

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	1/1/2019 to 1/31/2019
Distribution Date:	February 25, 2019
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	34,980	34,343	94,729,089	92,935,668	1,752,662	1,750,607	32.49%	32.38%	6.14%	6.14%	6.01%	6.00%	112.35	113.05
Unsubsidized Stafford	27,676	27,230	122,520,458	120,428,113	4,910,543	4,923,259	42.91%	42.87%	6.45%	6.45%	6.31%	6.30%	130.79	131.98
Subsidized Consolidation	2,063	2,041	25,665,014	25,292,974	288,188	296,095	8.74%	8.75%	5.02%	5.03%	4.52%	4.52%	167.05	166.91
Unsubsidized Consolidation	2,031	2,009	36,663,798	36,402,156	525,930	534,184	12.52%	12.63%	5.10%	5.10%	4.57%	4.56%	185.13	184.87
PLUS and Grad PLUS	801	762	9,364,193	9,256,792	476,425	490,068	3.31%	3.34%	8.43%	8.43%	8.07%	8.09%	139.44	140.68
SLS	14	14	79,047	79,168	1,357	1,540	0.03%	0.03%	5.49%	5.49%	5.39%	5.49%	82.68	82.59
HEAL														
Private (Non-FFELP)														
Total	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%	6.11%	6.11%	5.89%	5.88%	135.13	135.94
Loans by Floor Type														
Floor	14,629	14,220	54,706,325	52,865,372	1,120,326	1,019,047	18.80%	18.43%	4.45%	4.41%	4.14%	4.08%	139.90	140.67
Non-Floor	52,936	52,179	234,315,274	231,529,499	6,834,779	6,976,706	81.20%	81.57%	6.50%	6.50%	6.30%	6.29%	134.01	134.86
Total	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%	6.11%	6.11%	5.89%	5.88%	135.13	135.94
Portfolio by Loan Status														
Repayment														
Current	49,142	47,724	200,462,695	193,521,439	4,141,415	4,206,316	68.90%	67.62%						
31-60 Days Delinquent	1,448	1,403	6,809,328	6,547,616	121,990	141,234	2.33%	2.29%						
61-90 Days Delinquent	1,159	905	5,555,322	4,283,607	140,295	96,739	1.92%	1.50%						
91-120 Days Delinquent	544	784	2,741,533	3,636,835	86,948	103,862	0.95%	1.28%						
121-150 Days Delinquent	609	410	3,068,415	2,209,134	93,570	81,745	1.07%	0.78%						
151-180 Days Delinquent	518	495	2,388,953	2,456,958	83,674	87,264	0.83%	0.87%						
181-210 Days Delinquent	416	429	2,375,188	1,924,955	99,773	78,474	0.83%	0.68%						
211-240 Days Delinquent	316	342	1,446,129	1,846,394	67,029	80,058	0.51%	0.66%						
241-270 Days Delinquent	316	276	1,950,473	1,210,825	105,862	63,704	0.69%	0.44%						
271+ Days Delinquent	233	291	919,355	1,861,853	57,092	122,103	0.33%	0.68%						
Total Repayment	54,701	53,059	227,717,391	219,499,616	4,997,648	5,061,499	78.36%	76.80%						
In School	246	264	969,916	1,116,150	295,035	368,186	0.42%	0.51%						
Grace	73	51	317,792	159,819	116,567	44,402	0.15%	0.07%						
Forbearance	5,365	6,138	29,119,050	34,045,074	635,291	705,871	10.02%	11.88%						
Deferment	6,043	5,947	25,336,155	25,050,903	1,469,655	1,469,148	9.03%	9.07%						
Claims in Progress	977	784	4,847,628	3,814,954	329,910	240,884	1.74%	1.39%						
Claims Denied	160	156	713,667	708,355	110,999	105,763	0.28%	0.28%						
Total Portfolio	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	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	39,829	39,230	138,897,748	136,784,631	3,580,801	3,636,121	47.98%	48.02%
2 Year	9,191	9,014	28,172,249	27,738,122	792,588	786,735	9.75%	9.76%
Graduate	10,055	9,805	68,707,521	67,428,421	2,449,980	2,457,979	23.96%	23.90%
Proprietary	6,661	6,537	24,399,935	23,964,676	734,322	714,915	8.46%	8.44%
Unknown	1,829	1,813	28,844,146	28,479,021	397,415	400,004	9.85%	9.88%
Total Balance	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	29,002	28,592	110,255,910	108,759,469	3,616,972	3,674,207	38.35%	38.45%
LIBOR+1.74/2.34	32,020	31,549	105,861,078	104,560,302	2,927,909	2,996,994	36.63%	36.79%
