

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	11/1/2019 to 11/30/2019
Distribution Date:	December 26, 2019
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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	28,683	28,180	79,582,011	78,410,009	1,716,478	1,725,946	31.69%	31.6%	6.21%	6.21%	6.06%	6.05%	117.81	118.16
Unsubsidized Stafford	22,817	22,368	105,172,968	103,697,102	4,416,628	4,453,843	42.71%	42.7%	6.51%	6.50%	6.35%	6.35%	139.09	139.84
Subsidized Consolidation	1,881	1,861	23,260,498	23,053,708	288,456	285,537	9.18%	9.2%	5.05%	5.06%	4.54%	4.54%	163.83	164.09
Unsubsidized Consolidation	1,859	1,841	33,306,428	33,109,757	540,707	506,515	13.19%	13.3%	5.10%	5.11%	4.56%	4.57%	181.66	181.93
PLUS and Grad PLUS	581	569	7,761,537	7,692,334	450,905	463,414	3.20%	3.2%	8.43%	8.43%	7.98%	7.99%	151.97	153.03
SLS	13	13	66,200	66,230	779	1,028	0.03%	0.0%	5.13%	5.13%	5.13%	5.13%	77.44	76.83
HEAL														
Private (Non-FFELP)														
Total	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%	6.15%	6.15%	5.90%	5.90%	140.68	141.26
Loans by Floor Type														
Floor	11,826	11,513	46,488,430	45,576,156	960,692	933,228	18.49%	18.35%	4.64%	4.62%	4.28%	4.25%	145.17	145.62
Non-Floor	44,008	43,319	202,661,212	200,452,984	6,453,261	6,503,055	81.51%	81.65%	6.49%	6.49%	6.27%	6.27%	139.65	140.27
Total	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%	6.15%	6.15%	5.90%	5.90%	140.68	141.26
Portfolio by Loan Status														
Repayment														
Current	41,530	39,953	176,037,481	168,664,736	4,288,534	4,253,169	70.28%	68.22%						
31-60 Days Delinquent	1,135	1,421	5,737,866	6,748,574	134,146	126,418	2.29%	2.71%						
61-90 Days Delinquent	988	852	4,869,017	4,384,550	157,121	125,700	1.96%	1.78%						
91-120 Days Delinquent	448	690	2,311,045	3,728,644	66,217	135,189	0.93%	1.53%						
121-150 Days Delinquent	419	372	2,162,552	1,895,718	86,899	59,667	0.88%	0.77%						
151-180 Days Delinquent	366	339	1,907,284	1,726,905	81,273	78,182	0.77%	0.71%						
181-210 Days Delinquent	351	322	1,935,853	1,697,988	84,312	83,068	0.79%	0.70%						
211-240 Days Delinquent	261	296	1,210,788	1,632,959	55,861	80,306	0.49%	0.68%						
241-270 Days Delinquent	367	221	2,027,691	1,014,396	115,756	52,979	0.83%	0.42%						
271+ Days Delinquent	206	320	859,051	1,625,304	56,735	103,404	0.36%	0.68%						
Total Repayment	46,071	44,786	199,058,628	193,119,774	5,126,854	5,098,082	79.58%	78.20%						
In School	171	159	725,449	626,271	252,939	199,200	0.38%	0.33%						
Grace	60	44	289,743	271,199	95,515	115,359	0.15%	0.15%						
Forbearance	4,623	4,961	28,037,168	31,697,947	658,345	769,217	11.19%	12.81%						
Deferment	4,273	4,248	17,803,681	17,250,546	985,393	969,900	7.32%	7.19%						
Claims in Progress	475	474	2,600,627	2,433,513	171,244	158,262	1.08%	1.02%						
Claims Denied	161	160	634,346	629,890	123,663	126,263	0.30%	0.30%						
Total Portfolio	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	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	33,015	32,399	119,447,145	117,476,350	3,369,986	3,349,572	47.87%	47.67%
2 Year	7,529	7,386	23,985,108	23,753,788	735,354	747,319	9.63%	9.67%
Graduate	8,194	8,036	58,826,579	58,111,788	2,279,339	2,321,970	23.82%	23.84%
Proprietary	5,467	5,392	20,956,816	20,801,007	625,029	640,122	8.41%	8.46%
Unknown	1,629	1,619	25,933,994	25,886,207	404,244	377,301	10.27%	10.36%
Total Balance	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	24,175	23,802	94,037,287	93,004,884	3,421,305	3,478,724	37.99%	38.07%
LIBOR+1.74/2.34	26,398	25,968	91,057,561	89,943,569	2,721,571	2,752,842	36.55%	36.57%
LIBOR+2.24	752	750	13,839,487	13,838,235	251,625	238,244	5.49%	5.55%
LIBOR+2.64	3,864	3,671	47,084,056	46,114,804	952,742	902,719	18.72%	18.55%
T+2.20/2.80	224	224	581,417	579,882	9,567	9,934	0.23%	0.23%
T+2.50/3.10	28	28	136,369	136,408	2,181	2,367	0.05%	0.05%
T+3.10	327	324	2,203,074	2,202,557	52,594	48,604	0.88%	0.89%
T+3.25	52	51	164,002	162,605	2,048	2,485	0.07%	0.07%
T+3.50	14	14	46,389	46,196	320	364	0.02%	0.02%
Total Pool Balance	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	97	95	486,994	442,127	23,424	22,985	0.20%	0.18%
1.5% Eligible	3	3	14,974	14,877	754	803	0.01%	0.01%
2.0% Eligible	163	156	633,348	614,718	19,599	20,147	0.25%	0.25%
3.0% Eligible	82	80	409,384	412,747	121,789	111,024	0.21%	0.21%
4.0% Eligible	16	19	47,744	64,412	1,530	1,733	0.02%	0.02%
None Offered & Qualified †	55,473	54,479	247,557,198	244,480,259	7,246,857	7,279,591	99.31%	99.33%
Total	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	3,744	3,671	13,846,777	13,666,130	472,830	481,220	5.58%	5.58%
.375% Qualified	23	23	328,630	327,390	2,753	3,308	0.13%	0.13%
1.0% Qualified	1,567	1,553	19,299,871	19,172,231	122,357	120,592	7.57%	7.61%
.50% Qualified	2	2	3,315	3,314	82	86	0.00%	0.00%
1.5 % Qualified	372	369	912,729	907,159	15,887	17,471	0.36%	0.36%
1.75% Qualified	70	70	640,568	634,980	12,956	13,125	0.26%	0.26%
2.0% Qualified	690	715	1,099,655	1,151,978	10,226	14,516	0.43%	0.46%
.25% Eligible	68	63	313,437	296,343	135,889	130,888	0.18%	0.17%
1.0% Eligible	111	93	3,145,290	2,807,342	91,233	97,085	1.26%	1.15%
1.50% Eligible	29	27	139,167	135,239	4,926	5,348	0.06%	0.06%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	814	728	2,880,265	2,549,776	76,614	72,376	1.15%	1.03%
None Offered	48,344	47,518	206,539,939	204,377,258	6,468,200	6,480,268	83.02%	83.19%
Total	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	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	5,524	5,441	30,092,860	30,244,673	263,941	262,169	11.83%	12.04%
.33% Qualified	181	179	428,620	422,721	2,986	4,163	0.17%	0.17%
.50% Qualified	94	94	557,977	552,363	2,453	2,206	0.22%	0.22%
1.0% Qualified	212	205	693,254	693,084	17,374	19,329	0.28%	0.28%
1.25% Qualified	1,123	1,124	5,480,253	5,437,996	12,128	12,190	2.14%	2.15%
1.50% Qualified	18	18	310,396	308,362	51,731	52,576	0.14%	0.14%
1.75% Qualified	280	273	1,167,150	1,157,599	5,810	5,971	0.46%	0.46%
2.0% Qualified	953	924	2,707,046	2,632,131	42,848	43,612	1.07%	1.05%
2.50% Qualified	773	758	4,147,226	3,998,658	16,441	15,363	1.62%	1.58%
3.0% Qualified	314	317	769,136	772,427	9,832	10,938	0.30%	0.31%
.25% Eligible	14,869	14,582	67,885,501	66,714,433	2,016,960	1,972,347	27.25%	27.10%
.33% Eligible	350	344	1,088,475	1,073,105	30,726	32,578	0.44%	0.44%
.50% Eligible	252	244	2,171,364	2,142,289	62,353	67,088	0.87%	0.87%
1.0% Eligible	508	497	1,899,176	1,873,987	63,887	67,452	0.76%	0.77%
1.25% Eligible	2,908	2,874	17,414,890	17,272,585	393,948	410,822	6.94%	6.98%
1.50% Eligible	52	52	1,232,997	1,235,531	74,234	76,998	0.51%	0.52%
1.75% Eligible	745	736	2,892,019	2,880,267	75,689	76,671	1.16%	1.17%
2.0% Eligible	2,184	2,142	11,102,447	10,977,829	536,477	540,860	4.54%	4.54%
2.50% Eligible	458	428	1,687,170	1,617,215	69,679	61,214	0.68%	0.66%
3.0% Eligible	919	900	3,143,752	3,115,068	166,172	162,424	1.29%	1.29%
None Offered	23,117	22,700	92,277,933	90,906,817	3,498,284	3,539,312	37.33%	37.26%
Total	55,834	54,832	249,149,642	246,029,140	7,413,953	7,436,283	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned