



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
June 30, 2019

2017 Trust Estate				
Portfolio Principal Balance	\$ 264,006,705	Average Borrower Indebtedness	\$ 11,942	
Number of Borrowers	22,108	Wtd Avg Remaining Term (months)	138.22	
Number of Loans	60,280	Wtd Avg Statutory Interest Rate	6.14%	
Consolidation Rebate Fees	\$ 52,215	Wtd Avg Borrower Interest Rate	5.90%	
Claims Paid	\$ 677,786			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
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Timely Payment Benefit

Eligible	257	992	\$ 6,309,998	2.39%
Qualified	4,161	8,464	\$ 43,482,150	16.47%
Disqualified/Not Eligible	19,017	50,824	\$ 214,214,557	81.14%

Automatic Payment Benefit

Participating	3,963	9,728	47,097,740	17.84%
Nonparticipating	19,143	50,552	216,908,965	82.16%

School Type

2 Year Schools	3,232	8,139	25,457,744	9.64%
4 Year Schools	13,088	35,647	126,547,681	47.93%
Proprietary Schools	2,459	5,845	22,008,291	8.34%
Graduate Schools	2,826	8,922	62,701,520	23.75%
Other	923	1,727	27,291,469	10.34%

Loan Type

Stafford - Subsidized	17,182	31,061	85,142,185	32.25%
Stafford - Unsubsidized	14,506	24,672	111,515,712	42.24%
PLUS	518	662	8,436,607	3.20%
Consolidation - Subsidized	1,923	1,957	24,239,333	9.18%
Consolidation - Unsubsidized	1,892	1,928	34,672,868	13.13%

Status

In-School	80	225	960,083	0.37%
Grace	17	43	180,753	0.07%
Repayment	18,724	50,377	214,483,489	81.24%
Forbearance	1,314	4,248	25,010,113	9.47%
Deferment	1,856	5,043	21,653,903	8.20%
Claims Processing	124	344	1,718,364	0.65%

Special Allowance Index

30 Day LIBOR	21,942	59,606	260,828,728	98.80%
T-Bill	266	674	3,177,977	1.20%

Interest Rate

Consolidation - Fixed Rate	2,125	3,869	58,767,666.23	22.26%
Consolidation - Variable Rate	9	16	144,535	0.05%
Stafford & PLUS - Fixed Rate	18,858	45,030	174,448,795	66.08%
Stafford & PLUS - Variable Rate	4,152	11,365	30,645,709	11.61%

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