

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	2/1/2018 to 2/28/2018
Distribution Date:	March 26, 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	41,650	41,049	113,871,691	112,039,403	1,817,549	1,740,587	33.31%	33.22%	5.97%	5.97%	5.84%	5.84%	109.46	109.52
Unsubsidized Stafford	32,853	32,378	143,820,630	141,837,494	5,257,466	5,107,500	42.92%	42.90%	6.32%	6.32%	6.17%	6.17%	125.46	125.59
Subsidized Consolidation	2,269	2,253	28,421,738	28,233,674	265,204	265,609	8.26%	8.32%	5.00%	5.00%	4.51%	4.51%	173.80	172.94
Unsubsidized Consolidation	2,227	2,214	40,697,289	40,506,302	543,605	509,493	11.88%	11.97%	5.11%	5.11%	4.60%	4.60%	191.76	190.96
PLUS and Grad PLUS	1,122	1,084	12,011,313	11,713,908	527,605	516,789	3.61%	3.57%	8.41%	8.40%	8.05%	8.06%	127.55	128.06
SLS	14	14	77,844	78,081	1,106	985	0.02%	0.02%	4.37%	4.37%	4.27%	4.27%	88.11	87.75
HEAL														
Private (Non-FFELP)														
Total	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%	6.02%	6.02%	5.80%	5.79%	132.16	132.20
Loans by Floor Type														
Floor	16,232	15,893	60,235,369	59,268,994	858,827	800,016	17.59%	17.54%	3.75%	3.74%	3.43%	3.41%	141.02	141.24
Non-Floor	63,903	63,099	278,665,136	275,139,868	7,553,708	7,340,947	82.41%	82.46%	6.51%	6.51%	6.31%	6.31%	130.25	130.25
Total	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%	6.02%	6.02%	5.80%	5.79%	132.16	132.20
Portfolio by Loan Status														
Repayment														
Current	57,361	55,446	229,380,763	220,589,311	3,694,203	3,303,974	67.11%	65.36%						
31-60 Days Delinquent	2,163	2,005	10,622,149	9,560,994	240,368	223,939	3.13%	2.86%						
61-90 Days Delinquent	1,118	1,438	5,480,181	7,430,855	118,455	201,990	1.61%	2.23%						
91-120 Days Delinquent	1,014	763	4,732,888	3,366,648	121,000	86,950	1.40%	1.01%						
121-150 Days Delinquent	547	775	2,522,296	3,675,504	72,408	111,304	0.75%	1.11%						
151-180 Days Delinquent	574	304	3,060,285	1,608,147	109,318	54,502	0.91%	0.48%						
181-210 Days Delinquent	343	438	1,564,093	2,182,156	66,242	87,103	0.47%	0.66%						
211-240 Days Delinquent	571	279	2,515,065	1,353,682	117,305	61,949	0.76%	0.41%						
241-270 Days Delinquent	408	432	2,015,906	1,944,940	111,009	99,228	0.61%	0.60%						
271+ Days Delinquent	291	323	1,330,074	1,597,335	81,942	98,468	0.40%	0.49%						
Total Repayment	64,390	62,203	263,223,700	253,309,572	4,732,250	4,329,407	77.15%	75.21%						
In School	409	403	1,561,390	1,580,571	457,323	466,208	0.58%	0.60%						
Grace	132	124	565,066	482,661	158,115	131,197	0.21%	0.18%						
Forbearance	6,454	7,562	36,653,821	42,440,194	811,732	1,042,675	10.79%	12.69%						
Deferment	7,816	7,811	32,531,011	32,303,876	1,906,095	1,846,278	9.91%	9.97%						
Claims in Progress	755	687	3,596,026	3,424,023	263,207	231,011	1.11%	1.07%						
Claims Denied	179	202	769,491	867,965	83,813	94,187	0.25%	0.28%						
Total Portfolio	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
Portfolio by School Type *								
4 Year	47,182	46,518	162,562,311	160,300,618	3,835,155	3,756,690	47.91%	47.89%
2 Year	10,789	10,661	32,385,418	32,081,396	815,259	805,970	9.56%	9.60%
Graduate	12,054	11,870	82,442,378	81,229,904	2,556,166	2,437,843	24.47%	24.43%
Proprietary	8,093	7,936	29,407,317	28,835,649	847,016	803,960	8.71%	8.65%
Unknown	2,017	2,007	32,103,081	31,961,295	358,938	336,500	9.35%	9.43%
Total Balance	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	34,720	34,291	132,719,966	130,840,805	4,059,119	3,912,516	39.38%	39.34%
LIBOR+1.74/2.34	39,194	38,657	127,099,186	125,404,787	3,116,433	3,057,102	37.49%	37.50%
