

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	10/1/2018 to 10/31/2018
Distribution Date:	November 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	36,557	35,911	99,156,717	97,577,329	1,742,342	1,738,191	32.71%	32.62%	6.14%	6.14%	6.01%	6.01%	111.41	111.75
Unsubsidized Stafford	28,893	28,396	127,499,338	125,822,548	4,974,293	4,935,419	42.95%	42.94%	6.45%	6.45%	6.31%	6.31%	128.93	129.52
Subsidized Consolidation	2,111	2,093	26,353,048	26,075,892	276,276	284,797	8.63%	8.66%	5.02%	5.02%	4.52%	4.52%	168.61	168.08
Unsubsidized Consolidation	2,071	2,057	37,475,263	37,203,985	527,615	532,483	12.32%	12.39%	5.09%	5.10%	4.56%	4.57%	186.91	186.19
PLUS and Grad PLUS	870	856	9,856,622	9,742,489	493,502	487,267	3.36%	3.36%	8.43%	8.43%	8.06%	8.06%	137.96	138.96
SLS	14	14	78,557	79,005	1,010	864	0.03%	0.03%	5.49%	5.49%	5.40%	5.40%	83.82	83.78
HEAL														
Private (Non-FFELP)														
Total	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%	6.12%	6.12%	5.89%	5.89%	134.14	134.47
Loans by Floor Type														
Floor	14,667	14,261	54,974,769	54,074,948	950,140	918,314	18.13%	18.06%	4.37%	4.37%	4.05%	4.04%	139.88	140.28
Non-Floor	55,849	55,066	245,444,776	242,426,300	7,064,898	7,060,707	81.87%	81.94%	6.51%	6.51%	6.30%	6.30%	132.86	133.18
Total	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%	6.12%	6.12%	5.89%	5.89%	134.14	134.47
Portfolio by Loan Status														
Repayment														
Current	51,271	50,730	208,152,106	205,329,721	4,079,993	4,092,465	68.81%	68.78%						
31-60 Days Delinquent	1,590	1,302	7,724,323	6,176,018	150,745	124,729	2.55%	2.07%						
61-90 Days Delinquent	1,151	953	5,359,710	4,582,530	122,629	97,187	1.78%	1.54%						
91-120 Days Delinquent	771	767	3,929,602	3,707,789	104,950	97,134	1.31%	1.25%						
121-150 Days Delinquent	595	576	2,785,164	3,119,799	89,319	95,325	0.93%	1.06%						
151-180 Days Delinquent	668	469	3,754,303	2,113,436	142,339	77,400	1.27%	0.72%						
181-210 Days Delinquent	348	570	1,490,657	3,167,813	58,677	136,162	0.50%	1.08%						
211-240 Days Delinquent	381	273	1,827,058	1,201,405	78,744	54,980	0.62%	0.41%						
241-270 Days Delinquent	363	322	1,956,652	1,585,546	121,980	77,355	0.67%	0.55%						
271+ Days Delinquent	452	341	2,023,300	1,805,677	127,830	125,330	0.70%	0.63%						
Total Repayment	57,590	56,303	239,002,875	232,789,734	5,077,206	4,978,067	79.14%	78.09%						
In School	297	267	1,222,485	1,131,988	388,266	363,616	0.52%	0.004911989						
Grace	85	112	348,986	427,655	114,388	141,441	0.15%	0.19%						
Forbearance	5,320	5,378	29,150,290	31,588,338	606,644	660,221	9.65%	10.59%						
Deferment	6,520	6,374	27,326,989	26,280,900	1,564,238	1,496,105	9.37%	9.12%						
Claims in Progress	520	714	2,565,064	3,494,254	153,340	228,565	0.88%	1.22%						
Claims Denied	184	179	802,857	788,379	110,956	111,006	0.29%	0.30%						
Total Portfolio	70,516	69,327	300,419,546	296,501,248	8,015,038	7,979,021	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	41,502	40,782	144,290,230	142,034,390	3,638,200	3,597,858	47.96%	47.83%
2 Year	9,577	9,415	29,237,428	28,878,541	792,482	791,982	9.74%	9.75%
Graduate	10,568	10,370	71,854,358	70,964,825	2,460,503	2,440,894	24.09%	24.11%
Proprietary	7,004	6,904	25,541,475	25,266,716	774,422	774,675	8.53%	8.55%
Unknown	1,865	1,856	29,496,054	29,356,776	349,431	373,613	9.68%	9.76%
Total Balance	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	30,485	30,136	115,932,985	114,537,650	3,722,371	3,718,632	38.79%	38.84%
LIBOR+1.74/2.34	33,993	33,396	111,250,527	109,884,812	3,022,345	3,013,519	37.05%	37.08%
LIBOR+2.24	830	826	15,404,959	15,209,117	238,261	250,430	5.07%	5.08%
LIBOR+2.64	4,440	4,204	54,400,677	53,456,462	980,323	941,195	17.96%	17.87%
T+2.20/2.80	278	278	717,528	712,114	8,743	9,744	0.23%	0.24%
T+2.50/3.10	22	22	87,441	87,441	355	498	0.03%	0.03%
T+3.10	383	382	2,324,573	2,320,295	38,633	41,402	0.77%	0.77%
T+3.25	64	62	204,271	196,891	3,296	2,604	0.07%	0.06%
T+3.50	21	21	96,584	96,466	711	997	0.03%	0.03%
Total Pool Balance	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	219	196	955,990	899,872	53,122	46,106	0.33%	0.31%
1.5% Eligible	6	6	28,118	26,647	1,385	2,888	0.01%	0.01%
2.0% Eligible	228	230	904,048	908,478	29,670	29,519	0.30%	0.31%
3.0% Eligible	119	118	579,675	575,180	150,407	152,189	0.24%	0.24%
4.0% Eligible	26	25	78,963	73,432	2,656	2,753	0.02%	0.02%
None Offered & Qualified †	69,918	68,752	297,872,751	294,017,639	7,777,798	7,745,566	99.10%	99.11%
Total	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	4,955	4,846	17,323,183	16,962,887	503,688	499,420	5.78%	5.73%
.375% Qualified	23	23	368,159	366,868	2,462	3,046	0.12%	0.12%
1.0% Qualified	1,751	1,735	21,748,226	21,536,608	118,775	119,694	7.09%	7.11%
.50% Qualified	2	2	3,314	3,314	35	38	0.00%	0.00%
1.5 % Qualified	549	525	1,154,409	1,119,859	14,854	12,579	0.38%	0.37%
1.75% Qualified	83	83	722,307	718,495	11,245	11,191	0.24%	0.24%
2.0% Qualified	729	725	1,128,903	1,127,941	9,865	10,212	0.37%	0.37%
.25% Eligible	164	161	641,397	631,097	215,421	215,454	0.28%	0.28%
1.0% Eligible	176	169	4,272,820	4,161,229	80,563	86,827	1.41%	1.40%
1.50% Eligible	41	39	162,864	158,638	17,160	16,897	0.06%	0.06%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	1,138	1,127	3,833,105	3,826,461	90,840	86,916	1.27%	1.29%
None Offered	60,905	59,892	249,060,858	245,887,851	6,950,130	6,916,747	83.00%	83.03%
Total	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	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	5,637	5,499	30,344,798	29,919,778	209,616	207,959	9.91%	9.89%
.33% Qualified	202	197	430,211	413,889	2,121	1,516	0.14%	0.14%
.50% Qualified	98	95	587,902	575,505	4,712	4,789	0.19%	0.19%
1.0% Qualified	252	243	736,533	711,864	13,812	13,928	0.24%	0.24%
1.25% Qualified	1,006	1,010	5,718,807	5,696,928	16,242	16,939	1.86%	1.88%
1.50% Qualified	22	20	404,645	401,063	51,806	52,622	0.15%	0.15%
1.75% Qualified	338	329	1,248,392	1,232,297	5,277	5,507	0.41%	0.41%
2.0% Qualified	1,104	1,081	2,719,200	2,654,892	27,436	28,251	0.89%	0.88%
2.50% Qualified	898	885	4,736,870	4,671,866	23,428	24,238	1.54%	1.54%
3.0% Qualified	334	330	683,577	687,066	5,950	6,150	0.22%	0.23%
.25% Eligible	20,247	19,883	86,392,357	85,203,434	2,175,079	2,172,052	28.72%	28.70%
.33% Eligible	517	505	1,473,689	1,465,038	50,481	43,206	0.49%	0.50%
.50% Eligible	310	312	2,348,784	2,345,824	49,733	51,612	0.78%	0.79%
1.0% Eligible	722	706	2,542,990	2,501,219	103,352	92,315	0.86%	0.85%
1.25% Eligible	3,592	3,552	19,747,913	19,805,714	343,319	361,909	6.51%	6.62%
1.50% Eligible	69	69	1,433,265	1,430,139	101,498	106,791	0.50%	0.50%
1.75% Eligible	1,009	981	3,660,402	3,629,783	100,784	90,861	1.22%	1.22%
2.0% Eligible	3,085	3,024	14,060,381	13,912,582	582,244	591,159	4.75%	4.76%
2.50% Eligible	785	759	3,019,872	2,935,923	94,893	94,334	1.01%	0.99%
3.0% Eligible	1,237	1,221	3,988,094	3,922,875	177,888	184,335	1.35%	1.35%
None Offered	29,052	28,626	114,140,863	112,383,569	3,875,367	3,828,548	38.26%	38.17%
Total	70,516	69,327	300,419,545	296,501,248	8,015,038	7,979,021	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned