



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2021**

2015 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 132,033,438	<b>Average Borrower Indebtedness</b>	\$ 13,271	
<b>Number of Borrowers</b>	9,949	<b>Wtd Avg Remaining Term (months)</b>	149.59	
<b>Number of Loans</b>	26,444	<b>Wtd Avg Statutory Interest Rate</b>	6.02%	
<b>Consolidation Rebate Fees</b>	\$ 23,993	<b>Wtd Avg Borrower Interest Rate</b>	5.80%	
<b>Claims Paid</b>	\$ 54,644			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	86	256	\$ 2,076,860	1.57%
Qualified	1,786	3,735	20,359,707	15.42%
Disqualified/Not Eligible	8,588	22,453	109,596,871	83.01%
<b>Automatic Payment Benefit</b>				
Participating	1,858	4,645	23,480,643	17.78%
Nonparticipating	8,540	21,799	108,552,795	82.22%
<b>School Type</b>				
2 Year Schools	1,467	3,527	13,557,084	10.27%
4 Year Schools	6,011	15,745	65,254,726	49.42%
Proprietary Schools	1,042	2,483	11,480,002	8.70%
Graduate Schools	1,193	3,973	31,044,426	23.51%
Other	397	716	10,697,200	8.10%
<b>Loan Type</b>				
Stafford - Subsidized	7,747	13,520	41,566,113	31.48%
Stafford - Unsubsidized	6,562	10,964	58,884,957	44.60%
PLUS	207	250	4,495,139	3.41%
Consolidation - Subsidized	869	876	10,749,067	8.14%
Consolidation - Unsubsidized	827	834	16,338,162	12.37%
<b>Status</b>				
In-School	18	61	362,788	0.28%
Grace	9	19	68,828	0.05%
Repayment	7,578	19,753	93,442,020	70.77%
Forbearance	1,682	4,943	30,409,901	23.03%
Deferment	662	1,659	7,686,810	5.82%
Claims Processing	4	9	63,091	0.05%
<b>Special Allowance Index</b>				
30 Day LIBOR	9,884	26,194	130,376,874	98.75%
T-Bill	98	250	1,656,564	1.25%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	963	1,709	27,087,210	20.51%
Consolidation - Variable Rate	1	1	19	0.00%
Stafford & PLUS - Fixed Rate	8,519	20,049	91,006,045	68.93%
Stafford & PLUS - Variable Rate	1,651	4,685	13,940,164	10.56%

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