



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

2015 Trust Estate				
Portfolio Principal Balance	\$ 135,398,645	Average Borrower Indebtedness	\$ 13,045	
Number of Borrowers	10,379	Wtd Avg Remaining Term (months)	148.60	
Number of Loans	27,527	Wtd Avg Statutory Interest Rate	6.02%	
Consolidation Rebate Fees	\$ 24,652	Wtd Avg Borrower Interest Rate	5.80%	
Claims Paid	\$ 50,131			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	96	291	\$ 2,442,032	1.80%
Qualified	1,870	3,901	21,299,104	15.73%
Disqualified/Not Eligible	8,947	23,335	111,657,509	82.47%
Automatic Payment Benefit				
Participating	1,963	4,886	24,489,833	18.09%
Nonparticipating	8,898	22,641	110,908,812	81.91%
School Type				
2 Year Schools	1,522	3,653	13,837,007	10.22%
4 Year Schools	6,296	16,428	66,783,501	49.32%
Proprietary Schools	1,076	2,566	11,713,778	8.65%
Graduate Schools	1,245	4,146	32,062,968	23.68%
Other	409	734	11,001,391	8.13%
Loan Type				
Stafford - Subsidized	8,077	14,083	42,717,443	31.55%
Stafford - Unsubsidized	6,846	11,417	60,229,649	44.48%
PLUS	218	262	4,619,840	3.41%
Consolidation - Subsidized	896	903	11,093,675	8.20%
Consolidation - Unsubsidized	855	862	16,738,038	12.36%
Status				
In-School	20	63	366,680	0.27%
Grace	9	21	77,685	0.06%
Repayment	7,794	20,603	96,173,738	71.03%
Forbearance	1,810	4,940	30,105,320	22.23%
Deferment	746	1,892	8,634,076	6.38%
Claims Processing	5	8	41,146	0.03%
Special Allowance Index				
30 Day LIBOR	10,314	27,275	133,819,972	98.83%
T-Bill	99	252	1,578,673	1.17%
Interest Rate				
Consolidation - Fixed Rate	997	1,764	27,831,101	20.55%
Consolidation - Variable Rate	1	1	612	0.00%
Stafford & PLUS - Fixed Rate	8,904	20,940	93,201,644	68.84%
Stafford & PLUS - Variable Rate	1,714	4,822	14,365,288	10.61%

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