

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	1/1/2018 to 1/31/2018
Distribution Date:	February 26, 2018
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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	42,528	41,650	116,233,201	113,871,691	1,863,561	1,817,549	33.45%	33.31%	5.97%	5.97%	5.84%	5.84%	109.17	109.46
Unsubsidized Stafford	33,527	32,853	146,310,208	143,820,630	5,319,187	5,257,466	42.95%	42.92%	6.32%	6.32%	6.17%	6.17%	124.85	125.46
Subsidized Consolidation	2,288	2,269	28,663,862	28,421,738	280,176	265,204	8.20%	8.26%	5.00%	5.00%	4.51%	4.51%	174.05	173.80
Unsubsidized Consolidation	2,249	2,227	41,024,738	40,697,289	552,372	543,605	11.77%	11.88%	5.11%	5.11%	4.59%	4.60%	192.27	191.76
PLUS and Grad PLUS	1,201	1,122	12,208,209	12,011,313	532,801	527,605	3.61%	3.61%	8.40%	8.41%	8.03%	8.05%	126.25	127.55
SLS	14	14	77,497	77,844	1,367	1,106	0.02%	0.02%	4.37%	4.37%	4.27%	4.27%	88.02	88.11
HEAL														
Private (Non-FFELP)														
Total	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%	6.02%	6.02%	5.80%	5.80%	131.72	132.16
Loans by Floor Type														
Floor	16,708	16,232	61,530,028	60,235,369	905,080	858,827	17.68%	17.59%	3.76%	3.75%	3.45%	3.43%	141.15	141.02
Non-Floor	65,099	63,903	282,987,687	278,665,136	7,644,384	7,553,708	82.32%	82.41%	6.51%	6.51%	6.31%	6.31%	129.67	130.25
Total	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%	6.02%	6.02%	5.80%	5.80%	131.72	132.16
Portfolio by Loan Status														
Repayment														
Current	59,114	57,361	237,465,306	229,380,763	3,967,934	3,694,203	68.38%	67.11%						
31-60 Days Delinquent	1,818	2,163	8,213,657	10,622,149	142,785	240,368	2.37%	3.13%						
61-90 Days Delinquent	1,428	1,118	6,551,272	5,480,181	140,470	118,455	1.89%	1.61%						
91-120 Days Delinquent	814	1,014	3,502,751	4,732,888	83,055	121,000	1.02%	1.40%						
121-150 Days Delinquent	693	547	3,688,485	2,522,296	115,934	72,408	1.08%	0.75%						
151-180 Days Delinquent	500	574	2,455,835	3,060,285	86,520	109,318	0.72%	0.91%						
181-210 Days Delinquent	681	343	2,970,900	1,564,093	128,070	66,242	0.88%	0.47%						
211-240 Days Delinquent	487	571	2,400,383	2,515,065	117,608	117,305	0.71%	0.76%						
241-270 Days Delinquent	335	408	1,507,019	2,015,906	78,832	111,009	0.45%	0.61%						
271+ Days Delinquent	347	291	1,521,029	1,330,074	100,324	81,942	0.46%	0.40%						
Total Repayment	66,217	64,390	270,276,637	263,223,700	4,961,532	4,732,250	77.96%	77.15%						
In School	417	409	1,604,800	1,561,390	467,318	457,323	0.59%	0.58%						
Grace	145	132	618,105	565,066	175,253	158,115	0.22%	0.21%						
Forbearance	6,252	6,454	34,890,856	36,653,821	717,482	811,732	10.09%	10.79%						
Deferment	7,933	7,816	33,094,569	32,531,011	1,924,330	1,906,095	9.92%	9.91%						
Claims in Progress	662	755	3,254,285	3,596,026	223,071	263,207	0.98%	1.11%						
Claims Denied	181	179	778,463	769,491	80,478	83,813	0.24%	0.25%						
Total Portfolio	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	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	48,087	47,182	165,152,857	162,562,311	3,922,050	3,835,155	47.89%	47.91%
2 Year	11,007	10,789	33,045,813	32,385,418	859,048	815,259	9.60%	9.56%
Graduate	12,340	12,054	83,953,517	82,442,378	2,564,863	2,556,166	24.51%	24.47%
Proprietary	8,315	8,093	29,910,398	29,407,317	849,844	847,016	8.71%	8.71%
Unknown	2,058	2,017	32,455,130	32,103,081	353,660	358,938	9.29%	9.35%
Total Balance	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	35,312	34,720	134,703,810	132,719,966	4,079,504	4,059,119	39.31%	39.38%
LIBOR+1.74/2.34	39,969	39,194	129,553,485	127,099,186	3,174,616	3,116,433	37.59%	37.49%
