



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 150,583,190	Average Borrower Indebtedness	\$ 11,832	
Number of Borrowers	12,727	Wtd Avg Remaining Term (months)	144.62	
Number of Loans	33,237	Wtd Avg Statutory Interest Rate	6.25%	
Consolidation Rebate Fees	\$ 26,845	Wtd Avg Borrower Interest Rate	6.02%	
Claims Paid	\$ 222,499			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	108	316	\$ 2,492,657	1.65%
Qualified	2,382	4,905	24,890,771	16.53%
Disqualified/Not Eligible	10,931	28,016	123,199,762	81.82%
Automatic Payment Benefit				
Participating	2,388	5,929	27,676,478	18.38%
Nonparticipating	10,919	27,308	122,906,712	81.62%
School Type				
2 Year Schools	1,836	4,345	15,042,448	9.99%
4 Year Schools	7,775	20,009	74,433,911	49.43%
Proprietary Schools	1,280	3,023	12,877,147	8.55%
Graduate Schools	1,543	4,986	36,036,368	23.93%
Other	485	874	12,193,316	8.10%
Loan Type				
Stafford - Subsidized	9,877	17,164	48,400,947	32.14%
Stafford - Unsubsidized	8,357	13,744	66,431,836	44.12%
PLUS	284	339	5,426,793	3.60%
Consolidation - Subsidized	1,017	1,024	12,191,115	8.10%
Consolidation - Unsubsidized	959	966	18,132,499	12.04%
Status				
In-School	29	85	476,158	0.32%
Grace	15	31	101,173	0.07%
Repayment	8,353	21,212	88,983,566	59.09%
Forbearance	3,322	9,466	50,070,541	33.25%
Deferment	990	2,396	10,628,977	7.06%
Claims Processing	22	47	322,775	0.21%
Special Allowance Index				
30 Day LIBOR	12,655	32,952	148,971,541	98.93%
T-Bill	112	285	1,611,649	1.07%
Interest Rate				
Consolidation - Fixed Rate	1,133	1,985	30,309,514	20.13%
Consolidation - Variable Rate	3	5	14,100	0.01%
Stafford & PLUS - Fixed Rate	11,025	25,580	104,107,042	69.13%
Stafford & PLUS - Variable Rate	2,079	5,667	16,152,534	10.73%

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