

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	3/1/2019 to 3/31/2019
Distribution Date:	April 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	33,696	32,852	91,317,398	89,748,306	1,710,336	1,678,723	32.27%	32.20%	6.13%	6.13%	5.99%	5.99%	113.64	112.74
Unsubsidized Stafford	26,770	26,038	118,738,253	116,809,253	4,837,354	4,797,829	42.87%	42.83%	6.45%	6.45%	6.30%	6.30%	132.86	131.14
Subsidized Consolidation	2,027	2,001	25,161,641	24,883,430	300,678	300,121	8.83%	8.87%	5.02%	5.03%	4.52%	4.51%	166.60	165.71
Unsubsidized Consolidation	1,993	1,974	36,039,354	35,621,656	561,754	560,036	12.70%	12.75%	5.10%	5.10%	4.56%	4.56%	184.51	184.32
PLUS and Grad PLUS	736	704	9,015,833	8,948,333	492,566	477,128	3.30%	3.32%	8.43%	8.43%	8.09%	8.06%	140.38	140.44
SLS	14	14	79,595	79,780	1,387	1,447	0.03%	0.03%	5.49%	5.49%	5.49%	5.49%	82.20	82.30
HEAL														
Private (Non-FFELP)														
Total	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%	6.11%	6.11%	5.87%	5.87%	136.49	135.42
Loans by Floor Type														
Floor	13,856	13,588	51,545,316	51,966,250	958,076	1,053,176	18.21%	18.67%	4.37%	4.41%	4.03%	4.07%	141.15	141.53
Non-Floor	51,380	49,995	228,806,758	224,124,508	6,945,999	6,762,108	81.79%	81.33%	6.50%	6.50%	6.29%	6.29%	135.45	134.01
Total	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%	6.11%	6.11%	5.87%	5.87%	136.49	135.42
Portfolio by Loan Status														
Repayment														
Current	46,468	46,117	186,905,457	189,177,452	4,086,707	4,047,141	66.26%	68.06%						
31-60 Days Delinquent	1,734	1,599	8,797,680	8,162,823	164,230	166,760	3.11%	2.93%						
61-90 Days Delinquent	928	1,130	4,464,946	5,937,790	98,846	132,986	1.58%	2.14%						
91-120 Days Delinquent	579	678	2,718,263	3,332,737	69,483	90,268	0.97%	1.21%						
121-150 Days Delinquent	640	454	2,998,972	2,146,823	105,061	67,985	1.08%	0.78%						
151-180 Days Delinquent	322	526	1,699,991	2,549,502	68,191	102,561	0.61%	0.93%						
181-210 Days Delinquent	398	289	2,156,584	1,600,183	86,605	77,407	0.78%	0.59%						
211-240 Days Delinquent	374	346	1,758,595	1,926,513	80,741	86,043	0.64%	0.71%						
241-270 Days Delinquent	280	313	1,434,662	1,394,899	70,048	65,307	0.52%	0.52%						
271+ Days Delinquent	245	283	1,038,501	1,429,021	66,239	81,244	0.38%	0.53%						
Total Repayment	51,968	51,735	213,973,651	217,657,743	4,896,151	4,917,702	75.93%	78.40%						
In School	264	262	1,108,782	1,097,172	366,549	359,696	0.51%	0.51%						
Grace	26	15	93,455	55,913	29,053	22,435	0.04%	0.03%						
Forbearance	6,204	4,761	35,859,721	28,096,368	745,819	638,187	12.70%	10.12%						
Deferment	5,826	5,929	24,366,851	24,793,750	1,491,234	1,535,274	8.97%	9.27%						
Claims in Progress	790	716	4,280,579	3,701,544	266,695	228,438	1.58%	1.39%						
Claims Denied	158	165	669,035	688,268	108,574	113,552	0.27%	0.28%						
Total Portfolio	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Beginning	Ending
							Accrued	
Portfolio by School Type *								
4 Year	38,493	37,522	134,494,541	132,244,187	3,619,241	3,581,477	47.91%	47.84%
2 Year	8,894	8,670	27,353,390	27,016,898	782,003	776,023	9.76%	9.79%
Graduate	9,654	9,398	66,609,166	65,649,154	2,388,604	2,358,399	23.94%	23.96%
Proprietary	6,396	6,213	23,555,146	23,190,052	711,782	687,292	8.42%	8.41%
Unknown	1,799	1,780	28,339,831	27,990,467	402,444	412,093	9.97%	10.00%
Total Balance	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	28,186	27,432	107,482,822	105,172,085	3,650,374	3,562,963	38.55%	38.30%
LIBOR+1.74/2.34	31,012	30,136	103,262,069	101,065,465	2,955,911	2,884,293	36.85%	36.61%
