bill	114	291	1,626,841	1.06%
Interest Rate				
Consolidation - Fixed Rate	1,154	2,017	30,690,654	19.91%
Consolidation - Variable Rate	3	5	14,622	0.01%
Stafford & PLUS - Fixed Rate	11,463	26,558	106,721,600	69.25%
Stafford & PLUS - Variable Rate	2,165	5,859	16,685,500	10.83%

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