



Utah State Board of Regents Loan Purchase Program
Portfolio Summary Report
November 30, 2020

2017 Trust Estate				
Portfolio Principal Balance	\$ 214,988,404	Average Borrower Indebtedness	\$ 13,465	
Number of Borrowers	15,967	Wtd Avg Remaining Term (months)	146.57	
Number of Loans	44,462	Wtd Avg Statutory Interest Rate	5.87%	
Consolidation Rebate Fees	\$ 44,397	Wtd Avg Borrower Interest Rate	5.63%	
Claims Paid	\$ 194,179			
	Number of Borrowers *	Number of Loans	Current Principal	Percent of Principal
Timely Payment Benefit				
Eligible	194	753	\$ 5,194,521	2.41%
Qualified	2,938	6,217	\$ 34,217,948	15.92%
Disqualified/Not Eligible	13,756	37,492	\$ 175,575,935	81.67%
Automatic Payment Benefit				
Participating	3,152	7,855	41,250,210	19.19%
Nonparticipating	13,578	36,607	173,738,194	80.81%
School Type				
2 Year Schools	2,305	5,934	20,984,454	9.76%
4 Year Schools	9,583	26,427	102,653,685	47.75%
Proprietary Schools	1,642	4,170	18,036,510	8.39%
Graduate Schools	1,991	6,541	50,588,626	23.53%
Other	748	1,390	22,725,129	10.57%
Loan Type				
Stafford - Subsidized	12,398	22,648	67,355,246	31.33%
Stafford - Unsubsidized	10,569	18,124	91,289,362	42.46%
PLUS	330	442	6,621,112	3.08%
Consolidation - Subsidized	1,598	1,630	20,488,933	9.53%
Consolidation - Unsubsidized	1,584	1,618	29,233,751	13.60%
Status				
In-School	31	106	452,450	0.21%
Grace	6	13	44,903	0.02%
Repayment	13,224	36,409	172,188,040	80.09%
Forbearance	1,530	4,804	28,807,562	13.40%
Deferment	1,153	3,063	13,146,885	6.12%
Claims Processing	26	67	348,564	0.16%
Special Allowance Index				
30 Day LIBOR	15,830	43,872	211,987,063	98.60%
T-Bill	219	590	3,001,341	1.40%
Interest Rate				
Consolidation - Fixed Rate	1,759	3,235	49,618,237	23.08%
Consolidation - Variable Rate	7	13	104,447	0.05%
Stafford & PLUS - Fixed Rate	13,349	32,532	140,055,055	65.14%
Stafford & PLUS - Variable Rate	3,023	8,682	25,210,665	11.73%

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