

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	4/1/2018 to 4/30/2018
Distribution Date:	May 25, 2018
Contact Name:	David S. Schwanke
Contact Phone:	(801) 321-7286
Contact Fax:	(801) 321-7174
Contact Email:	dschwanke@utahsbr.edu
Website:	https://www.uheaa.org/investors

Portfolio Statistics

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued Interest		WA Statutory Borrower Rate		WA Effective Borrower Rate		WA Remaining Term (Months)	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Loans by Program Type														
Subsidized Stafford	40,312	39,646	109,984,392	107,997,789	1,736,901	1,725,722	33.15%	33.09%	5.97%	5.97%	5.84%	5.84%	109.66	109.73
Unsubsidized Stafford	31,801	31,271	139,403,778	137,294,722	5,143,831	5,145,978	42.90%	42.96%	6.32%	6.32%	6.17%	6.17%	125.95	126.16
Subsidized Consolidation	2,231	2,201	27,912,569	27,548,385	277,300	272,822	8.37%	8.39%	5.01%	5.00%	4.51%	4.50%	172.24	172.07
Unsubsidized Consolidation	2,193	2,164	40,002,040	39,342,873	509,832	492,877	12.02%	12.02%	5.11%	5.09%	4.59%	4.57%	190.52	190.24
PLUS and Grad PLUS	1,049	1,014	11,400,503	11,175,263	526,597	499,111	3.54%	3.52%	8.41%	8.41%	8.05%	8.05%	128.51	129.92
SLS	14	14	77,968	77,856	1,242	1,489	0.02%	0.02%	4.37%	4.37%	4.28%	4.28%	87.56	86.86
HEAL														
Private (Non-FFELP)														
Total	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%	6.02%	6.01%	5.79%	5.79%	132.36	132.50
Loans by Floor Type														
Floor	15,986	15,500	59,789,967	58,057,869	914,981	860,370	18.01%	17.77%	3.79%	3.75%	3.47%	3.43%	140.65	140.85
Non-Floor	61,614	60,810	268,991,283	265,379,019	7,280,722	7,277,629	81.99%	82.23%	6.51%	6.51%	6.30%	6.30%	130.52	130.67
Total	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%	6.02%	6.01%	5.79%	5.79%	132.36	132.50
Portfolio by Loan Status														
Repayment														
Current	55,309	55,149	220,182,880	221,081,457	3,481,498	3,620,879	66.37%	67.77%						
31-60 Days Delinquent	1,627	1,474	7,853,843	6,970,083	167,704	120,863	2.38%	2.14%						
61-90 Days Delinquent	1,322	1,095	6,457,824	5,534,274	191,640	141,878	1.97%	1.71%						
91-120 Days Delinquent	1,049	1,013	5,396,325	4,847,599	171,797	167,598	1.65%	1.51%						
121-150 Days Delinquent	512	809	2,382,350	4,274,805	72,799	163,021	0.73%	1.34%						
151-180 Days Delinquent	547	401	2,543,604	1,974,157	90,043	69,181	0.78%	0.62%						
181-210 Days Delinquent	242	465	1,145,298	2,257,148	44,616	95,912	0.35%	0.71%						
211-240 Days Delinquent	291	209	1,698,208	949,252	74,251	42,016	0.53%	0.30%						
241-270 Days Delinquent	227	247	1,117,346	1,490,071	52,977	71,228	0.35%	0.47%						
271+ Days Delinquent	370	208	1,646,224	1,013,588	96,873	54,353	0.52%	0.32%						
Total Repayment	61,496	61,070	250,423,902	250,392,434	4,444,198	4,546,929	75.63%	76.89%						
In School	391	390	1,561,921	1,538,408	464,028	464,930	0.60%	0.60%						
Grace	111	93	401,838	348,939	105,365	96,666	0.15%	0.13%						
Forbearance	6,851	6,144	39,200,985	34,730,721	982,959	819,419	11.93%	10.72%						
Deferment	7,886	7,656	32,895,834	31,619,008	1,872,289	1,860,671	10.32%	10.10%						
Claims in Progress	681	768	3,490,086	3,983,327	232,885	253,118	1.10%	1.28%						
Claims Denied	184	189	806,684	824,051	93,979	96,266	0.27%	0.28%						
Total Portfolio	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
	Portfolio by School Type *							
4 Year	45,661	44,955	157,777,607	155,639,556	3,759,527	3,772,200	47.94%	48.08%
2 Year	10,512	10,328	31,711,849	31,217,443	821,982	818,877	9.66%	9.66%
Graduate	11,666	11,449	79,540,419	77,922,616	2,460,212	2,418,224	24.33%	24.23%
Proprietary	7,776	7,618	28,278,495	27,760,833	805,539	790,451	8.63%	8.61%
Unknown	1,985	1,960	31,472,880	30,896,440	348,444	338,246	9.44%	9.42%
Total Balance	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	33,449	33,035	127,613,462	125,906,223	3,860,164	3,884,448	39.02%	39.14%
LIBOR+1.74/2.34	37,790	37,255	122,945,989	121,007,729	3,064,690	3,081,142	37.39%	37.42%
LIBOR+2.24	881	869	16,042,338	15,782,518	230,995	223,788	4.83%	4.83%
LIBOR+2.64	4,636	4,316	58,283,527	56,974,668	980,974	885,652	17.59%	17.45%
T+2.20/2.80	306	300	759,602	756,183	10,744	11,282	0.23%	0.23%
T+2.50/3.10	23	23	115,470	115,421	2,691	2,898	0.03%	0.04%
T+3.10	424	421	2,698,410	2,572,807	41,666	44,070	0.81%	0.79%
T+3.25	70	70	227,867	227,007	2,663	3,131	0.07%	0.07%
T+3.50	21	21	94,585	94,332	1,117	1,588	0.03%	0.03%
Total Pool Balance	77,600	76,310	328,781,250	323,436,888	8,195,704	8,137,999	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	480	415	2,001,323	1,762,851	72,914	66,867	0.61%	0.55%
1.5% Eligible	6	6	25,899	25,863	3,383	3,477	0.01%	0.01%
2.0% Eligible	272	262	1,071,862	1,051,290	29,329	30,386	0.33%	0.33%
3.0% Eligible	166	158	773,070	741,413	162,813	161,594	0.28%	0.27%
4.0% Eligible	35	33	92,609	90,290	7,520	6,879	0.03%	0.03%
None Offered & Qualified †	76,641	75,436	324,816,487	319,765,181	7,919,744	7,868,796	98.74%	98.81%
Total	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	5,475	5,381	19,251,187	18,869,072	503,856	499,949	5.86%	5.84%
.375% Qualified	25	23	341,156	339,812	4,294	4,626	0.10%	0.10%
1.0% Qualified	1,820	1,804	22,606,844	22,399,225	97,902	95,734	6.74%	6.78%
.50% Qualified	3	2	3,315	3,315	27	27	0.00%	0.00%
1.5 % Qualified	639	625	1,323,316	1,300,214	16,960	15,715	0.40%	0.40%
1.75% Qualified	96	93	816,805	807,314	10,367	10,634	0.24%	0.25%
2.0% Qualified	716	704	1,167,386	1,140,651	6,694	6,658	0.35%	0.35%
.25% Eligible	210	206	816,108	790,440	251,895	248,524	0.32%	0.31%
1.0% Eligible	213	210	4,809,878	4,602,376	87,345	86,576	1.45%	1.42%
1.50% Eligible	55	55	188,384	188,796	19,412	19,578	0.06%	0.06%
1.75% Eligible	1	-	1,481	-	4	-	0.00%	0.00%
2.0% Eligible	1,358	1,358	4,459,838	4,519,128	110,065	117,482	1.36%	1.40%
None Offered	66,989	65,849	272,995,552	268,476,546	7,086,882	7,032,496	83.12%	83.09%
Total	77,600	76,310	328,781,250	323,436,889	8,195,703	8,137,999	100.00%	100.00%

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus Accrued	
	Ending	Ending	Ending	Ending	Ending	Ending	Ending	Ending
Automatic Payment Benefit								
.25% Qualified	6,222	6,148	32,843,326	32,574,607	161,767	164,260	9.80%	9.87%
.33% Qualified	221	223	489,518	485,677	1,034	1,000	0.15%	0.15%
.50% Qualified	100	100	636,984	614,919	5,006	4,962	0.19%	0.19%
1.0% Qualified	276	273	823,653	819,425	13,530	12,407	0.25%	0.25%
1.25% Qualified	1,063	1,057	6,163,106	6,060,214	17,160	17,387	1.83%	1.83%
1.50% Qualified	22	22	458,612	456,407	47,823	48,127	0.15%	0.15%
1.75% Qualified	396	389	1,422,516	1,360,620	7,704	7,661	0.42%	0.41%
2.0% Qualified	1,276	1,248	3,228,152	3,150,980	27,373	26,932	0.97%	0.96%
2.50% Qualified	1,022	998	5,376,762	5,201,874	22,996	21,993	1.60%	1.58%
3.0% Qualified	384	368	804,491	781,956	6,705	6,852	0.24%	0.24%
.25% Eligible	22,465	22,027	94,371,470	92,674,811	2,238,137	2,224,177	28.67%	28.62%
.33% Eligible	588	577	1,592,059	1,575,851	55,620	54,520	0.49%	0.49%
.50% Eligible	328	325	2,415,625	2,416,421	56,183	48,980	0.73%	0.74%
1.0% Eligible	820	806	2,749,505	2,727,579	107,181	109,736	0.85%	0.86%
1.25% Eligible	3,815	3,770	20,886,192	20,515,923	339,519	349,932	6.30%	6.29%
1.50% Eligible	83	80	1,839,469	1,759,525	132,931	98,342	0.59%	0.56%
1.75% Eligible	1,099	1,080	3,956,283	3,902,540	104,708	102,320	1.20%	1.21%
2.0% Eligible	3,468	3,395	15,388,758	15,088,542	560,299	568,435	4.73%	4.72%
2.50% Eligible	895	874	3,484,041	3,400,837	95,201	95,151	1.06%	1.06%
3.0% Eligible	1,430	1,396	4,618,306	4,514,790	207,524	192,933	1.43%	1.42%
None Offered	31,627	31,154	125,232,422	123,353,390	3,987,302	3,981,892	38.35%	38.40%
Total	77,600	76,310	328,781,250	323,436,888	8,195,703	8,137,999	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned