

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	7/1/2018 to 7/31/2018
Distribution Date:	August 27, 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	38,388	37,766	104,151,829	102,372,884	1,699,050	1,721,260	32.97%	32.91%	6.10%	6.14%	5.97%	6.01%	110.39	110.57
Unsubsidized Stafford	30,328	29,819	132,911,514	130,918,186	4,890,272	4,929,087	42.92%	42.95%	6.42%	6.44%	6.28%	6.30%	127.11	127.76
Subsidized Consolidation	2,154	2,136	27,061,989	26,741,692	259,044	270,014	8.51%	8.54%	5.00%	5.01%	4.50%	4.51%	171.41	170.06
Unsubsidized Consolidation	2,121	2,102	38,562,682	37,981,612	498,795	506,985	12.16%	12.17%	5.09%	5.09%	4.56%	4.56%	189.35	188.23
PLUS and Grad PLUS	954	934	10,517,814	10,298,113	465,902	467,412	3.42%	3.40%	8.42%	8.43%	8.04%	8.05%	133.08	134.29
SLS	14	14	77,640	77,888	1,457	1,361	0.02%	0.03%	4.37%	5.49%	4.28%	5.40%	86.03	85.49
HEAL														
Private (Non-FFELP)														
Total	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%	6.10%	6.12%	5.87%	5.89%	133.23	133.38
Loans by Floor Type														
Floor	15,403	14,814	57,237,970	55,362,993	886,482	860,200	18.10%	17.78%	4.24%	4.32%	3.92%	4.00%	140.50	140.38
Non-Floor	58,556	57,957	256,045,498	253,027,382	6,928,038	7,035,919	81.90%	82.22%	6.51%	6.51%	6.31%	6.31%	131.60	131.85
Total	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%	6.10%	6.12%	5.87%	5.89%	133.23	133.38
Portfolio by Loan Status														
Repayment														
Current	54,255	52,963	216,899,791	212,361,584	3,831,268	3,889,294	68.74%	68.37%						
31-60 Days Delinquent	1,432	1,742	6,864,853	8,339,863	117,183	134,207	2.17%	2.68%						
61-90 Days Delinquent	1,323	980	7,194,714	4,791,462	176,506	112,682	2.30%	1.55%						
91-120 Days Delinquent	596	1,061	2,855,615	5,743,290	69,483	162,543	0.91%	1.87%						
121-150 Days Delinquent	574	490	2,491,922	2,370,766	75,085	69,037	0.80%	0.77%						
151-180 Days Delinquent	644	525	3,387,196	2,410,671	153,486	80,993	1.10%	0.79%						
181-210 Days Delinquent	592	522	2,904,059	2,819,288	140,403	151,125	0.95%	0.94%						
211-240 Days Delinquent	242	554	1,342,687	2,630,756	61,060	137,673	0.44%	0.88%						
241-270 Days Delinquent	306	198	1,344,227	1,174,853	66,910	59,460	0.44%	0.39%						
271+ Days Delinquent	138	282	555,634	1,183,489	34,242	67,617	0.18%	0.39%						
Total Repayment	60,102	59,317	245,840,698	243,826,022	4,725,626	4,864,631	78.03%	78.63%						
In School	332	341	1,260,658	1,371,851	357,178	416,556	0.51%	0.57%						
Grace	85	68	404,492	279,988	148,912	92,474	0.17%	0.12%						
Forbearance	5,748	5,650	33,075,995	31,877,237	680,574	681,649	10.51%	10.29%						
Deferment	6,846	6,712	28,667,939	27,895,680	1,607,591	1,598,481	9.43%	9.32%						
Claims in Progress	659	500	3,233,041	2,331,854	192,826	137,092	1.07%	0.78%						
Claims Denied	187	183	800,645	807,743	101,813	105,236	0.28%	0.29%						
Total Portfolio	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	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	43,543	42,837	150,837,643	148,286,219	3,536,763	3,567,474	48.08%	48.01%
2 Year	10,038	9,871	30,346,812	30,016,042	799,050	820,493	9.70%	9.75%
Graduate	11,090	10,918	75,186,317	74,136,131	2,407,050	2,404,977	24.16%	24.20%
Proprietary	7,383	7,253	26,537,939	26,078,068	754,565	766,939	8.50%	8.49%
Unknown	1,905	1,892	30,374,757	29,873,915	317,092	336,236	9.56%	9.55%
Total Balance	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	31,866	31,557	121,200,295	119,839,109	3,665,807	3,741,160	38.89%	39.07%
LIBOR+1.74/2.34	35,799	35,392	116,395,609	114,921,924	2,938,557	2,999,393	37.16%	37.29%