LIBOR+2.24	816	808	14,910,019	14,842,077	234,084	251,385	5.10%	5.16%
LIBOR+2.64	4,984	4,712	54,510,962	52,772,241	1,108,084	1,015,764	18.73%	18.40%
T+2.20/2.80	267	267	680,549	676,942	9,768	11,247	0.23%	0.24%
T+2.50/3.10	29	28	115,696	115,021	903	1,041	0.04%	0.04%
T+3.10	371	367	2,408,766	2,390,019	54,164	42,103	0.83%	0.83%
T+3.25	57	57	187,873	187,169	1,994	2,503	0.06%	0.06%
T+3.50	19	19	90,746	91,631	1,227	509	0.03%	0.03%
Total Pool Balance	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	173	158	721,650	606,481	42,127	33,742	0.26%	0.22%
1.5% Eligible	6	6	26,518	26,401	2,957	3,010	0.01%	0.01%
2.0% Eligible	216	210	868,505	825,193	25,800	25,919	0.30%	0.29%
3.0% Eligible	103	98	513,444	483,518	138,673	139,944	0.22%	0.21%
4.0% Eligible	24	24	70,011	69,767	3,004	3,153	0.02%	0.03%
None Offered & Qualified †	67,043	65,903	286,821,471	282,383,511	7,742,544	7,789,985	99.19%	99.24%
Total	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	4,724	4,593	16,570,760	16,132,450	493,042	509,837	5.75%	5.69%
.375% Qualified	23	23	366,317	364,954	2,129	2,656	0.12%	0.13%
1.0% Qualified	1,711	1,693	21,385,603	21,179,205	123,456	124,338	7.24%	7.29%
.50% Qualified	2	2	3,314	3,315	45	49	0.00%	0.00%
1.5 % Qualified	495	478	1,078,425	1,047,219	13,215	13,322	0.37%	0.36%
1.75% Qualified	79	79	708,797	704,907	11,756	11,511	0.24%	0.24%
2.0% Qualified	689	684	1,095,729	1,091,337	10,915	6,956	0.37%	0.38%
.25% Eligible	135	133	522,952	516,069	180,973	180,586	0.24%	0.24%
1.0% Eligible	154	154	3,754,584	3,819,168	73,224	87,456	1.29%	1.34%
1.50% Eligible	37	36	148,818	144,963	15,703	15,974	0.06%	0.05%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	1,039	1,035	3,460,380	3,517,359	75,804	76,375	1.19%	1.23%
None Offered	58,477	57,489	239,925,920	235,873,925	6,954,843	6,966,693	83.13%	83.05%
Total	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	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	5,397	5,666	29,374,799	30,343,918	197,965	199,306	9.96%	10.45%
.33% Qualified	188	196	398,465	413,826	1,793	1,717	0.13%	0.14%
.50% Qualified	92	95	559,032	585,550	3,439	3,387	0.19%	0.20%
1.0% Qualified	227	229	670,501	662,117	14,936	15,421	0.23%	0.23%
1.25% Qualified	1,012	1,058	5,573,182	5,665,725	8,652	9,115	1.88%	1.94%
1.50% Qualified	20	21	401,225	397,788	43,516	44,084	0.15%	0.15%
1.75% Qualified	325	327	1,163,633	1,172,705	5,660	5,860	0.39%	0.40%
2.0% Qualified	1,028	1,042	2,604,194	2,736,561	29,787	29,602	0.89%	0.95%
2.50% Qualified	858	853	4,414,910	4,485,895	26,431	27,418	1.49%	1.54%
3.0% Qualified	320	340	671,956	766,367	6,807	7,228	0.23%	0.26%
.25% Eligible	19,291	18,570	83,152,761	80,418,537	2,215,971	2,213,669	28.75%	28.26%
.33% Eligible	486	463	1,377,284	1,332,010	41,028	43,053	0.48%	0.47%
.50% Eligible	310	301	2,327,962	2,283,149	53,921	57,885	0.80%	0.80%
1.0% Eligible	672	651	2,402,599	2,346,812	87,126	88,809	0.84%	0.83%
1.25% Eligible	3,480	3,408	19,479,543	19,165,051	383,215	386,220	6.69%	6.69%
1.50% Eligible	68	64	1,427,866	1,417,730	115,877	121,536	0.52%	0.53%
1.75% Eligible	948	920	3,572,380	3,489,259	94,404	102,843	1.23%	1.23%
2.0% Eligible	2,925	2,830	13,522,159	13,209,474	523,141	529,911	4.73%	4.70%
2.50% Eligible	724	672	2,813,426	2,551,441	93,954	96,164	0.98%	0.91%
3.0% Eligible	1,187	1,136	3,765,980	3,621,762	187,868	187,249	1.33%	1.30%
None Offered	28,007	27,557	109,347,742	107,329,194	3,819,614	3,825,276	38.11%	38.02%
Total	67,565	66,399	289,021,599	284,394,871	7,955,105	7,995,753	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned