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

<table>
<thead>
<tr>
<th></th>
<th>2017 Trust Estate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio Principal Balance</td>
<td>$236,024,397</td>
</tr>
<tr>
<td>Number of Borrowers</td>
<td>18,903</td>
</tr>
<tr>
<td>Number of Loans</td>
<td>51,859</td>
</tr>
<tr>
<td>Consolidation Rebate Fees</td>
<td>$48,019</td>
</tr>
<tr>
<td>Claims Paid</td>
<td>$480,014</td>
</tr>
<tr>
<td>Average Borrower Indebtedness</td>
<td>$12,486</td>
</tr>
<tr>
<td>Wtd Avg Remaining Term (months)</td>
<td>143.34</td>
</tr>
<tr>
<td>Wtd Avg Statutory Interest Rate</td>
<td>6.15%</td>
</tr>
<tr>
<td>Wtd Avg Borrower Interest Rate</td>
<td>5.89%</td>
</tr>
</tbody>
</table>

### Timely Payment Benefit
- **Eligible**
  - Number of Borrowers: 197
  - Number of Loans: 772
  - Current Principal: $5,724,200
  - Percent of Principal: 2.42%
- **Qualified**
  - Number of Borrowers: 3,529
  - Number of Loans: 7,282
  - Current Principal: $38,513,894
  - Percent of Principal: 16.32%
- **Disqualified/Not Eligible**
  - Number of Borrowers: 16,279
  - Number of Loans: 43,805
  - Current Principal: $191,786,303
  - Percent of Principal: 81.26%

### Automatic Payment Benefit
- **Participating**
  - Number of Borrowers: 3,665
  - Number of Loans: 9,080
  - Current Principal: $44,893,444
  - Percent of Principal: 19.02%
- **Nonparticipating**
  - Number of Borrowers: 16,149
  - Number of Loans: 42,779
  - Current Principal: $191,130,953
  - Percent of Principal: 80.98%

### School Type
- **2 Year Schools**
  - Number of Borrowers: 2,769
  - Number of Loans: 7,022
  - Current Principal: $22,991,563
  - Percent of Principal: 9.74%
- **4 Year Schools**
  - Number of Borrowers: 11,130
  - Number of Loans: 30,382
  - Current Principal: $110,789,560
  - Percent of Principal: 46.94%
- **Proprietary Schools**
  - Number of Borrowers: 2,154
  - Number of Loans: 5,291
  - Current Principal: $21,440,600
  - Percent of Principal: 9.08%
- **Graduate Schools**
  - Number of Borrowers: 2,367
  - Number of Loans: 7,599
  - Current Principal: $55,561,138
  - Percent of Principal: 23.54%
- **Other**
  - Number of Borrowers: 836
  - Number of Loans: 1,565
  - Current Principal: $25,241,536
  - Percent of Principal: 10.70%

### Loan Type
- **Stafford - Subsidized**
  - Number of Borrowers: 14,663
  - Number of Loans: 26,631
  - Current Principal: $75,002,992
  - Percent of Principal: 31.78%
- **Stafford - Unsubsidized**
  - Number of Borrowers: 12,380
  - Number of Loans: 21,097
  - Current Principal: $99,510,687
  - Percent of Principal: 42.16%
- **PLUS**
  - Number of Borrowers: 424
  - Number of Loans: 548
  - Current Principal: $7,348,825
  - Percent of Principal: 3.11%
- **Consolidation - Subsidized**
  - Number of Borrowers: 1,765
  - Number of Loans: 1,798
  - Current Principal: $22,205,920
  - Percent of Principal: 9.41%
- **Consolidation - Unsubsidized**
  - Number of Borrowers: 1,750
  - Number of Loans: 1,785
  - Current Principal: $31,955,973
  - Percent of Principal: 13.54%

### Status
- **In-School**
  - Number of Borrowers: 45
  - Number of Loans: 133
  - Current Principal: $590,250
  - Percent of Principal: 0.25%
- **Grace**
  - Number of Borrowers: 11
  - Number of Loans: 46
  - Current Principal: $209,183
  - Percent of Principal: 0.09%
- **Repayment**
  - Number of Borrowers: 15,679
  - Number of Loans: 42,548
  - Current Principal: $188,185,474
  - Percent of Principal: 79.73%
- **Forbearance**
  - Number of Borrowers: 1,588
  - Number of Loans: 4,958
  - Current Principal: $29,698,911
  - Percent of Principal: 12.58%
- **Deferment**
  - Number of Borrowers: 1,444
  - Number of Loans: 3,832
  - Current Principal: $15,765,364
  - Percent of Principal: 6.68%
- **Claims Processing**
  - Number of Borrowers: 141
  - Number of Loans: 342
  - Current Principal: $1,575,215
  - Percent of Principal: 0.67%

### Special Allowance Index
- **30 Day LIBOR**
  - Number of Borrowers: 18,753
  - Number of Loans: 51,230
  - Current Principal: $232,955,482
  - Percent of Principal: 98.70%
- **T-Bill**
  - Number of Borrowers: 240
  - Number of Loans: 629
  - Current Principal: $3,068,915
  - Percent of Principal: 1.30%

### Interest Rate
- **Consolidation - Fixed Rate**
  - Number of Borrowers: 1,951
  - Number of Loans: 3,568
  - Current Principal: $54,029,286
  - Percent of Principal: 22.89%
- **Consolidation - Variable Rate**
  - Number of Borrowers: 8
  - Number of Loans: 15
  - Current Principal: $132,607
  - Percent of Principal: 0.06%
- **Stafford & PLUS - Fixed Rate**
  - Number of Borrowers: 15,975
  - Number of Loans: 38,381
  - Current Principal: $154,324,141
  - Percent of Principal: 65.38%
- **Stafford & PLUS - Variable Rate**
  - Number of Borrowers: 3,539
  - Number of Loans: 9,895
  - Current Principal: $27,538,363
  - Percent of Principal: 11.67%

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