



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 139,403,991	Average Borrower Indebtedness	\$ 12,515	
Number of Borrowers	11,139	Wtd Avg Remaining Term (months)	145.94	
Number of Loans	29,307	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 25,441	Wtd Avg Borrower Interest Rate	5.79%	
Claims Paid	\$ 207,493			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	82	237	\$ 2,028,472	1.46%
Qualified	2,039	4,205	22,320,362	16.01%
Disqualified/Not Eligible	9,604	24,865	115,055,157	82.53%
Automatic Payment Benefit				
Participating	2,110	5,255	25,922,950	18.60%
Nonparticipating	9,550	24,052	113,481,041	81.40%
School Type				
2 Year Schools	1,614	3,848	14,033,887	10.07%
4 Year Schools	6,779	17,560	68,971,850	49.48%
Proprietary Schools	1,139	2,701	11,873,362	8.52%
Graduate Schools	1,339	4,409	33,171,936	23.79%
Other	441	789	11,352,956	8.14%
Loan Type				
Stafford - Subsidized	8,636	15,019	44,325,679	31.80%
Stafford - Unsubsidized	7,316	12,148	61,813,445	44.34%
PLUS	247	295	4,718,608	3.38%
Consolidation - Subsidized	941	948	11,433,334	8.20%
Consolidation - Unsubsidized	890	897	17,112,925	12.28%
Status				
In-School	26	76	420,116	0.30%
Grace	6	14	63,949	0.05%
Repayment	9,189	23,885	109,959,469	78.88%
Forbearance	1,068	3,232	19,529,881	14.01%
Deferment	839	2,069	9,274,319	6.65%
Claims Processing	13	31	156,257	0.11%
Special Allowance Index				
30 Day LIBOR	11,070	29,040	137,766,757	98.83%
T-Bill	106	267	1,637,234	1.17%
Interest Rate				
Consolidation - Fixed Rate	1,044	1,841	28,534,623	20.47%
Consolidation - Variable Rate	3	4	11,635	0.01%
Stafford & PLUS - Fixed Rate	9,585	22,383	95,993,491	68.86%
Stafford & PLUS - Variable Rate	1,827	5,079	14,864,242	10.66%

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