LIBOR+2.24	846	838	15,730,621	15,534,182	233,866	232,945	4.97%	4.99%
LIBOR+2.64	4,637	4,188	56,359,605	54,558,883	924,274	864,775	17.84%	17.52%
T+2.20/2.80	291	287	730,856	728,284	8,782	9,426	0.23%	0.23%
T+2.50/3.10	18	18	84,362	84,314	2,894	3,000	0.03%	0.03%
T+3.10	412	402	2,460,966	2,403,690	36,107	41,361	0.78%	0.77%
T+3.25	69	68	225,837	224,078	2,888	3,061	0.07%	0.07%
T+3.50	21	21	95,317	95,911	1,345	998	0.03%	0.03%
Total Pool Balance	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	285	263	1,200,025	1,137,981	51,757	58,669	0.39%	0.38%
1.5% Eligible	6	6	25,788	25,750	3,560	3,642	0.01%	0.01%
2.0% Eligible	255	227	1,016,117	913,250	30,530	27,613	0.33%	0.30%
3.0% Eligible	145	136	683,566	634,582	145,969	148,680	0.26%	0.25%
4.0% Eligible	27	27	69,167	69,412	4,140	3,814	0.02%	0.02%
None Offered & Qualified †	73,241	72,112	310,288,805	305,609,400	7,578,564	7,653,701	98.99%	99.04%
Total	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	5,223	5,125	18,293,849	17,913,004	491,189	497,257	5.85%	5.82%
.375% Qualified	21	23	320,593	366,784	5,560	4,953	0.10%	0.12%
1.0% Qualified	1,792	1,773	22,415,676	22,226,239	119,176	120,871	7.02%	7.07%
.50% Qualified	2	2	3,314	3,315	27	29	0.00%	0.00%
1.5 % Qualified	599	589	1,232,986	1,209,562	13,466	14,055	0.39%	0.39%
1.75% Qualified	87	84	780,679	730,546	10,125	10,509	0.25%	0.23%
2.0% Qualified	720	717	1,141,867	1,136,246	9,031	9,401	0.36%	0.36%
.25% Eligible	180	174	681,779	669,568	220,552	218,920	0.28%	0.28%
1.0% Eligible	189	180	4,529,809	4,321,244	62,376	70,391	1.43%	1.39%
1.50% Eligible	54	54	190,318	186,883	17,304	20,792	0.06%	0.07%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	1,247	1,181	4,232,859	4,093,693	98,313	96,413	1.35%	1.32%
None Offered	63,845	62,869	259,459,739	255,533,291	6,767,401	6,832,528	82.91%	82.95%
Total	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	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	5,906	5,808	31,451,347	30,958,220	170,984	204,277	9.85%	9.85%
.33% Qualified	223	217	475,030	464,061	1,669	1,894	0.15%	0.15%
.50% Qualified	100	98	604,149	598,270	4,903	4,937	0.19%	0.19%
1.0% Qualified	270	268	795,332	779,871	13,413	13,200	0.25%	0.25%
1.25% Qualified	1,050	1,032	5,952,641	5,873,449	15,846	17,055	1.86%	1.86%
1.50% Qualified	22	22	450,073	446,640	49,644	50,467	0.16%	0.16%
1.75% Qualified	368	360	1,320,275	1,295,664	6,109	6,383	0.41%	0.41%
2.0% Qualified	1,197	1,169	3,002,655	2,891,170	26,052	26,496	0.94%	0.92%
2.50% Qualified	951	943	4,931,003	4,876,754	22,500	23,793	1.54%	1.55%
3.0% Qualified	357	350	744,516	711,821	5,605	5,747	0.23%	0.23%
.25% Eligible	21,328	21,030	90,177,407	88,714,078	2,149,637	2,142,473	28.75%	28.73%
.33% Eligible	542	538	1,503,890	1,491,744	48,239	53,276	0.48%	0.49%
.50% Eligible	324	316	2,408,000	2,399,610	43,463	43,511	0.77%	0.77%
1.0% Eligible	773	758	2,639,855	2,607,113	93,018	98,324	0.85%	0.86%
1.25% Eligible	3,685	3,617	20,086,182	19,836,040	309,804	331,155	6.35%	6.38%
1.50% Eligible	73	73	1,560,013	1,498,529	101,884	97,250	0.52%	0.50%
1.75% Eligible	1,059	1,026	3,816,436	3,744,973	105,938	98,058	1.22%	1.21%
2.0% Eligible	3,280	3,231	14,744,801	14,543,289	537,082	545,651	4.76%	4.77%
2.50% Eligible	834	819	3,336,322	3,290,963	92,659	92,018	1.07%	1.07%
3.0% Eligible	1,343	1,303	4,354,568	4,194,919	188,780	180,050	1.42%	1.38%
None Offered	30,274	29,793	118,928,974	117,173,197	3,827,291	3,860,104	38.23%	38.27%
Total	73,959	72,771	313,283,468	308,390,375	7,814,520	7,896,119	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned