



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

2017 Trust Estate					
Portfolio Principal Balance	\$	228,196,073	Average Borrower Indebtedness	\$	12,911
Number of Borrowers		17,674	Wtd Avg Remaining Term (months)		146.52
Number of Loans		48,838	Wtd Avg Statutory Interest Rate		6.13%
Consolidation Rebate Fees	\$	46,750	Wtd Avg Borrower Interest Rate		5.89%
Claims Paid	\$	207,882			

	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
--	-----------------------	-----------------	-------------------	----------------------

Timely Payment Benefit

Eligible	241	960	\$ 6,914,488	3.03%
Qualified	3,301	6,893	37,298,024	16.34%
Disqualified/Not Eligible	15,160	40,985	183,983,561	80.63%

Automatic Payment Benefit

Participating	3,459	8,590	43,367,073	19.00%
Nonparticipating	15,072	40,248	184,829,000	81.00%

School Type

2 Year Schools	2,550	6,492	21,945,162	9.62%
4 Year Schools	10,639	29,159	109,224,396	47.86%
Proprietary Schools	1,794	4,465	18,820,648	8.25%
Graduate Schools	2,222	7,221	53,789,387	23.57%
Other	805	1,501	24,416,480	10.70%

Loan Type

Stafford - Subsidized	13,720	24,984	72,095,492	31.59%
Stafford - Unsubsidized	11,642	19,888	96,230,421	42.17%
PLUS	376	498	7,211,454	3.16%
Consolidation - Subsidized	1,709	1,742	21,563,951	9.45%
Consolidation - Unsubsidized	1,691	1,726	31,094,755	13.63%

Status

In-School	40	128	521,627	0.23%
Grace	15	50	274,306	0.12%
Repayment	11,694	31,175	137,194,261	60.12%
Forbearance	4,620	13,976	74,880,845	32.81%
Deferment	1,275	3,411	14,778,771	6.48%
Claims Processing	34	98	546,263	0.24%

Special Allowance Index

30 Day LIBOR	17,528	48,226	225,169,079	98.67%
T-Bill	233	612	3,026,994	1.33%

Interest Rate

Consolidation - Fixed Rate	1,883	3,455	52,552,195	23.03%
Consolidation - Variable Rate	7	13	106,511	0.05%
Stafford & PLUS - Fixed Rate	14,879	36,015	148,818,420	65.21%
Stafford & PLUS - Variable Rate	3,311	9,355	26,718,947	11.71%

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