



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

| 2015 Trust Estate                  |                          |                                        |                      |                         |
|------------------------------------|--------------------------|----------------------------------------|----------------------|-------------------------|
| <b>Portfolio Principal Balance</b> | \$ 141,828,348           | <b>Average Borrower Indebtedness</b>   | \$ 12,350            |                         |
| <b>Number of Borrowers</b>         | 11,484                   | <b>Wtd Avg Remaining Term (months)</b> | 145.33               |                         |
| <b>Number of Loans</b>             | 30,184                   | <b>Wtd Avg Statutory Interest Rate</b> | 6.01%                |                         |
| <b>Consolidation Rebate Fees</b>   | \$ 25,818                | <b>Wtd Avg Borrower Interest Rate</b>  | 5.78%                |                         |
| <b>Claims Paid</b>                 | \$ 163,254               |                                        |                      |                         |
|                                    | Number of<br>Borrowers * | Number<br>of Loans                     | Current<br>Principal | Percent of<br>Principal |
| <b>Timely Payment Benefit</b>      |                          |                                        |                      |                         |
| Eligible                           | 90                       | 243                                    | \$ 1,859,307         | 1.31%                   |
| Qualified                          | 2,130                    | 4,392                                  | 22,992,671           | 16.21%                  |
| Disqualified/Not Eligible          | 9,883                    | 25,549                                 | 116,976,370          | 82.48%                  |
| <b>Automatic Payment Benefit</b>   |                          |                                        |                      |                         |
| Participating                      | 2,181                    | 5,427                                  | 26,514,250           | 18.69%                  |
| Nonparticipating                   | 9,839                    | 24,757                                 | 115,314,098          | 81.31%                  |
| <b>School Type</b>                 |                          |                                        |                      |                         |
| 2 Year Schools                     | 1,660                    | 3,943                                  | 14,274,136           | 10.06%                  |
| 4 Year Schools                     | 6,994                    | 18,102                                 | 70,272,564           | 49.55%                  |
| Proprietary Schools                | 1,177                    | 2,794                                  | 11,985,212           | 8.45%                   |
| Graduate Schools                   | 1,381                    | 4,538                                  | 33,758,393           | 23.80%                  |
| Other                              | 450                      | 807                                    | 11,538,043           | 8.14%                   |
| <b>Loan Type</b>                   |                          |                                        |                      |                         |
| Stafford - Subsidized              | 8,911                    | 15,488                                 | 45,240,193           | 31.90%                  |
| Stafford - Unsubsidized            | 7,553                    | 12,519                                 | 62,883,406           | 44.34%                  |
| PLUS                               | 256                      | 304                                    | 4,735,897            | 3.34%                   |
| Consolidation - Subsidized         | 956                      | 963                                    | 11,601,454           | 8.18%                   |
| Consolidation - Unsubsidized       | 903                      | 910                                    | 17,367,398           | 12.24%                  |
| <b>Status</b>                      |                          |                                        |                      |                         |
| In-School                          | 27                       | 67                                     | 420,011              | 0.29%                   |
| Grace                              | 4                        | 10                                     | 37,969               | 0.03%                   |
| Repayment                          | 9,376                    | 24,381                                 | 110,553,052          | 77.95%                  |
| Forbearance                        | 1,185                    | 3,515                                  | 20,907,164           | 14.74%                  |
| Deferment                          | 873                      | 2,157                                  | 9,674,489            | 6.82%                   |
| Claims Processing                  | 22                       | 54                                     | 235,663              | 0.17%                   |
| <b>Special Allowance Index</b>     |                          |                                        |                      |                         |
| 30 Day LIBOR                       | 11,414                   | 29,915                                 | 140,243,995          | 98.88%                  |
| T-Bill                             | 107                      | 269                                    | 1,584,353            | 1.12%                   |
| <b>Interest Rate</b>               |                          |                                        |                      |                         |
| Consolidation - Fixed Rate         | 1,060                    | 1,868                                  | 28,956,482           | 20.41%                  |
| Consolidation - Variable Rate      | 3                        | 5                                      | 12,370               | 0.01%                   |
| Stafford & PLUS - Fixed Rate       | 9,898                    | 23,087                                 | 97,629,984           | 68.84%                  |
| Stafford & PLUS - Variable Rate    | 1,886                    | 5,224                                  | 15,229,512           | 10.74%                  |

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