LIBOR+2.24	911	907	16,754,821	16,621,779	264,427	262,983	4.82%	4.86%
LIBOR+2.64	4,732	4,434	59,471,626	58,431,734	965,772	906,117	17.12%	17.09%
T+2.20/2.80	317	317	787,870	785,278	9,029	9,831	0.23%	0.23%
T+2.50/3.10	28	28	117,763	118,131	2,709	2,463	0.03%	0.04%
T+3.10	434	431	2,706,497	2,702,472	43,618	46,627	0.78%	0.79%
T+3.25	76	76	320,894	320,378	3,396	2,751	0.09%	0.09%
T+3.50	28	28	100,949	101,581	6,393	6,211	0.03%	0.03%
Total Pool Balance	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	626	594	2,668,705	2,532,231	103,949	99,507	0.79%	0.76%
1.5% Eligible	6	6	25,766	25,766	3,293	3,407	0.01%	0.01%
2.0% Eligible	299	297	1,166,447	1,154,705	35,612	31,643	0.34%	0.34%
3.0% Eligible	201	182	880,761	819,561	174,909	169,490	0.30%	0.28%
4.0% Eligible	47	36	146,314	104,789	6,446	7,226	0.04%	0.03%
None Offered & Qualified †	80,628	79,020	339,629,722	334,263,453	8,225,255	8,101,262	98.52%	98.58%
Total	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	5,776	5,652	20,345,938	19,912,936	523,134	522,529	5.91%	5.88%
.375% Qualified	25	27	344,522	390,033	4,276	4,768	0.10%	0.11%
1.0% Qualified	1,862	1,847	22,923,273	22,977,857	88,478	98,477	6.52%	6.64%
.50% Qualified	4	4	8,674	8,674	58	87	0.00%	0.00%
1.5 % Qualified	661	658	1,364,950	1,371,652	16,091	15,769	0.39%	0.40%
1.75% Qualified	96	94	838,253	782,911	9,307	9,402	0.24%	0.23%
2.0% Qualified	707	712	1,137,881	1,168,597	5,863	5,969	0.32%	0.34%
.25% Eligible	243	235	961,481	921,402	292,456	279,506	0.36%	0.35%
1.0% Eligible	251	236	5,688,870	5,336,913	113,269	78,296	1.64%	1.56%
1.50% Eligible	64	60	216,025	210,710	19,697	19,165	0.07%	0.07%
1.75% Eligible	1	1	1,525	1,510	4	4	0.00%	0.00%
2.0% Eligible	1,513	1,475	4,866,507	4,802,803	106,775	113,820	1.41%	1.42%
None Offered	70,604	69,134	285,819,816	281,014,507	7,370,056	7,264,743	83.04%	83.00%
Total	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	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	6,538	6,410	34,121,733	33,580,884	160,367	153,206	9.71%	9.71%
.33% Qualified	233	229	519,136	510,163	1,336	1,405	0.15%	0.15%
.50% Qualified	103	99	633,936	619,404	4,637	4,703	0.18%	0.18%
1.0% Qualified	292	288	886,435	869,355	13,069	12,999	0.26%	0.26%
1.25% Qualified	1,086	1,077	6,383,328	6,182,156	17,565	17,231	1.81%	1.79%
1.50% Qualified	24	23	501,368	491,714	45,494	46,287	0.16%	0.16%
1.75% Qualified	428	414	1,539,173	1,520,044	9,054	7,463	0.44%	0.44%
2.0% Qualified	1,383	1,346	3,612,365	3,388,309	44,902	26,506	1.04%	0.98%
2.50% Qualified	1,070	1,052	5,782,648	5,651,655	22,429	22,452	1.64%	1.63%
3.0% Qualified	409	402	871,234	873,054	6,030	6,440	0.25%	0.25%
.25% Eligible	23,758	23,223	98,587,949	96,976,456	2,393,699	2,333,821	28.60%	28.59%
.33% Eligible	626	598	1,714,481	1,628,529	53,184	51,679	0.50%	0.48%
.50% Eligible	342	333	2,515,110	2,491,161	59,287	58,656	0.73%	0.74%
1.0% Eligible	870	842	2,931,163	2,853,437	112,818	108,729	0.86%	0.85%
1.25% Eligible	3,958	3,892	21,357,587	21,281,487	351,711	358,404	6.15%	6.23%
1.50% Eligible	89	90	1,975,999	1,963,019	122,093	130,255	0.59%	0.60%
1.75% Eligible	1,155	1,134	4,075,974	4,004,923	96,517	94,775	1.18%	1.18%
2.0% Eligible	3,707	3,597	16,006,631	15,779,053	565,979	547,302	4.69%	4.70%
2.50% Eligible	972	956	3,967,089	3,834,660	112,020	109,900	1.16%	1.14%
3.0% Eligible	1,538	1,496	5,064,444	4,914,738	206,468	196,384	1.49%	1.47%
None Offered	33,226	32,634	131,469,932	129,486,304	4,150,805	4,123,938	38.41%	38.47%
Total	81,807	80,135	344,517,715	338,900,505	8,549,464	8,412,535	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned