



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**April 30, 2021**

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 136,427,430	<b>Average Borrower Indebtedness</b>	\$ 12,930	
<b>Number of Borrowers</b>	10,551	<b>Wtd Avg Remaining Term (months)</b>	147.55	
<b>Number of Loans</b>	27,937	<b>Wtd Avg Statutory Interest Rate</b>	6.02%	
<b>Consolidation Rebate Fees</b>	\$ 24,802	<b>Wtd Avg Borrower Interest Rate</b>	5.80%	
<b>Claims Paid</b>	\$ 41,198			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	84	248	\$ 2,296,263	1.68%
Qualified	1,903	3,964	\$ 21,520,154	15.78%
Disqualified/Not Eligible	9,107	23,725	\$ 112,611,013	82.54%
<b>Automatic Payment Benefit</b>				
Participating	2,003	4,977	24,811,308	18.19%
Nonparticipating	9,036	22,960	111,616,122	81.81%
<b>School Type</b>				
2 Year Schools	1,553	3,716	13,915,196	10.20%
4 Year Schools	6,406	16,692	67,302,574	49.33%
Proprietary Schools	1,077	2,568	11,667,745	8.55%
Graduate Schools	1,268	4,213	32,444,303	23.78%
Other	417	748	11,097,612	8.14%
<b>Loan Type</b>				
Stafford - Subsidized	8,211	14,301	43,120,604	31.61%
Stafford - Unsubsidized	6,964	11,589	60,710,969	44.50%
PLUS	221	265	4,621,344	3.39%
Consolidation - Subsidized	906	913	11,135,379	8.16%
Consolidation - Unsubsidized	862	869	16,839,134	12.34%
<b>Status</b>				
In-School	24	73	403,950	0.30%
Grace	7	14	69,115	0.05%
Repayment	7,637	19,703	92,377,382	67.71%
Forbearance	2,033	6,019	34,121,127	25.01%
Deferment	847	2,116	9,387,888	6.88%
Claims Processing	7	12	67,968	0.05%
<b>Special Allowance Index</b>				
30 Day LIBOR	10,486	27,683	134,843,657	98.84%
T-Bill	100	254	1,583,773	1.16%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,008	1,781	27,973,901	20.51%
Consolidation - Variable Rate	1	1	612	0.00%
Stafford & PLUS - Fixed Rate	9,055	21,260	93,976,067	68.88%
Stafford & PLUS - Variable Rate	1,743	4,895	14,476,850	10.61%

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