

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	2017 Trust Estate
Collection Period:	12/1/2020 to 12/31/2020
Distribution Date:	January 25, 2021
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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	22,648	22,348	67,355,246	66,730,007	2,215,366	2,246,847	31.05%	31.03%	5.79%	5.79%	5.63%	5.63%	124.12	124.41
Unsubsidized Stafford	18,124	17,908	91,289,362	90,683,283	5,145,069	5,123,065	43.05%	43.10%	6.20%	6.20%	6.05%	6.05%	148.57	149.27
Subsidized Consolidation	1,630	1,615	20,488,933	20,297,218	428,849	415,584	9.34%	9.32%	5.06%	5.06%	4.56%	4.57%	161.82	161.69
Unsubsidized Consolidation	1,618	1,605	29,233,751	28,950,818	695,613	686,977	13.36%	13.33%	5.09%	5.09%	4.54%	4.54%	177.17	176.95
PLUS and Grad PLUS	432	429	6,553,788	6,526,727	547,326	558,236	3.17%	3.19%	8.30%	8.30%	7.84%	7.82%	165.90	166.75
SLS	10	10	67,324	67,324	1,490	1,616	0.03%	0.03%	3.32%	3.32%	3.32%	3.32%	77.20	76.68
HEAL														
Private (Non-FFELP)														
Total	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%	5.87%	5.88%	5.63%	5.63%	146.57	146.94
Loans by Floor Type														
Floor	9,731	9,763	40,827,853	40,568,987	1,108,692	1,137,904	18.72%	18.76%	3.36%	3.37%	2.99%	3.00%	145.03	144.92
Non-Floor	34,731	34,152	174,160,551	172,686,390	7,925,021	7,894,421	81.28%	81.24%	6.46%	6.47%	6.24%	6.25%	146.93	147.41
Total	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%	5.87%	5.88%	5.63%	5.63%	146.57	146.94
Portfolio by Loan Status														
Repayment														
Current	31,514	30,527	145,956,698	140,256,065	5,679,765	5,383,204	67.69%	65.52%						
31-60 Days Delinquent	1,413	1,158	7,594,074	6,766,941	307,712	277,694	3.53%	3.17%						
61-90 Days Delinquent	557	918	2,651,087	5,047,636	101,111	225,724	1.23%	2.37%						
91-120 Days Delinquent	922	356	4,477,705	1,684,204	240,870	71,547	2.11%	0.79%						
121-150 Days Delinquent	1,451	697	8,738,602	3,345,418	499,296	204,179	4.12%	1.59%						
151-180 Days Delinquent	153	1,375	867,982	8,368,006	41,379	520,189	0.40%	4.00%						
181-210 Days Delinquent	61	137	338,690	775,653	18,173	37,405	0.16%	0.36%						
211-240 Days Delinquent	61	53	289,755	312,197	13,202	16,431	0.13%	0.15%						
241-270 Days Delinquent	44	48	295,387	204,654	17,739	10,358	0.14%	0.10%						
271+ Days Delinquent	28	39	241,970	408,259	23,885	36,807	0.12%	0.20%						
Total Repayment	36,204	35,308	171,451,950	167,169,033	6,943,132	6,783,538	79.63%	78.25%						
In School	106	102	452,450	435,567	141,964	132,227	0.27%	0.26%						
Grace	13	17	44,903	61,786	15,214	26,052	0.03%	0.04%						
Forbearance	4,801	5,322	28,790,603	31,547,812	900,341	1,072,716	13.25%	14.67%						
Deferment	3,063	2,904	13,146,885	12,917,504	850,245	832,841	6.25%	6.19%						
Claims in Progress	93	77	457,088	434,510	35,668	31,114	0.22%	0.21%						
Claims Denied	182	185	644,525	689,165	147,149	153,837	0.35%	0.38%						
Total Portfolio	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	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	26,427	26,105	102,653,685	101,897,124	3,950,692	3,927,158	47.59%	47.61%
2 Year	5,934	5,829	20,984,454	20,714,817	929,005	915,896	9.78%	9.73%
Graduate	6,541	6,465	50,588,626	50,245,852	2,765,809	2,762,086	23.82%	23.85%
Proprietary	4,170	4,139	18,036,510	17,995,714	849,274	874,683	8.43%	8.49%
Unknown	1,390	1,377	22,725,129	22,401,870	538,933	552,501	10.38%	10.32%
Total Balance	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	18,984	18,672	80,401,611	79,806,149	4,135,727	4,124,153	37.74%	37.76%
LIBOR+1.74/2.34	21,039	20,659	78,685,894	78,047,964	3,278,548	3,292,851	36.59%	36.59%
LIBOR+2.24	655	644	11,694,357	11,481,215	364,252	359,411	5.38%	5.33%
LIBOR+2.64	3,194	3,349	41,205,201	40,913,411	1,166,082	1,159,239	18.91%	18.93%
T+2.20/2.80	200	201	545,035	553,902	12,784	13,948	0.25%	0.25%
T+2.50/3.10	20	20	106,600	116,278	758	1,136	0.05%	0.05%
T+3.10	308	308	2,156,372	2,143,719	70,781	76,515	0.99%	1.00%
T+3.25	48	48	154,478	154,331	4,253	4,446	0.07%	0.07%
T+3.50	14	14	38,856	38,408	528	626	0.02%	0.02%
Total Pool Balance	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%

Borrower Benefits

Principal Reduction:

1.0% Eligible	79	74	328,531	312,195	10,367	11,343	0.15%	0.15%
1.5% Eligible	1	1	4,983	4,983	10	35	0.00%	0.00%
2.0% Eligible	105	107	441,401	452,527	29,541	31,594	0.21%	0.22%
3.0% Eligible	57	54	354,671	338,021	62,236	63,055	0.19%	0.18%
4.0% Eligible	10	9	29,164	29,559	1,635	1,502	0.01%	0.01%
None Offered & Qualified †	44,210	43,670	213,829,654	212,118,092	8,929,924	8,924,796	99.44%	99.44%
Total	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%

Rate Reduction Benefits

.25% Qualified	2,823	2,790	11,458,139	11,341,388	566,587	569,329	5.37%	5.36%
.375% Qualified	19	19	262,071	260,934	3,100	3,540	0.12%	0.12%
1.0% Qualified	1,317	1,302	16,388,684	16,210,495	152,926	150,857	7.38%	7.36%
.50% Qualified	2	2	3,349	3,349	157	175	0.00%	0.00%
1.5 % Qualified	268	261	673,234	665,155	20,646	21,549	0.31%	0.31%
1.75% Qualified	49	49	609,283	607,322	20,211	21,002	0.28%	0.28%
2.0% Qualified	643	646	1,177,279	1,207,019	32,379	39,334	0.54%	0.56%
.25% Eligible	38	38	152,468	152,468	65,777	66,237	0.10%	0.10%
1.0% Eligible	100	89	2,607,188	2,249,250	61,867	55,095	1.19%	1.04%
1.50% Eligible	19	19	78,969	78,969	2,139	2,354	0.04%	0.03%
1.75% Eligible	-	-	-	-	-	-	0.00%	0.00%
2.0% Eligible	680	526	2,707,827	1,972,257	81,991	44,255	1.24%	0.91%
None Offered	38,504	38,174	178,869,913	178,506,771	8,025,933	8,058,598	83.43%	83.93%
Total	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	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	4,610	4,569	27,188,653	27,146,787	359,343	362,584	12.30%	12.38%
.33% Qualified	155	151	339,446	333,564	2,854	2,902	0.15%	0.15%
.50% Qualified	86	86	431,506	426,205	1,907	1,999	0.19%	0.19%
1.0% Qualified	162	156	587,605	579,451	15,592	15,971	0.27%	0.27%
1.25% Qualified	1,042	1,047	5,177,986	5,137,175	25,080	23,938	2.32%	2.32%
1.50% Qualified	19	23	362,860	455,781	74,672	80,505	0.20%	0.24%
1.75% Qualified	246	252	1,017,186	1,034,655	8,071	7,421	0.46%	0.47%
2.0% Qualified	732	722	2,501,386	2,442,049	69,761	69,393	1.15%	1.13%
2.50% Qualified	555	547	2,954,389	2,942,837	21,500	16,670	1.33%	1.33%
3.0% Qualified	248	250	689,193	693,366	16,003	15,217	0.31%	0.32%
.25% Eligible	11,560	11,364	57,482,476	56,820,313	2,447,811	2,439,549	26.75%	26.66%
.33% Eligible	266	263	854,617	851,198	39,355	41,492	0.40%	0.40%
.50% Eligible	216	215	2,059,546	2,084,394	120,920	102,759	0.97%	0.98%
1.0% Eligible	380	381	1,566,228	1,557,944	84,640	83,596	0.74%	0.74%
1.25% Eligible	2,578	2,554	15,862,405	15,781,568	553,762	574,884	7.33%	7.36%
1.50% Eligible	44	39	1,061,508	968,644	82,054	81,337	0.51%	0.47%
1.75% Eligible	612	603	2,557,126	2,501,496	93,949	98,901	1.18%	1.17%
2.0% Eligible	1,658	1,621	9,618,321	9,552,633	614,716	624,530	4.57%	4.58%
2.50% Eligible	313	309	1,140,169	1,098,002	38,520	37,310	0.53%	0.51%
3.0% Eligible	709	699	2,745,149	2,728,671	178,315	177,809	1.30%	1.31%
None Offered	18,271	18,064	78,790,649	78,118,644	4,184,888	4,173,558	37.04%	37.02%
Total	44,462	43,915	214,988,404	213,255,377	9,033,713	9,032,325	100.00%	100.00%

Qualified - loan has earned and is receiving a benefit

Eligible - benefits are available, but not yet earned