



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**August 31, 2020**

2017 Trust Estate					
Portfolio Principal Balance	\$	221,039,808	Average Borrower Indebtedness	\$	13,203
Number of Borrowers		16,742	Wtd Avg Remaining Term (months)		146.18
Number of Loans		46,461	Wtd Avg Statutory Interest Rate		5.87%
Consolidation Rebate Fees	\$	45,458	Wtd Avg Borrower Interest Rate		5.62%
Claims Paid	\$	100,592			

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

Eligible	209	836	\$ 5,585,345	2.53%
Qualified	3,117	6,563	35,648,036	16.13%
Disqualified/Not Eligible	14,383	39,062	179,806,427	81.34%

**Automatic Payment Benefit**

Participating	3,305	8,220	42,677,840	19.31%
Nonparticipating	14,232	38,241	178,361,968	80.69%

**School Type**

2 Year Schools	2,420	6,191	21,421,270	9.69%
4 Year Schools	10,040	27,633	105,510,685	47.73%
Proprietary Schools	1,716	4,324	18,487,847	8.36%
Graduate Schools	2,104	6,865	52,156,720	23.60%
Other	776	1,448	23,463,286	10.62%

**Loan Type**

Stafford - Subsidized	13,003	23,700	69,481,138	31.43%
Stafford - Unsubsidized	11,055	18,938	93,534,880	42.31%
PLUS	349	465	7,000,176	3.17%
Consolidation - Subsidized	1,650	1,683	20,990,756	9.50%
Consolidation - Unsubsidized	1,640	1,675	30,032,858	13.59%

**Status**

In-School	40	130	510,451	0.23%
Grace	7	11	99,140	0.04%
Repayment	13,895	37,963	176,405,429	79.81%
Forbearance	1,586	5,137	30,604,084	13.85%
Deferment	1,184	3,121	13,074,862	5.91%
Claims Processing	33	99	345,842	0.16%

**Special Allowance Index**

30 Day LIBOR	16,601	45,863	218,028,891	98.64%
T-Bill	225	598	3,010,917	1.36%

**Interest Rate**

Consolidation - Fixed Rate	1,819	3,345	50,917,837	23.04%
Consolidation - Variable Rate	7	13	105,777	0.05%
Stafford & PLUS - Fixed Rate	14,046	34,119	144,056,685	65.17%
Stafford & PLUS - Variable Rate	3,148	8,984	25,959,509	11.74%

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