



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

2017 Trust Estate				
<b>Portfolio Principal Balance</b>	\$ 239,164,894	<b>Average Borrower Indebtedness</b>	\$ 12,390	
<b>Number of Borrowers</b>	19,303	<b>Wtd Avg Remaining Term (months)</b>	142.78	
<b>Number of Loans</b>	52,828	<b>Wtd Avg Statutory Interest Rate</b>	6.14%	
<b>Consolidation Rebate Fees</b>	\$ 48,693	<b>Wtd Avg Borrower Interest Rate</b>	5.89%	
<b>Claims Paid</b>	\$ 729,673			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
<b>Timely Payment Benefit</b>				
Eligible	200	775	\$ 5,572,536	2.33%
Qualified	3,608	7,421	39,052,067	16.33%
Disqualified/Not Eligible	16,622	44,632	194,540,291	81.34%
<b>Automatic Payment Benefit</b>				
Participating	3,708	9,145	45,056,497	18.84%
Nonparticipating	16,514	43,683	194,108,397	81.16%
<b>School Type</b>				
2 Year Schools	2,828	7,156	23,316,110	9.75%
4 Year Schools	11,381	31,002	112,443,930	47.02%
Proprietary Schools	2,191	5,371	21,625,394	9.04%
Graduate Schools	2,413	7,715	56,376,761	23.57%
Other	850	1,584	25,402,699	10.62%
<b>Loan Type</b>				
Stafford - Subsidized	14,973	27,150	76,041,773	31.79%
Stafford - Unsubsidized	12,618	21,488	100,760,190	42.13%
PLUS	431	556	7,434,605	3.11%
Consolidation - Subsidized	1,794	1,827	22,523,440	9.42%
Consolidation - Unsubsidized	1,772	1,807	32,404,886	13.55%
<b>Status</b>				
In-School	47	159	675,179	0.28%
Grace	18	44	215,813	0.09%
Repayment	16,025	43,327	190,276,213	79.56%
Forbearance	1,619	5,027	29,986,514	12.54%
Deferment	1,453	3,894	16,006,659	6.69%
Claims Processing	148	377	2,004,516	0.84%
<b>Special Allowance Index</b>				
30 Day LIBOR	19,150	52,192	236,095,077	98.72%
T-Bill	244	636	3,069,817	1.28%
<b>Interest Rate</b>				
Consolidation - Fixed Rate	1,980	3,619	54,794,989	22.91%
Consolidation - Variable Rate	8	15	133,337	0.06%
Stafford & PLUS - Fixed Rate	16,325	39,136	156,401,361	65.39%
Stafford & PLUS - Variable Rate	3,616	10,058	27,835,207	11.64%

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