



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

2017 Trust Estate				
Portfolio Principal Balance	\$ 213,255,377	Average Borrower Indebtedness	\$ 13,523	
Number of Borrowers	15,770	Wtd Avg Remaining Term (months)	146.94	
Number of Loans	43,915	Wtd Avg Statutory Interest Rate	5.88%	
Consolidation Rebate Fees	\$ 43,964	Wtd Avg Borrower Interest Rate	5.63%	
Claims Paid	\$ 141,236			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	157	588	\$ 4,100,999	1.9230%
Qualified	2,897	6,154	33,896,865	15.8952%
Disqualified/Not Eligible	13,620	37,173	175,257,513	82.1820%
Automatic Payment Benefit				
Participating	3,128	7,803	41,191,871	19.32%
Nonparticipating	13,399	36,112	172,063,506	80.68%
School Type				
2 Year Schools	2,276	5,829	20,714,817	9.71%
4 Year Schools	9,459	26,105	101,897,124	47.78%
Proprietary Schools	1,627	4,139	17,995,714	8.44%
Graduate Schools	1,967	6,465	50,245,852	23.56%
Other	740	1,377	22,401,870	10.51%
Loan Type				
Stafford - Subsidized	12,238	22,348	66,730,007	31.29%
Stafford - Unsubsidized	10,439	17,908	90,683,283	42.52%
PLUS	327	439	6,594,051	3.09%
Consolidation - Subsidized	1,584	1,615	20,297,218	9.52%
Consolidation - Unsubsidized	1,572	1,605	28,950,818	13.58%
Status				
In-School	30	102	435,567	0.20%
Grace	7	17	61,786	0.03%
Repayment	12,906	35,515	167,972,930	78.77%
Forbearance	1,720	5,325	31,564,772	14.80%
Deferment	1,087	2,904	12,917,504	6.06%
Claims Processing	26	52	302,818	0.14%
Special Allowance Index				
30 Day LIBOR	15,632	43,324	210,248,739	98.59%
T-Bill	220	591	3,006,638	1.41%
Interest Rate				
Consolidation - Fixed Rate	1,745	3,207	49,143,861	23.04%
Consolidation - Variable Rate	7	13	104,175	0.05%
Stafford & PLUS - Fixed Rate	13,177	32,125	139,055,190	65.21%
Stafford & PLUS - Variable Rate	2,973	8,570	24,952,151	11.70%

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