

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	11/1/2018 to 11/30/2018
Distribution Date:	December 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	35,911	35,424	97,577,329	96,185,418	1,738,191	1,755,630	32.62%	32.54%	6.14%	6.14%	6.01%	6.01%	111.75	112.09
Unsubsidized Stafford	28,396	28,041	125,822,548	124,235,961	4,935,419	4,946,429	42.94%	42.92%	6.45%	6.45%	6.31%	6.31%	129.52	130.15
Subsidized Consolidation	2,093	2,079	26,075,892	25,877,207	284,797	287,600	8.66%	8.70%	5.02%	5.02%	4.52%	4.53%	168.08	167.58
Unsubsidized Consolidation	2,057	2,046	37,203,985	36,978,362	532,483	529,380	12.39%	12.46%	5.10%	5.10%	4.57%	4.58%	186.19	186.15
PLUS and Grad PLUS	856	833	9,742,489	9,588,560	487,267	495,976	3.36%	3.35%	8.43%	8.43%	8.06%	8.06%	138.96	139.95
SLS	14	14	79,005	79,016	864	1,144	0.03%	0.03%	5.49%	5.49%	5.40%	5.39%	83.78	83.25
HEAL														
Private (Non-FFELP)														
Total	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%	6.12%	6.11%	5.89%	5.89%	134.47	134.90
Loans by Floor Type														
Floor	14,261	14,054	54,074,948	53,046,063	918,314	908,659	18.06%	17.93%	4.37%	4.35%	4.04%	4.02%	140.28	140.74
Non-Floor	55,066	54,383	242,426,300	239,898,461	7,060,707	7,107,500	81.94%	82.07%	6.51%	6.51%	6.30%	6.30%	133.18	133.61
Total	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%	6.12%	6.11%	5.89%	5.89%	134.47	134.90
Portfolio by Loan Status														
Repayment														
Current	50,730	48,322	205,329,721	194,972,636	4,092,465	4,014,628	68.78%	66.12%						
31-60 Days Delinquent	1,302	1,779	6,176,018	8,290,348	124,729	160,902	2.07%	2.81%						
61-90 Days Delinquent	953	729	4,582,530	3,729,482	97,187	100,680	1.54%	1.27%						
91-120 Days Delinquent	767	658	3,707,789	3,293,382	97,134	85,040	1.25%	1.12%						
121-150 Days Delinquent	576	615	3,119,799	2,859,716	95,325	86,638	1.06%	0.98%						
151-180 Days Delinquent	469	467	2,113,436	2,629,879	77,400	96,814	0.72%	0.91%						
181-210 Days Delinquent	570	371	3,167,813	1,707,498	136,162	70,631	1.08%	0.59%						
211-240 Days Delinquent	273	380	1,201,405	2,260,160	54,980	108,403	0.41%	0.79%						
241-270 Days Delinquent	322	227	1,585,546	927,389	77,355	47,234	0.55%	0.32%						
271+ Days Delinquent	341	306	1,805,677	1,540,838	125,330	84,774	0.63%	0.54%						
Total Repayment	56,303	53,854	232,789,734	222,211,328	4,978,067	4,855,744	78.09%	75.45%						
In School	267	245	1,131,988	993,422	363,616	301,097	0.49%	0.43%						
Grace	112	71	427,655	286,411	141,441	100,084	0.19%	0.13%						
Forbearance	5,378	6,743	31,588,338	37,271,400	660,221	785,343	10.59%	12.64%						
Deferment	6,374	6,478	26,280,900	27,107,620	1,496,105	1,555,188	9.12%	9.52%						
Claims in Progress	714	878	3,494,254	4,324,000	228,565	308,267	1.22%	1.54%						
Claims Denied	179	168	788,379	750,343	111,006	110,436	0.30%	0.29%						
Total Portfolio	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	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	40,782	40,326	142,034,390	140,559,268	3,597,858	3,592,542	47.83%	47.90%
2 Year	9,415	9,282	28,878,541	28,428,793	791,982	803,806	9.75%	9.71%
Graduate	10,370	10,201	70,964,825	69,951,512	2,440,894	2,454,899	24.11%	24.06%
Proprietary	6,904	6,788	25,266,716	24,853,168	774,675	775,133	8.55%	8.51%
Unknown	1,856	1,840	29,356,776	29,151,783	373,613	389,779	9.76%	9.82%
Total Balance	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	30,136	29,816	114,537,650	113,245,660	3,718,632	3,760,436	38.84%	38.88%
LIBOR+1.74/2.34	33,396	32,930	109,884,812	108,563,257	3,013,519	3,024,416	37.08%	37.08%
