



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
April 30, 2020

2017 Trust Estate				
Portfolio Principal Balance	\$ 230,550,547	Average Borrower Indebtedness	\$ 12,816	
Number of Borrowers	17,989	Wtd Avg Remaining Term (months)	145.91	
Number of Loans	49,651	Wtd Avg Statutory Interest Rate	6.13%	
Consolidation Rebate Fees	\$ 47,119	Wtd Avg Borrower Interest Rate	5.89%	
Claims Paid	\$ 276,344			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	202	772	\$ 5,512,711	2.39%
Qualified	3,369	7,011	37,739,415	16.37%
Disqualified/Not Eligible	15,468	41,868	187,298,421	81.24%
Automatic Payment Benefit				
Participating	3,521	8,734	43,593,555	18.91%
Nonparticipating	15,344	40,917	186,956,992	81.09%
School Type				
2 Year Schools	2,609	6,654	22,195,015	9.63%
4 Year Schools	10,617	29,094	108,238,759	46.95%
Proprietary Schools	2,032	5,060	21,059,852	9.13%
Graduate Schools	2,259	7,332	54,327,887	23.56%
Other	811	1,511	24,729,034	10.73%
Loan Type				
Stafford - Subsidized	13,968	25,418	72,973,649	31.65%
Stafford - Unsubsidized	11,834	20,230	97,189,064	42.15%
PLUS	385	508	7,228,760	3.14%
Consolidation - Subsidized	1,722	1,755	21,814,104	9.46%
Consolidation - Unsubsidized	1,705	1,740	31,344,970	13.60%
Status				
In-School	45	138	574,653	0.25%
Grace	10	40	221,280	0.10%
Repayment	13,558	36,599	163,129,547	70.75%
Forbearance	2,872	8,871	49,155,398	21.32%
Deferment	1,455	3,850	16,596,614	7.20%
Claims Processing	54	153	873,055	0.38%
Special Allowance Index				
30 Day LIBOR	17,842	49,034	227,494,608	98.67%
T-Bill	235	617	3,055,939	1.33%
Interest Rate				
Consolidation - Fixed Rate	1,897	3,480	53,027,776	23.00%
Consolidation - Variable Rate	8	15	131,298	0.06%
Stafford & PLUS - Fixed Rate	15,168	36,685	150,507,085	65.28%
Stafford & PLUS - Variable Rate	3,357	9,471	26,884,388	11.66%

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