



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**October 31, 2019**

<b>2017 Trust Estate</b>			
<b>Portfolio Principal Balance</b>	\$ 249,149,642	<b>Average Borrower Indebtedness</b>	\$ 12,171
<b>Number of Borrowers</b>	20,471	<b>Wtd Avg Remaining Term (months)</b>	140.68
<b>Number of Loans</b>	55,834	<b>Wtd Avg Statutory Interest Rate</b>	6.15%
<b>Consolidation Rebate Fees</b>	\$ 50,134	<b>Wtd Avg Borrower Interest Rate</b>	5.90%
<b>Claims Paid</b>	\$ 871,770		

	<b>Number of Borrowers *</b>	<b>Number of Loans</b>	<b>Current Principal</b>	<b>Percent of Principal</b>
--	------------------------------	------------------------	--------------------------	-----------------------------

<b>Timely Payment Benefit</b>				
Eligible	222	870	\$ 5,763,945	2.31%
Qualified	3,839	7,856	\$ 41,093,575	16.50%
Disqualified/Not Eligible	17,627	47,108	\$ 202,292,122	81.19%

<b>Automatic Payment Benefit</b>				
Participating	3,850	9,472	46,353,919	18.60%
Nonparticipating	17,593	46,362	202,795,723	81.40%

<b>School Type</b>				
2 Year Schools	2,984	7,529	23,985,108	9.63%
4 Year Schools	12,139	33,015	119,447,145	47.94%
Proprietary Schools	2,281	5,467	20,956,816	8.41%
Graduate Schools	2,574	8,194	58,826,579	23.61%
Other	875	1,629	25,933,994	10.41%

<b>Loan Type</b>				
Stafford - Subsidized	15,886	28,683	79,582,011	31.94%
Stafford - Unsubsidized	13,425	22,817	105,172,968	42.21%
PLUS	463	594	7,827,737	3.14%
Consolidation - Subsidized	1,848	1,881	23,260,498	9.34%
Consolidation - Unsubsidized	1,824	1,859	33,306,428	13.37%

<b>Status</b>				
In-School	51	171	725,449	0.29%
Grace	25	60	289,743	0.12%
Repayment	17,204	46,480	201,067,772	80.70%
Forbearance	1,491	4,623	28,037,167	11.25%
Deferment	1,628	4,273	17,803,681	7.15%
Claims Processing	83	227	1,225,830	0.49%

<b>Special Allowance Index</b>				
30 Day LIBOR	20,314	55,189	246,018,391	98.74%
T-Bill	251	645	3,131,251	1.26%

<b>Interest Rate</b>				
Consolidation - Fixed Rate	2,042	3,724	56,425,351	22.65%
Consolidation - Variable Rate	9	16	141,575	0.06%
Stafford & PLUS - Fixed Rate	17,375	41,554	163,731,274	65.71%
Stafford & PLUS - Variable Rate	3,819	10,540	28,851,442	11.58%

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