



**Utah State Board of Regents Loan Purchase Program**  
**Portfolio Summary Report**  
**February 29, 2020**

2017 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 236,024,397	<b>Average Borrower Indebtedness</b>	\$ 12,486	
<b>Number of Borrowers</b>	18,903	<b>Wtd Avg Remaining Term (months)</b>	143.34	
<b>Number of Loans</b>	51,859	<b>Wtd Avg Statutory Interest Rate</b>	6.15%	
<b>Consolidation Rebate Fees</b>	\$ 48,019	<b>Wtd Avg Borrower Interest Rate</b>	5.89%	
<b>Claims Paid</b>	\$ 480,014			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	197	772	\$ 5,724,200	2.42%
Qualified	3,529	7,282	38,513,894	16.32%
Disqualified/Not Eligible	16,279	43,805	191,786,303	81.26%
<b>Automatic Payment Benefit</b>				
Participating	3,665	9,080	44,893,444	19.02%
Nonparticipating	16,149	42,779	191,130,953	80.98%
<b>School Type</b>				
2 Year Schools	2,769	7,022	22,991,563	9.74%
4 Year Schools	11,130	30,382	110,789,560	46.94%
Proprietary Schools	2,154	5,291	21,440,600	9.08%
Graduate Schools	2,367	7,599	55,561,138	23.54%
Other	836	1,565	25,241,536	10.70%
<b>Loan Type</b>				
Stafford - Subsidized	14,663	26,631	75,002,992	31.78%
Stafford - Unsubsidized	12,380	21,097	99,510,687	42.16%
PLUS	424	548	7,348,825	3.11%
Consolidation - Subsidized	1,765	1,798	22,205,920	9.41%
Consolidation - Unsubsidized	1,750	1,785	31,955,973	13.54%
<b>Status</b>				
In-School	45	133	590,250	0.25%
Grace	11	46	209,183	0.09%
Repayment	15,679	42,548	188,185,474	79.73%
Forbearance	1,588	4,958	29,698,911	12.58%
Deferment	1,444	3,832	15,765,364	6.68%
Claims Processing	141	342	1,575,215	0.67%
<b>Special Allowance Index</b>				
30 Day LIBOR	18,753	51,230	232,955,482	98.70%
T-Bill	240	629	3,068,915	1.30%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,951	3,568	54,029,286	22.89%
Consolidation - Variable Rate	8	15	132,607	0.06%
Stafford & PLUS - Fixed Rate	15,975	38,381	154,324,141	65.38%
Stafford & PLUS - Variable Rate	3,539	9,895	27,538,363	11.67%

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