LIBOR+2.24	826	819	15,209,117	15,113,527	250,430	241,645	5.08%	5.10%
LIBOR+2.64	4,204	4,111	53,456,462	52,624,387	941,195	932,787	17.87%	17.79%
T+2.20/2.80	278	276	712,114	702,627	9,744	9,695	0.24%	0.24%
T+2.50/3.10	22	22	87,441	87,441	498	636	0.03%	0.03%
T+3.10	382	382	2,320,295	2,315,107	41,402	42,316	0.77%	0.78%
T+3.25	62	60	196,891	196,274	2,604	2,835	0.06%	0.07%
T+3.50	21	21	96,466	96,244	997	1,393	0.03%	0.03%
Total Pool Balance	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	196	193	899,872	867,844	46,106	44,611	0.31%	0.30%
1.5% Eligible	6	6	26,647	26,560	2,888	2,899	0.01%	0.01%
2.0% Eligible	230	226	908,478	879,111	29,519	28,497	0.31%	0.30%
3.0% Eligible	118	115	575,180	585,602	152,189	130,916	0.24%	0.24%
4.0% Eligible	25	24	73,432	70,196	2,753	2,838	0.02%	0.03%
None Offered & Qualified †	68,752	67,873	294,017,639	290,515,211	7,745,566	7,806,398	99.11%	99.12%
Total	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	4,846	4,809	16,962,887	16,881,927	499,420	493,762	5.73%	5.77%
.375% Qualified	23	23	366,868	365,818	3,046	3,431	0.12%	0.12%
1.0% Qualified	1,735	1,721	21,536,608	21,346,835	119,694	120,455	7.11%	7.13%
.50% Qualified	2	2	3,314	3,314	38	41	0.00%	0.00%
1.5 % Qualified	525	506	1,119,859	1,095,706	12,579	13,096	0.37%	0.37%
1.75% Qualified	83	83	718,495	713,951	11,191	11,398	0.24%	0.24%
2.0% Qualified	725	723	1,127,941	1,117,502	10,212	10,462	0.37%	0.38%
.25% Eligible	161	138	631,097	536,752	215,454	179,422	0.28%	0.24%
1.0% Eligible	169	170	4,161,229	4,104,520	86,827	96,476	1.40%	1.40%
1.50% Eligible	39	39	158,638	160,024	16,897	16,069	0.06%	0.06%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	1,127	1,093	3,826,461	3,674,680	86,916	87,145	1.29%	1.25%
None Offered	59,892	59,130	245,887,851	242,943,495	6,916,747	6,984,402	83.03%	83.04%
Total	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	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	5,499	5,376	29,919,778	29,461,030	207,959	195,612	9.89%	9.85%
.33% Qualified	197	191	413,889	407,207	1,516	1,623	0.14%	0.14%
.50% Qualified	95	95	575,505	570,739	4,789	4,688	0.19%	0.19%
1.0% Qualified	243	232	711,864	676,035	13,928	14,307	0.24%	0.23%
1.25% Qualified	1,010	1,011	5,696,928	5,609,274	16,939	17,147	1.88%	1.87%
1.50% Qualified	20	20	401,063	393,933	52,622	53,302	0.15%	0.15%
1.75% Qualified	329	325	1,232,297	1,173,039	5,507	5,450	0.41%	0.39%
2.0% Qualified	1,081	1,027	2,654,892	2,606,012	28,251	28,667	0.88%	0.88%
2.50% Qualified	885	867	4,671,866	4,542,770	24,238	24,349	1.54%	1.52%
3.0% Qualified	330	324	687,066	665,119	6,150	6,303	0.23%	0.22%
.25% Eligible	19,883	19,649	85,203,434	84,605,213	2,172,052	2,213,875	28.70%	28.85%
.33% Eligible	505	490	1,465,038	1,381,025	43,206	40,715	0.50%	0.47%
.50% Eligible	312	311	2,345,824	2,331,808	51,612	55,786	0.79%	0.79%
1.0% Eligible	706	683	2,501,219	2,424,832	92,315	90,451	0.85%	0.84%
1.25% Eligible	3,552	3,538	19,805,714	19,748,923	361,909	382,262	6.62%	6.69%
1.50% Eligible	69	68	1,430,139	1,423,739	106,791	114,273	0.50%	0.51%
1.75% Eligible	981	971	3,629,783	3,607,338	90,861	92,128	1.22%	1.23%
2.0% Eligible	3,024	2,983	13,912,582	13,747,931	591,159	551,481	4.76%	4.75%
2.50% Eligible	759	749	2,935,923	2,869,404	94,334	91,071	0.99%	0.98%
3.0% Eligible	1,221	1,210	3,922,875	3,848,393	184,335	191,467	1.35%	1.34%
None Offered	28,626	28,317	112,383,569	110,850,760	3,828,548	3,841,202	38.17%	38.11%
Total	69,327	68,437	296,501,248	292,944,524	7,979,021	8,016,159	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned