



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

2017 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 246,029,140	<b>Average Borrower Indebtedness</b>	\$ 12,240	
<b>Number of Borrowers</b>	20,101	<b>Wtd Avg Remaining Term (months)</b>	141.26	
<b>Number of Loans</b>	54,832	<b>Wtd Avg Statutory Interest Rate</b>	6.15%	
<b>Consolidation Rebate Fees</b>	\$ 49,750	<b>Wtd Avg Borrower Interest Rate</b>	5.90%	
<b>Claims Paid</b>	\$ 985,086			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	200	773	\$ 5,118,303	2.08%
Qualified	3,777	7,761	\$ 40,665,388	16.53%
Disqualified/Not Eligible	17,311	46,298	\$ 200,245,449	81.39%
<b>Automatic Payment Benefit</b>				
Participating	3,804	9,333	46,220,013	18.79%
Nonparticipating	17,243	45,499	199,809,127	81.21%
<b>School Type</b>				
2 Year Schools	2,928	7,386	23,753,788	9.66%
4 Year Schools	11,904	32,399	117,476,350	47.75%
Proprietary Schools	2,248	5,392	20,801,007	8.45%
Graduate Schools	2,524	8,036	58,111,788	23.62%
Other	868	1,619	25,886,207	10.52%
<b>Loan Type</b>				
Stafford - Subsidized	15,596	28,180	78,410,009	31.87%
Stafford - Unsubsidized	13,164	22,368	103,697,102	42.15%
PLUS	452	582	7,758,564	3.15%
Consolidation - Subsidized	1,828	1,861	23,053,708	9.37%
Consolidation - Unsubsidized	1,806	1,841	33,109,757	13.46%
<b>Status</b>				
In-School	50	159	626,271	0.26%
Grace	15	44	271,199	0.11%
Repayment	16,760	45,126	194,535,370	79.07%
Forbearance	1,579	4,961	31,697,947	12.88%
Deferment	1,598	4,248	17,250,546	7.01%
Claims Processing	105	294	1,647,807	0.67%
<b>Special Allowance Index</b>				
30 Day LIBOR	19,946	54,191	242,901,493	98.73%
T-Bill	248	641	3,127,647	1.27%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,019	3,687	56,029,761	22.77%
Consolidation - Variable Rate	8	15	133,704	0.05%
Stafford & PLUS - Fixed Rate	17,048	40,748	161,240,130	65.54%
Stafford & PLUS - Variable Rate	3,748	10,382	28,625,545	11.64%

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