

Issuer :	State Board of Regents of the State of Utah
Indenture Name:	1993 Trust Estate
Collection Period:	3/1/2018 to 3/31/2018
Distribution Date:	April 25, 2018
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	14,723	14,479	30,107,252	29,770,463	359,153	356,169	6.84%	6.84%	4.14%	4.14%	3.76%	3.75%	107.78	108.33
Unsubsidized Stafford	6,425	6,333	18,363,786	18,186,514	393,739	387,835	4.21%	4.22%	4.30%	4.30%	3.94%	3.94%	120.08	120.71
Subsidized Consolidation	18,800	18,518	190,263,778	188,013,658	1,559,303	1,583,184	43.07%	43.03%	4.45%	4.45%	3.41%	3.42%	153.93	153.88
Unsubsidized Consolidation	16,143	15,923	201,234,717	199,229,556	2,508,507	2,465,610	45.74%	45.77%	4.45%	4.45%	3.28%	3.28%	183.72	183.47
PLUS and Grad PLUS	79	78	430,825	426,802	11,943	12,120	0.10%	0.10%	5.50%	5.49%	5.37%	5.37%	91.52	92.62
SLS	50	48	189,105	188,163	2,688	3,214	0.04%	0.04%	4.36%	4.36%	4.26%	4.27%	124.07	123.93
HEAL														
Private (Non-FFELP)														
Total	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%	4.43%	4.43%	3.40%	3.40%	162.90	162.84
Loans by Floor Type														
Floor	43,551	42,869	342,699,645	338,920,102	3,337,128	3,281,287	77.69%	77.66%	4.11%	4.11%	2.95%	2.95%	163.66	163.58
Non-Floor	12,669	12,510	97,889,818	96,895,054	1,498,205	1,526,845	22.31%	22.34%	5.54%	5.54%	4.98%	4.98%	160.24	160.23
Total	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%	4.43%	4.43%	3.40%	3.40%	162.90	162.84
Portfolio by Loan Status														
Repayment														
Current	44,683	44,360	357,029,400	355,112,658	3,022,530	3,095,946	80.83%	81.30%						
31-60 Days Delinquent	1,347	1,196	9,937,072	8,998,089	149,489	117,289	2.27%	2.07%						
61-90 Days Delinquent	633	715	5,204,336	5,326,286	84,659	99,847	1.19%	1.23%						
91-120 Days Delinquent	492	372	3,464,189	2,969,553	71,185	63,606	0.79%	0.69%						
121-150 Days Delinquent	447	393	2,788,441	2,724,717	71,548	59,618	0.64%	0.63%						
151-180 Days Delinquent	276	287	1,899,647	1,784,413	51,574	55,540	0.44%	0.42%						
181-210 Days Delinquent	217	198	1,462,511	1,433,400	49,357	46,056	0.34%	0.33%						
211-240 Days Delinquent	203	177	1,101,696	1,305,577	36,567	48,173	0.26%	0.31%						
241-270 Days Delinquent	157	158	831,359	812,297	28,340	31,636	0.19%	0.19%						
271+ Days Delinquent	105	125	1,144,802	568,311	77,639	21,140	0.27%	0.13%						
Total Repayment	48,560	47,981	384,863,453	381,035,301	3,642,888	3,638,851	87.22%	87.30%						
In School	71	69	224,981	221,481	44,420	44,714	0.06%	0.06%						
Grace	10	7	27,204	19,981	-	-	0.01%	0.01%						
Forbearance	4,203	3,990	36,668,361	34,863,029	563,698	497,282	8.36%	8.03%						
Deferment	3,120	3,102	17,406,993	17,868,377	485,856	523,767	4.02%	4.17%						
Claims in Progress	176	130	1,175,197	1,548,245	49,426	48,547	0.27%	0.36%						
Claims Denied	80	100	223,274	258,742	49,045	54,971	0.06%	0.07%						
Total Portfolio	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%						

	Number of Loans		Principal Balance		Accrued Interest		% of Balance Plus	
	Beginning	Ending	Beginning	Ending	Beginning	Ending	Accrued	
							Beginning	Ending
Portfolio by School Type *								
4 Year	44,577	43,875	380,608,349	376,516,963	3,848,701	3,828,058	86.31%	86.32%
2 Year	6,255	6,170	27,635,372	27,344,914	442,706	437,772	6.30%	6.31%
Graduate	913	897	7,208,738	7,140,371	125,494	128,483	1.65%	1.65%
Proprietary	4,070	4,033	16,910,544	16,770,045	319,846	326,384	3.87%	3.88%
Unknown	405	404	8,226,460	8,042,863	98,586	87,435	1.87%	1.84%
Total Balance	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%

Portfolio by SAP Index

LIBOR+1.34/1.94	1,167	1,160	3,402,800	3,382,157	84,876	87,209	0.78%	0.79%
LIBOR+1.74/2.34	16,078	15,881	36,230,607	36,016,756	477,967	479,013	8.24%	8.28%
LIBOR+2.24	918	907	11,763,012	11,571,589	244,147	252,666	2.70%	2.68%
LIBOR+2.64	33,198	32,670	356,690,138	352,635,861	3,067,381	3,098,469	80.77%	80.74%
T+2.20/2.80	1,417	1,395	3,070,300	3,078,424	41,325	39,646	0.70%	0.71%
T+2.50/3.10	172	160	518,891	439,428	14,057	12,274	0.12%	0.10%
T+3.10	3,004	2,951	27,495,897	27,251,104	818,987	783,422	6.36%	6.36%
T+3.25	233	225	1,282,989	1,305,154	66,647	34,841	0.30%	0.30%
T+3.50	33	30	134,829	134,683	19,946	20,592	0.03%	0.04%
Total Pool Balance	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%

Borrower Benefits †

Rate Reduction Benefits

1% Qualified	21,325	20,971	213,556,374	210,872,604	914,140	963,634	48.15%	48.08%
2% Qualified	4,027	3,968	5,641,715	5,608,799	36,455	37,632	1.27%	1.28%
1% Eligible	486	466	9,406,883	9,426,433	239,521	210,817	2.17%	2.19%
2% Eligible	2,860	2,832	9,416,460	9,437,358	228,296	225,887	2.17%	2.19%
None Offered	27,522	27,142	202,568,031	200,469,962	3,416,921	3,370,162	46.24%	46.26%
Total	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%

Automatic Payment Benefit

.25% Qualified	177	173	1,802,161	1,771,076	15,652	15,472	0.41%	0.41%
.50% Qualified	3,691	3,623	30,629,243	30,055,180	94,163	103,889	6.90%	6.84%
1.25% Qualified	19,340	19,005	174,973,986	172,846,645	356,097	380,499	39.36%	39.31%
.25% Eligible	590	583	5,155,980	5,112,009	149,874	158,324	1.19%	1.20%
.50% Eligible	4,829	4,787	44,813,203	44,538,486	950,739	941,661	10.27%	10.32%
1.25% Eligible	27,477	27,094	180,993,978	179,336,805	3,230,553	3,169,549	41.36%	41.42%
None Offered	116	114	2,220,912	2,154,955	38,255	38,738	0.51%	0.50%
Total	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%

Principal Reduction:

2% Eligible	393	388	1,162,161	1,139,771	26,963	26,859	0.27%	0.26%
None Offered & Qualified	55,827	54,991	439,427,302	434,675,385	4,808,370	4,781,273	99.73%	99.74%
Total	56,220	55,379	440,589,463	435,815,156	4,835,333	4,808,132	100.00%	100.00%

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