LIBOR+2.24	907	902	16,621,779	16,560,388	262,983	251,169	4.86%	4.91%
LIBOR+2.64	4,434	4,273	58,431,734	57,586,977	906,117	856,182	17.09%	17.06%
T+2.20/2.80	317	312	785,278	773,192	9,831	10,420	0.23%	0.23%
T+2.50/3.10	28	27	118,131	115,177	2,463	2,589	0.04%	0.04%
T+3.10	431	426	2,702,472	2,700,314	46,627	47,215	0.79%	0.80%
T+3.25	76	76	320,378	319,931	2,751	3,091	0.09%	0.09%
T+3.50	28	28	101,581	107,291	6,211	679	0.03%	0.03%
Total Pool Balance	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	594	545	2,532,231	2,321,065	99,507	76,348	0.76%	0.70%
1.5% Eligible	6	6	25,766	25,938	3,407	3,282	0.01%	0.01%
2.0% Eligible	297	280	1,154,705	1,050,570	31,643	29,488	0.34%	0.32%
3.0% Eligible	182	179	819,561	833,015	169,490	173,432	0.28%	0.29%
4.0% Eligible	36	38	104,789	101,274	7,226	7,425	0.03%	0.03%
None Offered & Qualified †	79,020	77,944	334,263,453	330,077,000	8,101,262	7,850,988	98.58%	98.65%
Total	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	5,652	5,584	19,912,936	19,623,741	522,529	484,064	5.88%	5.87%
.375% Qualified	27	25	390,033	342,999	4,768	3,631	0.11%	0.10%
1.0% Qualified	1,847	1,839	22,977,857	22,839,906	98,477	93,919	6.64%	6.70%
.50% Qualified	4	4	8,674	8,674	87	112	0.00%	0.00%
1.5 % Qualified	658	652	1,371,652	1,345,966	15,769	15,693	0.40%	0.40%
1.75% Qualified	94	96	782,911	824,063	9,402	9,696	0.23%	0.24%
2.0% Qualified	712	704	1,168,597	1,158,024	5,969	6,135	0.34%	0.34%
.25% Eligible	235	225	921,402	868,031	279,506	267,550	0.35%	0.33%
1.0% Eligible	236	224	5,336,913	5,125,734	78,296	77,708	1.56%	1.52%
1.50% Eligible	60	60	210,710	210,966	19,165	19,535	0.07%	0.07%
1.75% Eligible	1	1	1,510	1,496	4	4	0.00%	0.00%
2.0% Eligible	1,475	1,394	4,802,803	4,532,196	113,820	111,117	1.42%	1.35%
None Offered	69,134	68,184	281,014,507	277,527,066	7,264,743	7,051,799	83.00%	83.08%
Total	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	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	6,410	6,309	33,580,884	33,192,489	153,206	146,520	9.71%	9.73%
.33% Qualified	229	227	510,163	501,242	1,405	1,091	0.15%	0.15%
.50% Qualified	99	100	619,404	642,752	4,703	4,594	0.18%	0.19%
1.0% Qualified	288	281	869,355	835,736	12,999	12,928	0.26%	0.25%
1.25% Qualified	1,077	1,062	6,182,156	6,167,722	17,231	16,443	1.79%	1.80%
1.50% Qualified	23	23	491,714	461,079	46,287	46,630	0.16%	0.15%
1.75% Qualified	414	404	1,520,044	1,444,170	7,463	7,203	0.44%	0.42%
2.0% Qualified	1,346	1,326	3,388,309	3,321,919	26,506	25,887	0.98%	0.98%
2.50% Qualified	1,052	1,038	5,651,655	5,492,347	22,452	20,796	1.63%	1.61%
3.0% Qualified	402	388	873,054	824,381	6,440	6,308	0.25%	0.24%
.25% Eligible	23,223	22,889	96,976,456	95,893,440	2,333,821	2,240,162	28.59%	28.65%
.33% Eligible	598	595	1,628,529	1,615,076	51,679	52,766	0.48%	0.49%
.50% Eligible	333	331	2,491,161	2,459,244	58,656	63,534	0.74%	0.73%
1.0% Eligible	842	831	2,853,437	2,825,569	108,729	108,907	0.85%	0.86%
1.25% Eligible	3,892	3,872	21,281,487	21,190,742	358,404	352,933	6.23%	6.29%
1.50% Eligible	90	85	1,963,019	1,963,744	130,255	133,087	0.60%	0.61%
1.75% Eligible	1,134	1,118	4,004,923	4,007,277	94,775	95,197	1.18%	1.20%
2.0% Eligible	3,597	3,548	15,779,053	15,615,339	547,302	551,553	4.70%	4.72%
2.50% Eligible	956	927	3,834,660	3,717,599	109,900	94,211	1.14%	1.11%
3.0% Eligible	1,496	1,467	4,914,738	4,796,287	196,384	201,730	1.47%	1.46%
None Offered	32,634	32,171	129,486,304	127,440,708	4,123,938	3,958,483	38.47%	38.36%
Total	80,135	78,992	338,900,505	334,408,862	8,412,535	8,140,963	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned