



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

2017 Trust Estate			
Portfolio Principal Balance	\$ 223,482,654	Average Borrower Indebtedness	\$ 13,098
Number of Borrowers	17,062	Wtd Avg Remaining Term (months)	146.15
Number of Loans	47,272	Wtd Avg Statutory Interest Rate	5.87%
Consolidation Rebate Fees	\$ 45,943	Wtd Avg Borrower Interest Rate	5.63%
Claims Paid	\$ 201,358		

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

Eligible	236	939	\$ 6,876,134	3.08%
Qualified	3,189	6,698	\$ 36,413,535	16.29%
Disqualified/Not Eligible	14,631	39,635	\$ 180,192,985	80.63%

Automatic Payment Benefit

Participating	3,367	8,374	43,151,612	19.31%
Nonparticipating	14,517	38,898	180,331,042	80.69%

School Type

2 Year Schools	2,470	6,302	21,614,324	9.67%
4 Year Schools	10,246	28,156	106,654,783	47.73%
Proprietary Schools	1,744	4,377	18,597,801	8.32%
Graduate Schools	2,143	6,977	52,724,495	23.59%
Other	781	1,460	23,891,251	10.69%

Loan Type

Stafford - Subsidized	13,249	24,132	70,312,118	31.46%
Stafford - Unsubsidized	11,254	19,270	94,457,974	42.27%
PLUS	358	479	7,095,218	3.17%
Consolidation - Subsidized	1,668	1,701	21,186,137	9.48%
Consolidation - Unsubsidized	1,655	1,690	30,431,207	13.62%

Status

In-School	42	134	554,841	0.25%
Grace	6	19	153,928	0.07%
Repayment	14,393	39,391	182,325,333	81.58%
Forbearance	1,370	4,379	26,537,484	11.87%
Deferment	1,233	3,299	13,720,233	6.14%
Claims Processing	21	50	190,835	0.09%

Special Allowance Index

30 Day LIBOR	16,919	46,666	220,473,598	98.65%
T-Bill	228	606	3,009,056	1.35%

Interest Rate

Consolidation - Fixed Rate	1,838	3,378	51,511,540	23.05%
Consolidation - Variable Rate	7	13	105,804	0.05%
Stafford & PLUS - Fixed Rate	14,327	34,763	145,716,879	65.20%
Stafford & PLUS - Variable Rate	3,202	9,118	26,148,431	11.70%

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