



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 134,319,862	Average Borrower Indebtedness	\$ 13,117	
Number of Borrowers	10,240	Wtd Avg Remaining Term (months)	148.91	
Number of Loans	27,168	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 24,413	Wtd Avg Borrower Interest Rate	5.80%	
Claims Paid	\$ 52,597			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	92	274	\$ 2,382,355	1.77%
Qualified	1,841	3,843	20,986,638	15.63%
Disqualified/Not Eligible	8,831	23,051	110,950,869	82.60%
Automatic Payment Benefit				
Participating	1,942	4,834	24,170,253	17.99%
Nonparticipating	8,772	22,334	110,149,609	82.01%
School Type				
2 Year Schools	1,505	3,601	13,662,383	10.17%
4 Year Schools	6,211	16,239	66,435,785	49.46%
Proprietary Schools	1,058	2,524	11,647,288	8.67%
Graduate Schools	1,225	4,075	31,658,695	23.57%
Other	405	729	10,915,711	8.13%
Loan Type				
Stafford - Subsidized	7,978	13,902	42,353,909	31.53%
Stafford - Unsubsidized	6,748	11,257	59,765,044	44.50%
PLUS	215	259	4,612,361	3.43%
Consolidation - Subsidized	888	895	10,991,470	8.18%
Consolidation - Unsubsidized	848	855	16,597,078	12.36%
Status				
In-School	20	67	386,829	0.29%
Grace	8	15	55,037	0.04%
Repayment	7,672	20,281	94,831,997	70.60%
Forbearance	1,800	4,970	30,244,301	22.52%
Deferment	737	1,819	8,674,932	6.46%
Claims Processing	8	16	126,766	0.09%
Special Allowance Index				
30 Day LIBOR	10,174	26,912	132,652,743	98.76%
T-Bill	99	256	1,667,119	1.24%
Interest Rate				
Consolidation - Fixed Rate	988	1,749	27,587,936	20.54%
Consolidation - Variable Rate	1	1	612	0.00%
Stafford & PLUS - Fixed Rate	8,773	20,639	92,493,993	68.86%
Stafford & PLUS - Variable Rate	1,696	4,779	14,237,321	10.60%

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