LIBOR+2.24	804	793	14,725,389	14,492,147	275,513	263,256	5.20%	5.20%
LIBOR+2.64	4,504	4,494	51,478,353	51,947,753	964,236	1,048,214	18.19%	18.67%
T+2.20/2.80	263	262	663,399	670,465	11,697	11,381	0.24%	0.24%
T+2.50/3.10	28	22	115,034	105,392	1,193	1,293	0.04%	0.04%
T+3.10	367	372	2,389,980	2,402,735	41,980	41,235	0.84%	0.86%
T+3.25	57	57	186,902	186,736	2,709	2,436	0.07%	0.06%
T+3.50	15	15	48,126	47,980	462	213	0.02%	0.02%
Total Pool Balance	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	141	129	538,539	527,862	30,394	29,050	0.20%	0.20%
1.5% Eligible	6	5	26,322	19,543	3,082	2,241	0.01%	0.01%
2.0% Eligible	198	184	786,671	746,349	27,080	26,433	0.28%	0.27%
3.0% Eligible	98	100	490,935	498,029	133,372	128,727	0.22%	0.22%
4.0% Eligible	25	25	72,705	69,019	3,019	3,188	0.02%	0.02%
None Offered & Qualified †	64,768	63,140	278,436,902	274,229,956	7,707,128	7,625,645	99.27%	99.28%
Total	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	4,498	4,359	15,891,734	15,634,892	506,438	506,042	5.69%	5.68%
.375% Qualified	23	23	363,741	362,332	2,887	3,459	0.13%	0.13%
1.0% Qualified	1,683	1,665	21,078,397	20,762,696	120,025	125,277	7.35%	7.36%
.50% Qualified	2	2	3,314	3,314	51	55	0.00%	0.00%
1.5 % Qualified	469	461	1,028,593	1,032,595	11,226	12,590	0.36%	0.37%
1.75% Qualified	78	75	672,129	667,889	10,457	11,044	0.24%	0.24%
2.0% Qualified	687	719	1,085,986	1,120,347	6,929	7,453	0.38%	0.40%
.25% Eligible	117	106	468,451	431,875	170,978	161,441	0.22%	0.21%
1.0% Eligible	152	143	3,658,519	3,444,775	92,040	99,447	1.30%	1.25%
1.50% Eligible	36	35	144,795	144,659	16,365	16,856	0.06%	0.05%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	962	882	3,250,984	3,083,867	71,547	66,344	1.15%	1.11%
None Offered	56,529	55,113	232,705,431	229,401,517	6,895,132	6,805,276	83.12%	83.20%
Total	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	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	5,706	5,682	30,712,904	30,849,395	195,724	229,489	10.72%	10.95%
.33% Qualified	199	190	412,581	391,050	1,701	1,779	0.14%	0.14%
.50% Qualified	97	97	588,152	594,950	3,342	3,324	0.21%	0.21%
1.0% Qualified	233	231	657,908	648,089	15,383	16,084	0.23%	0.23%
1.25% Qualified	1,062	1,079	5,720,826	5,733,571	8,170	8,587	1.99%	2.02%
1.50% Qualified	21	20	394,587	387,805	44,461	45,550	0.15%	0.15%
1.75% Qualified	328	317	1,216,811	1,221,879	6,247	6,567	0.42%	0.43%
2.0% Qualified	1,039	1,047	2,724,705	2,784,629	28,744	30,758	0.96%	0.99%
2.50% Qualified	848	835	4,454,378	4,333,873	25,136	25,144	1.55%	1.54%
3.0% Qualified	341	339	784,834	796,716	7,012	7,696	0.27%	0.28%
.25% Eligible	18,082	17,543	78,596,097	77,041,777	2,192,406	2,157,784	28.03%	27.90%
.33% Eligible	450	442	1,305,785	1,304,006	42,164	42,906	0.47%	0.48%
.50% Eligible	294	280	2,271,745	2,201,513	60,073	58,593	0.81%	0.80%
1.0% Eligible	632	614	2,300,117	2,238,274	82,751	81,202	0.83%	0.82%
1.25% Eligible	3,362	3,273	18,952,198	18,631,456	396,938	386,892	6.71%	6.70%
1.50% Eligible	64	64	1,376,729	1,396,712	101,364	85,568	0.51%	0.52%
1.75% Eligible	889	862	3,378,454	3,305,362	103,789	105,967	1.21%	1.20%
2.0% Eligible	2,737	2,621	12,911,193	12,638,164	556,018	564,047	4.67%	4.65%
2.50% Eligible	658	639	2,495,702	2,400,880	92,860	95,386	0.90%	0.88%
3.0% Eligible	1,102	1,082	3,549,005	3,482,934	186,030	187,452	1.30%	1.29%
None Offered	27,092	26,326	105,547,363	103,707,723	3,753,762	3,674,509	37.92%	37.82%
Total	65,236	63,583	280,352,074	276,090,758	7,904,075	7,815,284	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned