

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	1/1/2018 to 1/31/2018
Distribution Date:	February 26, 2018
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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	15,131	14,942	30,760,251	30,532,971	369,591	366,811	6.84%	6.86%	4.14%	4.14%	3.76%	3.76%	106.81	107.28
Unsubsidized Stafford	6,570	6,514	18,639,997	18,558,246	416,559	411,065	4.19%	4.21%	4.30%	4.30%	3.95%	3.94%	119.30	119.67
Subsidized Consolidation	19,307	19,059	194,663,964	192,631,376	1,713,783	1,611,873	43.17%	43.11%	4.45%	4.45%	3.40%	3.41%	154.44	154.42
Unsubsidized Consolidation	16,517	16,332	205,043,206	203,262,444	2,688,003	2,603,752	45.66%	45.68%	4.45%	4.45%	3.28%	3.28%	184.08	184.34
PLUS and Grad PLUS	82	79	436,846	433,160	12,480	12,429	0.10%	0.10%	5.51%	5.50%	5.38%	5.37%	86.76	85.72
SLS	51	50	189,103	188,002	3,698	4,103	0.04%	0.04%	4.36%	4.36%	4.26%	4.26%	115.47	117.64
HEAL														
Private (Non-FFELP)														
Total	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%	4.42%	4.43%	3.40%	3.40%	163.15	163.31
Loans by Floor Type														
Floor	44,705	44,173	349,550,515	346,574,573	3,603,736	3,481,569	77.63%	77.68%	4.11%	4.11%	2.94%	2.95%	163.94	164.14
Non-Floor	12,953	12,803	100,182,852	99,031,626	1,600,378	1,528,464	22.37%	22.32%	5.53%	5.54%	4.97%	4.98%	160.40	160.42
Total	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%	4.42%	4.43%	3.40%	3.40%	163.15	163.31
Portfolio by Loan Status														
Repayment														
Current	45,845	45,694	366,091,798	364,201,306	3,285,964	3,187,202	81.19%	81.53%						
31-60 Days Delinquent	1,146	1,049	8,293,524	8,320,996	112,752	111,000	1.85%	1.87%						
61-90 Days Delinquent	837	676	5,659,557	4,801,230	92,299	81,060	1.27%	1.08%						
91-120 Days Delinquent	521	597	3,499,866	3,956,995	64,826	81,756	0.78%	0.90%						
121-150 Days Delinquent	380	392	2,587,768	2,596,162	62,038	63,037	0.58%	0.59%						
151-180 Days Delinquent	362	290	1,938,695	1,968,319	49,076	55,926	0.44%	0.45%						
181-210 Days Delinquent	288	281	2,210,036	1,545,506	71,363	45,503	0.50%	0.35%						
211-240 Days Delinquent	186	216	1,347,826	1,774,280	63,221	64,559	0.31%	0.41%						
241-270 Days Delinquent	155	142	1,137,779	951,669	43,275	49,723	0.26%	0.22%						
271+ Days Delinquent	150	110	890,498	772,935	60,412	34,524	0.21%	0.18%						
Total Repayment	49,870	49,447	393,657,347	390,889,398	3,905,226	3,774,290	87.39%	87.58%						
In School	62	70	200,051	222,836	27,359	44,156	0.05%	0.06%						
Grace	28	20	79,495	56,710	21,355	4,890	0.02%	0.01%						
Forbearance	4,074	3,879	35,710,952	34,453,918	569,585	518,699	7.98%	7.76%						
Deferment	3,313	3,217	18,643,530	17,941,518	571,216	515,364	4.22%	4.10%						
Claims in Progress	219	251	1,182,495	1,782,322	57,176	99,590	0.27%	0.42%						
Claims Denied	92	92	259,497	259,497	52,197	53,044	0.07%	0.07%						
Total Portfolio	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	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	45,713	45,171	388,486,083	384,676,050	4,166,208	3,992,319	86.31%	86.25%
2 Year	6,448	6,369	28,128,513	27,978,380	454,274	460,284	6.28%	6.31%
Graduate	934	920	7,555,210	7,500,869	123,266	123,944	1.69%	1.69%
Proprietary	4,157	4,103	17,286,478	17,037,627	365,100	338,887	3.88%	3.86%
Unknown	406	413	8,277,083	8,413,273	95,266	94,599	1.84%	1.89%
Total Balance	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,207	1,185	3,550,741	3,479,767	97,410	90,388	0.80%	0.79%
LIBOR+1.74/2.34	16,498	16,315	37,103,784	36,717,906	503,672	495,603	8.27%	8.26%
LIBOR+2.24	935	922	11,929,814	11,848,191	260,254	233,619	2.68%	2.68%
LIBOR+2.64	34,009	33,617	363,926,039	360,689,543	3,290,956	3,192,592	80.72%	80.75%
T+2.20/2.80	1,468	1,452	3,158,918	3,135,216	42,885	42,162	0.70%	0.71%
T+2.50/3.10	172	172	517,721	518,274	13,954	13,984	0.12%	0.12%
T+3.10	3,096	3,041	28,079,044	27,761,568	907,205	853,420	6.37%	6.35%
T+3.25	239	238	1,332,005	1,320,309	68,700	68,914	0.31%	0.31%
T+3.50	34	34	135,301	135,425	19,078	19,351	0.03%	0.03%
Total Pool Balance	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	21,894	21,627	218,316,884	216,216,838	985,839	939,545	48.21%	48.19%
2% Qualified	4,093	4,056	5,629,947	5,651,195	31,298	33,963	1.24%	1.26%
1% Eligible	542	518	10,602,871	10,087,573	298,973	285,768	2.40%	2.30%
2% Eligible	2,997	2,945	9,820,858	9,633,729	249,538	242,573	2.21%	2.19%
None Offered	28,132	27,830	205,362,807	204,016,864	3,638,466	3,508,184	45.94%	46.06%
Total	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	178	177	1,807,429	1,795,787	16,118	16,391	0.40%	0.40%
.50% Qualified	3,773	3,728	31,689,664	31,073,295	110,464	104,745	6.99%	6.92%
1.25% Qualified	19,949	19,645	179,836,545	177,590,720	396,050	380,349	39.62%	39.50%
.25% Eligible	598	595	5,223,933	5,221,916	159,469	143,054	1.18%	1.19%
.50% Eligible	4,937	4,892	45,545,339	45,273,194	1,000,354	974,653	10.23%	10.26%
1.25% Eligible	28,099	27,823	183,371,740	182,424,200	3,488,278	3,355,557	41.08%	41.23%
None Offered	124	116	2,258,717	2,227,087	33,381	35,284	0.50%	0.50%
Total	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%

Principal Reduction:

2% Eligible	405	399	1,222,747	1,193,077	32,100	27,679	0.28%	0.27%
None Offered & Qualified	57,253	56,577	448,510,620	444,413,122	5,172,014	4,982,354	99.72%	99.73%
Total	57,658	56,976	449,733,367	445,606,199	5,204,114	5,010,033	100.00%	100.00%

† **Qualified** - loan has earned and is receiving a benefit **Eligible** - benefits are available, but not yet earned