



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

2015 Trust Estate					
Portfolio Principal Balance	\$	144,179,432	Average Borrower Indebtedness	\$	12,193
Number of Borrowers		11,825	Wtd Avg Remaining Term (months)		144.72
Number of Loans		31,030	Wtd Avg Statutory Interest Rate		6.01%
Consolidation Rebate Fees	\$	26,149	Wtd Avg Borrower Interest Rate		5.78%
Claims Paid	\$	77,199			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit				
Eligible	96	269	\$ 1,852,252	1.28%
Qualified	2,183	4,502	23,470,578	16.28%
Disqualified/Not Eligible	10,183	26,259	118,856,602	82.44%

Automatic Payment Benefit				
Participating	2,224	5,549	27,209,860	18.87%
Nonparticipating	10,145	25,481	116,969,572	81.13%

School Type				
2 Year Schools	1,708	4,052	14,347,039	9.95%
4 Year Schools	7,220	18,668	71,562,001	49.63%
Proprietary Schools	1,200	2,847	12,120,459	8.41%
Graduate Schools	1,420	4,644	34,388,359	23.85%
Other	459	819	11,761,574	8.16%

Loan Type				
Stafford - Subsidized	9,168	15,960	46,119,007	31.99%
Stafford - Unsubsidized	7,777	12,851	63,814,927	44.26%
PLUS	264	313	4,863,827	3.37%
Consolidation - Subsidized	974	981	11,781,932	8.17%
Consolidation - Unsubsidized	918	925	17,599,739	12.21%

Status				
In-School	31	79	500,480	0.35%
Grace	6	24	68,645	0.05%
Repayment	9,837	25,642	115,074,786	79.81%
Forbearance	1,008	2,983	18,498,273	12.83%
Deferment	925	2,248	9,768,714	6.77%
Claims Processing	21	54	268,534	0.19%

Special Allowance Index				
30 Day LIBOR	11,756	30,756	142,600,458	98.90%
T-Bill	109	274	1,578,974	1.10%

Interest Rate				
Consolidation - Fixed Rate	1,080	1,901	29,368,824	20.37%
Consolidation - Variable Rate	3	5	12,847	0.01%
Stafford & PLUS - Fixed Rate	10,203	23,756	99,295,606	68.87%
Stafford & PLUS - Variable Rate	1,950	5,368	15,502,155	10.75%

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